

## Client Services Procedure Manual

**Procedure: 601.00**

**Subject: Payment of Account**

### **601.01 Introduction**

This procedure outlines the payment options for employers to pay their current year assessment account depending on the account and balance due. Employer accounts are due 30 days from the invoice date to avoid interest. However, if an employer requires clearance, the account needs to be paid in full or have the balance arranged on a deferred interest-free payment arrangement. Please refer to Policy ES-16 Clearance for further information on clearance.

### **601.02 Payment Options**

Employers have the option of paying their account either in full, or by installments with WorkplaceNL's payment arrangements (refer to section 601.05 for exceptions). The following outlines these options in detail:

#### **1. Payment of Full Balance**

The following options are available for making full payment of an account:

1. Interac®
  - In-person at one of WorkplaceNL's offices
2. Cheque, money order or bank draft
  - In-person or by mail
3. At some financial institutions

You should confirm with your financial institution the number of days your payment must be made in advance of the payment due date to ensure that your payment is received by WorkplaceNL in time to avoid interest and penalties.

#### **4. Electronic Funds Transfer (EFT)**

You should contact your bank directly to arrange this type of payment.

## 5. Online banking

You should ensure that the payee specified is either: “WorkplaceNL” or “NL Workplace Health, Safety & Compensation Commission” depending on your financial institution. Use your firm number as the account number. It can be found at the top of your invoice or statement. Errors can result in payments not being applied correctly.

## 6. One-time, pre-authorized debit

A one-time payment can be made via pre-authorized debit by contacting WorkplaceNL at 709.778.1125. The Pre-Authorized Debit (PAD) agreement is available on WorkplaceNL’s website at [workplacenl.ca](http://workplacenl.ca).

## 2. Deferred Interest-free Payment Arrangement

Deferred interest-free payment arrangements are available upon request and are detailed in WorkplaceNL’s Policy ES-04 Deferred Payment of Assessment.

Employers can choose from various payment timeframes, such as monthly, weekly, bi-weekly, quarterly and semi-monthly, as well as the calendar date for the payment.

To be eligible for a deferred interest-free payment arrangement, employers must have the following:

- Submitted payroll statements with the required information for all years;
- An annual assessment of \$50 or more;
- A reasonable estimate of payroll for the current year (please refer to section 601.03 below);
- All prior year adjustments paid in full within 30 days of the invoice date; and
- An arrangement to make all payments by pre-authorized debit.

Deferred interest-free payment arrangements are available for newly registered firms. However, the first payment of the arrangement is due immediately upon setting up the payment plan.

These payment arrangements renew automatically each year, provided the conditions above are met.

Firms that default on a payment, or do not comply with the payment terms, will be charged interest monthly on the full outstanding balance until all missed payments, interest and fees are paid. The firm will no longer be in good standing and WorkplaceNL may commence collection action.

See section 601.05 for information on account types not eligible for deferred, interest-free payment arrangements.

### **3. Deferred Interest-Bearing Payment Arrangements**

Employers may pay their accounts using a deferred, interest-bearing payment arrangement if they are unable to comply with the requirements of an interest-free arrangement. Accounts with an interest-bearing arrangement do not qualify for clearance and will have interest charged monthly on the outstanding balance. Please refer to Procedure 602.00 Collection and Legal Process for more information on collection action.

#### **601.03 Reasonable Estimate**

The terms and conditions concerning reasonable estimate and reporting changes in payroll estimates can be found in Policy ES-04 Deferred Payment of Assessment.

One condition for a deferred interest-free payment arrangement is that the account has a reasonable estimate of payroll for the full current year. A reasonable estimate is defined as being at least equal to the prior year's actual payroll reported, or the average of the three years prior. If the estimate differs from these requirements, the employer may be required to demonstrate to WorkplaceNL's satisfaction why the estimate is lower before the payment arrangement is approved.

If the payroll estimate should change during the year, the employer is required to adjust the estimate by contacting WorkplaceNL within 10 days of the change, for example when hiring more workers. A reduction in an estimate may require an explanation in order to continue with a deferred interest-free payment arrangement.

Payments for current year estimate updates processed on or after December 1 will be processed on the regular payment date(s) for December. If the regular payment date has passed, the payment will be set up for 10 days from the process date or December 31, whichever is earlier.

#### **601.04 Optional Personal Coverage**

In some situations, Optional Personal Coverage may be paid via deferred, interest-free payment arrangement. The following conditions apply to be eligible for a deferred, interest-free payment arrangement:

- Coverage must extend from the start date to December 31 with no break.
- Payments will start the day after the coverage starts and will be paid monthly on the same date thereafter.
- If a payment defaults, coverage will be cancelled and principal contractors notified.

**601.05 Accounts not Eligible for Deferred Interest-free Payment Arrangements**

Employers classified as fishing (assessed per \$100 of fish purchased) and logging (assessed per cubic metre harvested) report quarterly. Therefore, these accounts are not eligible for deferred interest-free payment arrangements. Payment must be made in full, 30 days from the date the report is due. Please refer to Procedures 404.00 The Fishing Industry, and 405.00 The Logging Industry for additional details regarding the payment of assessments for employers in these industries.

Payment for householder coverage is due in full as of the start date of the coverage.

**Reference:**

Workplace Health, Safety and Compensation Act, 2022, sections 120, 121, 139 and 147(1)(b)

Workplace Health, Safety and Compensation Regulations, 2023, sections 14 and 15

Policy ES-04 Deferred Payment of Assessment

Policy ES-16 Clearance

Procedure 404.00 The Fishing Industry

Procedure 405.00 The Logging Industry

Procedure 602.00 Collection and Legal Process

**Amendment History**

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