

**Appendix A to OAR 441-910-0099
Examples of Allowable Fees**

Appendix A is incorporated by reference for the purpose of illustrating the fee structure in ORS 697.692, OAR 441-910-0091, and OAR 441-910-0092, which limit fees that debt management service providers may charge.

The following are examples of how and when such fees may be charged:

- 1) A provider may charge an initial fee of no more than \$50.
- 2) A provider may charge a fee, no later than 120 days of signing a contract with the consumer, to cover actual costs of an initial counseling or education class, of no more than \$50.
- 3) A provider that receives funds from a consumer for payment to creditors, or that requires a consumer to place funds in a bank account for payment to creditors, may charge a monthly fee of 15 percent of the fund received each month, up to \$65 per month.
- 4) A provider that negotiates for a consumer to pay one or more creditors less than the amount owed may charge a 7.5 percent fee on the difference of the principal. This fee can only be charged when the debt has been discharged by the creditor. This fee may be charged in addition to the initial fee, initial counseling/education fee, and the monthly fee if the provider does not hold the consumer's funds. This fee may not be charged in addition to the initial fee, initial counseling/education fee, and monthly fee if the provider holds the consumer's funds for payment to creditors, unless the debt is discharged for less than the principal owed by the consumer.
- 5) A provider may charge the additional counseling fees allowed by 441-910-0092. Such fees may be charged in addition to the initial fee, initial counseling/education fee, and monthly fees.