

GRAND HAROUR

Lagoon City · Trent–Severn Waterway · Ontario

Member House Account Policy

Charge Privileges, Billing & Pre-Authorized Payment Guidelines

This Policy sets out the operational guidelines, financial terms, and administrative procedures governing the Grand Harbour Marina Member House Account program. It is intended to be read together with the Marina's Rules & Regulations, the House Account Application & Pre-Authorized Payment Agreement, and the Authorized Users Designation Form. In the event of any inconsistency, the Rules & Regulations shall prevail.

At a Glance

A house account allows a Member to charge purchases across all Grand Harbour Marina services to a single consolidated monthly statement, with the credit card on file automatically charged for the full balance on the 15th of each month. A valid Membership ID Card must be presented at the time of every charge.

I. Program Purpose

The Member House Account program offers Members the convenience of a single consolidated statement for all purchases made across Grand Harbour Marina services, including the Marina Store & Chandlery, The Docks Bar & Grill, the Fuel Dock, the Boat Yard & Service Department, and the Canvas & Upholstery Shop. The program is administered exclusively by the Marina Office and operates at the Marina's sole discretion.

2. Eligibility & Account Establishment

To open a house account, a Member must:

- Have completed the Marina's membership registration process and received their official Membership ID Card;
- Be in good standing with all dues, fees, and previous account balances paid in full;
- Complete and sign the House Account Application & Pre-Authorized Payment Agreement (Form GHM-FORM-HA);
- Provide a valid major credit card to be kept on file as security against the account;
- Receive written approval from the Marina Office, including assignment of an initial credit limit.

Accounts are not active until approved by the Marina Office. House account privileges may be exercised only after the Member's Membership ID Card has been issued — without the physical card, the account cannot be opened or used.

Key Terms at a Glance

The following standard terms apply to all Member house accounts:

TERM	STANDARD
Statement Issuance	Within the first five (5) business days of each month
Pre-Authorized Charge Date	15th day of the month in which the statement is issued
Declined Payment Fee	\$35.00 per occurrence
Dispute Window	Fifteen (15) days from the statement date
Required Identification	Valid Member ID Card or Companion ID Card at every charge
Card on File	Required at all times — current, valid, and with available credit

3. Authorized Users

- Only the named Account Holder and individuals listed on a completed Authorized Users Designation Form (GHM-FORM-AU) may charge to a house account.
- Each authorized user must hold a valid Grand Harbour Marina companion ID card, issued in person at the Marina Office.
- The Account Holder remains solely and fully responsible for all charges placed on the account by every authorized user, regardless of presence or knowledge at the time of the charge.
- Authorized users may be added or revoked at any time by submitting written notice to the Marina Office. Revocations take effect upon receipt and acknowledgement by the Marina.
- Authorization for minor children does not extend to alcohol, tobacco, cannabis, or any other age-restricted product or service.

4. Card Presentation & Identification

A valid Membership ID Card or companion ID Card must be presented at the time of every charge. No exceptions are made.

- Charges will not be processed on the basis of name recognition, slip number, vessel name, verbal authorization, or any other identifier.
- Marina staff ("Harbour Hosts") reserve the right to refuse any charge if proper identification is not produced.
- Lost, stolen, or damaged cards must be reported to the Marina Office immediately, in person or by telephone. Charges placed on the account using a lost or stolen card prior to notification remain the responsibility of the Member.

5. Credit Limits

- Credit limits are assigned at the sole discretion of the Marina Office based on membership tier, account history, slip type, and other relevant factors.

- Standard initial credit limits will be communicated in writing at the time of account approval.
- The Marina reserves the right to set, adjust, suspend, or revoke credit limits at any time, with or without prior notice.
- Members may request a credit limit increase in writing; approval is at the sole discretion of the Marina Office.
- Charges that would exceed the assigned credit limit may be refused at the point of sale.

6. Monthly Statements

- Statements are issued on a monthly billing cycle, delivered by email to the Member's address on file within the first five (5) business days of each month.
- Paper statements will be provided by mail upon written request.
- Each statement will itemize all charges, applicable taxes, gratuities, fees, and prior balance for the preceding billing period.
- Members are expected to review their statement promptly upon receipt and to notify the Marina Office of any discrepancy within fifteen (15) days of the statement date.
- Statements that are returned undelivered or that bounce due to an outdated email address are nonetheless considered duly issued; Members are responsible for keeping contact information current.

