



Payment, Billing, Cancellation & Refund Policy

1. Purpose

The Bryan-College Station Regional Association of REALTORS® (BCSRAOR) and Bryan-College Station Regional Multiple Listing Service (BCSRMLS) establish this Payment, Billing, Cancellation & Refund Policy to provide consistent procedures for billing, payment, cancellations, refunds, credits, and delinquent accounts.

This policy applies to membership dues, MLS fees, administrative fees, education and training registrations, events, products, services, and other charges assessed by BCSRAOR or BCSRMLS.

2. Responsibility for Payment

Members, Participants, Subscribers, Affiliates, registrants, and other account holders are responsible for all charges assessed to their account.

It is the responsibility of the account holder to:

- Maintain current contact and billing information.
- Monitor their account and invoices.
- Pay all charges by the stated due date.
- Ensure that automatic payment information remains current, when applicable.
- Review invoices and promptly notify BCSRAOR of any suspected billing error.

Failure to receive an invoice, billing notice, reminder, or other communication does not relieve an account holder of their payment obligation.

3. Billing and Due Dates

Invoices will be issued through the BCSRAOR member/account portal or other designated billing system.

Each invoice will identify the amount due and applicable payment deadline.

Unless otherwise specified, payment is due by the date stated on the invoice.

BCSRAOR and BCSRMLS may establish different billing cycles and due dates for:

- Association membership dues;
- MLS fees;
- Affiliate dues and fees;
- Education and continuing education classes;
- Events and luncheons;
- Products and services;
- Administrative fees;
- Data or technology services; and
- Other charges approved by the appropriate governing body.

4. Payment Methods

BCSRAOR and BCSRMLS will accept payment methods designated by the Association and MLS from time to time.

Unless otherwise authorized by BCSRAOR:

- Payments must be made through the designated online payment system.
- Split payments are not permitted unless specifically approved by BCSRAOR staff.
- Account holders may not withhold payment of an undisputed charge because of a separate dispute, complaint, or outstanding matter.
- Payment of one charge does not constitute payment of another charge on the account.

BCSRAOR reserves the right to modify accepted payment methods with appropriate notice.

5. Automatic Payments

When an account holder authorizes automatic payment, the authorization will remain in effect until properly cancelled.

Cancellation of an automatic payment arrangement must be submitted **in writing** to BCSRAOR through the designated staff contact.

Stopping payment through a financial institution, disputing a charge with a credit-card company, or removing a payment method from an account does not constitute formal cancellation of a membership, service, registration, or other obligation.

Charges incurred before the effective date of a properly submitted cancellation remain the responsibility of the account holder.

6. Delinquent Accounts

Accounts that are not paid by the applicable due date may be subject to suspension, late fees, reinstatement fees, termination, or other consequences established by BCSRAOR or BCSRMLS policy.

Where applicable, the Association or MLS may:

1. Place the account in a delinquent status;
2. Suspend access to member or MLS services;
3. Assess applicable late or reinstatement fees;
4. Require payment of the outstanding balance before restoring access; and/or
5. Terminate membership, participation, subscription, or services in accordance with applicable governing documents and policies.

Suspension or termination of services does not eliminate the account holder's responsibility for charges previously incurred.

7. Membership and MLS Dues

Association membership dues, MLS fees, and other recurring membership-related charges are **non-refundable unless otherwise required by law or specifically approved by the appropriate governing body**.

Membership or MLS fees are not prorated because of:

- Resignation or voluntary termination;
- Suspension;
- Failure to use the MLS or Association services;
- Change of brokerage or office;
- Change in employment status;
- Temporary absence from the market;
- Failure to access or use available services; or
- Other circumstances in which the member remains responsible for the applicable dues or fees.

Any reinstatement or reactivation of an account will be subject to the applicable fees and requirements in effect at the time of reinstatement.

8. Cancellation of Membership or Services

Cancellation requests must be submitted **in writing** to the designated BCSRAOR staff member or department.

A cancellation is not considered effective until it has been received and acknowledged by BCSRAOR.

