

Current policy (members handbook excerpt):

Karma accepts cash, debit or cheques as methods of payment. Sorry! No credit cards, please.

We offer two forms of credit to members: post-dated cheques & I.O.U.s.

Debit: Karma accepts debit payment although a 25 cent charge applies to transactions under \$10.

We offer cash back on cheque and debit payments.

Cheques: Karma charges 25 cents for any personal cheques and 50 cents for post-dated cheques. We only accept cheques post-dated for up to 2 weeks in the future. We cannot accept post-dated cheques from members with outstanding I.O.U.s.

A \$10 charge applies for NSF cheques.

I.O.U: Forgot your bank card? Members can take out an I.O.U. instead of paying for their groceries on the day they are shopping. A \$5 charge applies if the I.O.U is not paid on the next day of business. I.O.U.s must be repaid within 4 weeks. I.O.U.s are not available to members who have an outstanding I.O.U or post-dated cheque.

The maximum amount for I.O.U.s, post-dated cheques, or cash back is \$250.00