

# Exclusive Reciprocal Clubs Worldwide

Neera Members can access a number of reciprocal clubs around the world

## Terms and Conditions for Monthly Installment Payment Plan

### 1. **Payment Schedule**

The installment plan divides the total amount into equal monthly payments over a the period specified when you enrolled and will be automatically scheduled to occur on the same date each month as your initial payment, until the full balance is paid.

### 2. **No Interest**

No interest will be charged on the installments. The total amount payable remains the same as the initial agreement.

### 3. **Payment Methods**

Payments can be made via credit card. It is the responsibility of the member to ensure that payments are made on time.

### 4. **Missed Payments**

If a payment is not received by the due date, the member will be notified via email.

Failure to make the payment within 14 days after the due date may result in membership cancellation.

If membership is canceled due to non-payment, the member will forfeit all rights and privileges associated with the membership.

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### **5. Reinstatement**

If a membership is canceled due to non-payment, the member may apply for reinstatement by paying the outstanding balance in full. Reinstatement is subject to approval and may involve additional fees.

### **6. Early Payment**

Members have the option to pay the remaining balance in full at any time without penalty.

### **7. Cancellation by Member**

A member may cancel their membership at any time by providing written notice, this is required with 30 day notice. The member will still be responsible for any outstanding payments up to the date of cancellation.

### **8. Amendments**

The company reserves the right to amend these terms and conditions at any time. Members will be notified of any changes in advance.