7. Pre-Authorized Payment

By signing the House Account Application, the Member authorizes Grand Harbour Marina to charge the credit card kept on file for the full outstanding balance of each monthly statement on the 15th day of the month in which the statement is issued, unless paid in full by other means before that date.

- It is the Member's responsibility to ensure the card on file is current, valid, and has sufficient available credit on the charge date.
- Members must notify the Marina Office immediately of any change to the card number, expiry date, billing address, or cardholder name.
- Members may pay any portion of the statement by alternate means (e-transfer, cash, or another card) prior to the 15th. The pre-authorized charge will be reduced or cancelled accordingly.
- The Marina does not accept post-dated cheques as a substitute for the pre-authorized payment arrangement.

8. Declined or Returned Payments

- A declined transaction or returned payment will result in an administrative fee of \$65.00 per occurrence, applied to the next monthly statement.
- House account charge privileges may be suspended immediately upon a declined or returned payment until the outstanding balance and any applicable fees are paid in full.
- The Marina will attempt to contact the Member by email and telephone within two (2) business days of a declined transaction.

- Repeated payment failures (two or more occurrences in any twelve-month period) may result in permanent closure of the account, revocation of charge privileges, and a requirement that future purchases be made in cash or by direct credit card transaction at the point of sale.

9. Disputed Charges

- Members must notify the Marina Office in writing of any disputed charge within fifteen (15) days of the statement date on which the charge appears.
- Disputes should include the date of the charge, the amount, the location of the purchase, and a description of the basis for the dispute.
- Charges not disputed within the fifteen-day window will be deemed accepted and final.
- The Marina will investigate disputes promptly and respond in writing within ten (10) business days.
- During the investigation, the disputed amount will be set aside; pre-authorized payment will proceed for the undisputed portion of the statement only.

10. Gratuities & Discretionary Charges

- Gratuities at The Dockyard Grill and other service points are at the Member's discretion and may be added at the time of charge.
- A discretionary service charge may be applied automatically to parties of eight (8) or more, in accordance with restaurant industry standards.
- Member discounts, where applicable, are applied at the point of sale and reflected on the monthly statement. Discounts cannot be combined unless explicitly approved by the Marina Office.

11. Suspension & Closure of Accounts

The Marina reserves the right to suspend or close any house account, with or without notice, in the event of:

- Non-payment or repeated late payment;
- Declined or returned credit card transactions;
- Misuse of the account, including unauthorized lending of a Member or companion ID card;
- Termination, suspension, or non-renewal of the underlying membership;
- Any breach of the Marina's Rules & Regulations or the House Account Application terms.

A Member may close their own house account at any time by providing written notice to the Marina Office, provided that all outstanding balances are paid in full at the time of closure. Closing a house account does not terminate the underlying membership.

12. Privacy & Data Security

- Credit card information is stored using PCI-compliant systems and is used solely for the purpose of processing house account charges and pre-authorized payments.
- The Marina will not share Member financial information with any third party except as required to process payments through secure systems or as required by law.

- Statements and account information will be sent only to the Member of record at the contact information on file.
- Members may request a summary of personal information held by the Marina at any time and may correct any inaccuracies in writing.

13. Misuse & Consequences

Misuse of a house account constitutes a serious breach of these Rules & Regulations. Misuse includes, but is not limited to:

- Charging to another Member's account without authorization;
- Allowing unauthorized persons to charge using the Member's name, ID card, or account information;
- Lending, sharing, or duplicating a Member ID Card or companion ID Card;
- Knowingly providing false information on the House Account Application or related forms.

Consequences of misuse may include any combination of the following, at the sole discretion of the Marina:

- Immediate suspension or closure of the house account;
- Confiscation of the Membership ID Card and any companion cards;
- Forfeiture of any membership deposits or fees as permitted by the membership agreement;
- Termination of membership without refund;
- Pursuit of any unpaid balances and damages through legal channels.

14. Year-End & Tax Reporting

- A year-end summary of all house account activity, payments, and credits will be provided to each Member by January 31st of the following year for personal recordkeeping.
- Members are responsible for any tax reporting obligations associated with charges placed through their house account, including for business or charter use.
- The Marina will provide reasonable documentation upon written request to support a Member's accounting or tax filings.

15. Policy Amendments

The Marina reserves the right to amend this Policy at any time. Material amendments — including changes to the billing cycle, payment terms, fee structure, or pre-authorized charge date — will be communicated to Members in writing with at least thirty (30) days' notice. Continued use of a house account following the effective date of any amendment constitutes acceptance of the revised terms.