

Reminders:

1. All payments must be received by the Academy before **30 September**. According to Bylaw 6.4, if a member's fee or any other moneys due by a member to the Academy is not received by the Academy within 9 months after such payment falls due, despite two written reminders by the Academy to pay, the member shall automatically forfeit his membership.
2. Fellows aged over 70 do not need to pay any subscription and will not receive a debit note.
3. Fellows residing outside Hong Kong or have reached the age of 65 and have retired from all remunerative practice/job/business must submit written applications for reduced rates before 31 December if they wish to enjoy the reduced rates next year. For details, please visit [http://www.hkam.org.hk/fellows\\_area/reduced\\_rate.pdf](http://www.hkam.org.hk/fellows_area/reduced_rate.pdf).