Fees, billing and advertising

CRPO's rules on money and marketing: the fee schedule and what you may charge (Standard 6.1), block fees and refunds, receipts, non-payment, and truthful advertising without testimonials (Standard 6.2), with Competency 3.10.

Study aid, not legal advice. Last verified against the official sources linked below on 11 November 2026.

1 On the exam (CRPO's words)

- Area 6, Professional practice, is at least 10 to 15% of the assessment; its competencies include **3.10**, establish business practices relevant to professional role (Resource Manual).
- CRPO **does not publish** how many points any one competency carries.

2 The fee schedule (6.1.1, 6.1.2)

- A standardized fee schedule, available to current and prospective clients, shared **before providing services**; it includes administrative fees and missed-appointment fees.
- CRPO does not set fees, but expects them to be **non-exploitative** and reasonable for the service.
- Fulfill the agreements you make, and give an **itemized** account on request.

3 Never (6.1.3 to 6.1.8)

- Discounts or incentives for pre-payment or **prompt payment**.
- Charging for services **not provided**, except late cancellations, missed appointments or deposits.
- Unduly restricting how clients pay, or discounting **preferred methods**; nor passing on card processing fees.
- **Bartering** with clients: it creates a dual relationship (a last resort, in all but extraordinary cases not appropriate).
- **Selling or assigning** a client's debt; a collection agency is allowed.

4 Fair dealing (6.1 commentary)

- Never charge more than your usual fee because a **third party** is paying.
- A **sliding scale**, or fee reductions under a set policy, is allowed for equity.
- Deliver what you advertise: not an "hour" that is really **50 minutes**.
- Raise fees only with **reasonable notice**, and do not end therapy because a client cannot afford the increase.

5 Block fees (6.1.7)

- A **written agreement**: the services covered, the total fee, how it is paid, and refund requests and procedures.
- **No pressure** to continue because the client paid up front.
- Refund services not yet provided within **seven days** of the decision to end, save extraordinary circumstances.

6 Receipts, reminders, non-payment

- Receipts show the client's name; your name, title and **registration number**; the service's name, date and duration; the cost and the method of payment.
- **Remind** clients of upcoming charges, even when payment is automated; promotional rates are for a fixed term.
- Non-payment is **not grounds** for immediately discontinuing: first advise the client of alternative services accessible to them.

7 Advertising must be (6.2.1, 6.2.5, 6.2.8)

- Truthful, accurate, factual and **verifiable**.
- Paid advertisements are **recognizable** as advertisements.
- Clear about whether it concerns **psychotherapy** or another product or service you offer.

8 Advertising must not (6.2.2, 6.2.4)

- Request, solicit or use **testimonials**.
- **Promise** a result that cannot be delivered.
- Use comparisons, **superlatives** ("best psychotherapist in Toronto") or claims that your practice is unique.
- Appeal to a person's **fears** ("avoid being alone, come in for therapy").

9 Reviews, training, names

- Clients may post reviews if you **do not request** them or influence which appear; do not promote them.
- Advertise an area of practice only with **verifiable training** in it (6.2.7); check every directory drop-down.
- You may say you are registered, but not use the CRPO **logo** or suggest a CRPO-recognized specialty.
- Use the name on CRPO's **Public Register** (or a registered nickname); a business name is fine beside it.

10 Others and soliciting (6.2.3, 6.2.6)

- Take reasonable steps so advertising **placed by others** on your behalf meets CRPO's rules.
- Never present an unregistered **practicum student** as a "psychotherapist".
- Soliciting: say at once that it is to solicit your services and that the person may **end the communication**, and end it if they choose. Appointment reminders are fine.

Fees known before you start, charged fairly and refunded promptly; advertising true, verifiable and free of testimonials.

Official sources: CRPO Standard 6.1, Fees and CRPO Standard 6.2, Advertising and CRPO Entry-to-Practice Competency Profile (3.10). Condensed from Business Practices. Independent study aid, not legal advice, not affiliated with CRPO or COMPASS.