The following do not constitute formal cancellation:

- Verbal requests;
- Requests made to another member or third party;
- Requests submitted through an unauthorized channel;
- Stopping payment;
- Disputing a charge with a financial institution; or
- Simply ceasing to use the service.

Cancellations are not retroactive.

Charges incurred before the effective date of cancellation remain due and payable.

9. Refund Policy – Membership, MLS and Recurring Fees

Membership dues, MLS fees, administrative fees, and other recurring charges are **non-refundable** unless:

- A refund is required by law;
- A billing error resulted in an improper charge;
- Duplicate payment was received;
- The charge was assessed in error; or
- A refund is specifically authorized by the Association or MLS.

Approved refunds will generally be issued to the original payment method.

BCSRAOR may issue an account credit in lieu of a refund when appropriate and when permitted by the applicable policy.

10. Education, Classes and Events

Registration fees for classes, continuing education, meetings, luncheons, programs, and other paid events are subject to the cancellation and refund terms published with the individual registration.

Unless a different deadline is specifically stated in the event registration:

- Cancellations received at least **48 hours before the scheduled start time** may be eligible for a refund.
- Cancellations received less than 48 hours before the scheduled start time are **not eligible for a refund**.
- No-shows are not eligible for a refund.

- Registrations may not be transferred to another member unless specifically authorized.
- When permitted, a registrant may request transfer to a future offering of the same course or program before the original event begins.

If BCSRAOR cancels an event or class, registrants may be offered a full refund or the opportunity to transfer their registration to a rescheduled date.

Event-specific terms published at registration will supersede this general section when clearly stated.

11. Billing Errors and Disputes

Account holders must notify BCSRAOR promptly if they believe an invoice contains an error.

The Association will review disputed charges and determine whether an adjustment, credit, or refund is appropriate.

A billing dispute does not automatically suspend the obligation to pay other undisputed charges.

If an error is confirmed, BCSRAOR may correct the account through:

- A refund;
- An account credit;
- An invoice adjustment; or
- Another appropriate accounting correction.

12. Credit Card Chargebacks and Payment Disputes

An account holder who initiates a credit-card chargeback or payment dispute should also notify BCSRAOR.

Unauthorized or unjustified chargebacks do not eliminate an account holder's underlying payment obligation.

BCSRAOR reserves the right to suspend account services while a payment dispute remains unresolved, consistent with applicable law and governing policies.

Any fees charged to BCSRAOR as a result of an improper or unauthorized chargeback may be assessed to the responsible account holder where permitted and a \$50 fine to be paid to BCSRAOR.

13. Credits and Adjustments

Credits to an account may be issued at the discretion of BCSRAOR or BCSRMLS when appropriate.

Credits:

- May not be transferred between members unless specifically authorized;
- May not be exchanged for cash unless required by law or approved by the Association;
- May be subject to an expiration date when applicable; and
- May only be used for eligible charges designated by BCSRAOR.

Staff may correct administrative or billing errors without additional approval when the correction does not alter the underlying fee structure or policy.

14. Exceptions

Exceptions to this policy may be considered when circumstances warrant.

Any exception involving a refund, waiver, credit, or adjustment outside established policy must be approved by the appropriate Association or MLS authority.

Approval of one exception does not establish a precedent or guarantee approval of future requests.

15. Policy Authority

This policy is subject to the BCSRAOR Bylaws, BCSRMLS Rules and Regulations, Board Policies, applicable NAR and Texas REALTORS® requirements, and applicable federal, state, and local law.

If a conflict exists between this policy and a controlling governing document or applicable law, the controlling authority will govern.

BCSRAOR and BCSRMLS reserve the right to amend this policy as necessary. Updated policies will be communicated through the Association's normal communication channels.

16. Member Acknowledgment

By maintaining membership, MLS participation, registration, or an account with BCSRAOR or BCSRMLS, the account holder acknowledges responsibility for understanding and complying with the payment, billing, cancellation, and refund terms applicable to their account.

Questions regarding billing should be directed to BCSRAOR staff through the Association's designated contact information.