Article 2 Participation

2.1. The Participant shall participate in the Return of Service Program, and will complete the Return of Service, subject to the terms of this Contract.

Article 3 Program Costs

3.1 The Province will pay the Faculty of Medicine of the University of British Columbia for the costs of the Participant's Postgraduate Medical Education. The projected payments by the Province for each year of the Participant's Postgraduate Medical Education are as set out in the table below. For greater certainty, the repayment amount as identified in Article 4 and Schedule 1 is fixed at the amounts set out below for each year of the Participant's Postgraduate Medical Education.

COST PER ANNUM PER FTE	2015/16	2016/17	2017/18	2018/19	2019/20
IMG-Stream Participant	\$114,533	\$114,541	114,525	114,548	114,570

Article 4 Repayment on Termination

- 4.1 In the event that this Contract is terminated for any reason before the Participant has completed the Postgraduate Medical Education Program and the Return of Service in full, the Participant will pay to the Province the sum of the payments made by the Province for their Postgraduate Medical Education at UBC, plus any interest incurred on that amount from the date the Participant first signed this Contract (the "Repayment Amount").
- 4.2 The interest referred to in Article 4.1 will be at the Prime rate as it is announced from time to time by the Canadian Imperial Bank of Commerce on Canadian dollar commercial loans.
- 4.3 As of the date of first signing this Contract, the Participant warrants and represents to the Province, and acknowledges and confirms that the Province is relying upon such warranties and representations in entering into the Contract, that:
 - (a) The Participant has every intention to complete the Return of Service in full and has no knowledge of any material fact or matter not disclosed to the Province that might prevent the Participant from completing the Return of Service in full as contemplated by this Contract; and
 - (b) The Participant accepts and acknowledges that the Province will suffer losses if the Participant does not complete the Return of Service in full.

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SCHEDULE 1

Return of Service Program

- This Schedule applies to Participants that matched to UBC
 Postgraduate Medical Education positions through the International Medical Graduate-stream in the Canadian Resident Matching Service.
- The Return of Service Program attaches a two-year (for family practice) or three-year (for specialist practice) period of Return of Service to each International Medical Graduate-stream residency position, in accordance with the terms of this Contract.
- 3. During the period of the Participant's Postgraduate Medical Education, the Province shall fund the costs associated with the Participant's Postgraduate Medical Education, including the Participant's salary and benefits at the rate, and covered by the terms, specified in the Professional Association of Residents of BC (PAR-BC) Agreement, as that rate and those terms apply during the term of the Participant's Postgraduate Medical Education.
- 4. The funding referred to in paragraph 3 herein will be provided on a monthly basis to UBC, and will be payable when the Participant accepts a UBC residency position associated with the Return of Service Program, and signs the Contract, excluding the Addendum portion.
- For the purposes of Article 5 of this Contract, the length of the Participant's Return of Service shall be two to three years (two years for family practitioners, three years for specialists).
- If this Contract is terminated, the Participant shall repay to the Province:
 - (a) The full cost for every year of Postgraduate Medical Education as per the amount set out in the table in Article 3 of this Contract For the purposes of this Contract, a "year of Post Graduate Medical Education" commences July 1 of the academic year as established by the University of British Columbia for such studies;
 - (b) Interest as determined by the Province of British Columbia on overdue accounts as described in Article 4 of the Contract.

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