

# PAYMENT PLAN TERMS AND CONDITIONS

## AUTOMATIC PAYMENT PLAN AGREEMENT

These terms and conditions govern the purchase of Super Service Bureau/Service Bureau products and services through our automatic monthly payment plan. By enrolling in this payment plan, you agree to be bound by these terms.

### 1. PAYMENT PLAN OVERVIEW

When you purchase a Super Service Bureau/Service Bureau product or service through our payment plan, you agree to have your monthly payment automatically processed from your chosen payment method (credit card or bank account) on the same date each month until your purchase is paid in full.

### 2. AUTOMATIC PAYMENT AUTHORIZATION

By enrolling in this payment plan, you authorize us to automatically charge your designated payment method for the agreed monthly payment amount. This authorization will remain in effect until your purchase is paid in full or until you pay off the remaining balance early.

### 3. PAYMENT PROCESSING

**Monthly Processing:** Your payment will be automatically processed on the same date each month as specified in your payment plan agreement.

**Payment Methods:** We accept major credit cards (Visa, MasterCard, American Express, Discover) and bank account transfers (ACH) for automatic payments.

**Payment Confirmation:** You will receive confirmation of each successful payment via email.

### 4. FAILED PAYMENTS

**When Payments Fail:** If an automatic payment fails due to insufficient funds, expired card, closed account, or other reasons:

- A failed payment fee may be applied to your account
- You will be notified within two business days
- You must make the missed payment within ten days to avoid default
- After two consecutive failed attempts, automatic payments may be suspended

**Your Responsibility:** You are responsible for maintaining sufficient funds in your account or available credit limit to cover your monthly payments.

## **5. UPDATING PAYMENT INFORMATION**

You must provide at least fifteen days advance notice to update your payment method information. Contact our customer service team to make changes to your payment details. Failure to update expired or invalid payment information may result in failed payments and associated fees.

## **6. EARLY PAYOFF**

You may pay off your remaining balance at any time without penalty. Contact our customer service team to request your current payoff amount and arrange early payment. Once the full balance is paid, automatic payments will cease.

## **7. DEFAULT AND CONSEQUENCES**

**Default occurs when:**

- Your payment is more than thirty days overdue
- Two consecutive automatic payments fail
- You provide false or fraudulent payment information

**Upon default, we may:**

- Declare your full remaining balance immediately due and payable
- Suspend or terminate your access to the purchased product or service
- Engage collection services or pursue legal action
- Report delinquent accounts to credit reporting agencies

## **8. PRODUCT ACCESS AND DELIVERY**

Your Super Service Bureau/Service Bureau product or service will be delivered or activated upon execution of your payment plan agreement. Continued access to the product or service is contingent upon maintaining current payment status.

## **9. NO CANCELLATION POLICY**

Once you begin the automatic payment plan, you cannot cancel or stop payments except by paying the full remaining balance. This payment plan constitutes a binding financial obligation.

## **10. CUSTOMER SERVICE**

For payment-related questions, disputes, or to update your payment information, contact our customer service team during regular business hours. We are committed to resolving payment issues promptly and

professionally.

## **11. PRIVACY AND SECURITY**

We maintain strict security measures to protect your payment information. Your payment details are encrypted and stored securely in compliance with industry standards. We will not share your payment information with unauthorized third parties.

## **12. CHANGES TO TERMS**

We reserve the right to modify these terms and conditions with thirty days advance notice. Changes will not affect existing payment plan agreements but will apply to new agreements entered after the effective date.

## **13. GOVERNING LAW**

This agreement is governed by applicable federal and state laws. Any disputes will be resolved according to the laws of the jurisdiction where our company is located.

## **14. LIMITATION OF LIABILITY**

Our liability under this payment plan agreement is limited to the amount you have paid. We are not responsible for indirect, incidental, or consequential damages arising from this agreement.

## **15. ENTIRE AGREEMENT**

These terms and conditions, together with your specific payment plan details, constitute the complete agreement between you and our company regarding your automatic payment plan.

## **YOUR RIGHTS AND RESPONSIBILITIES SUMMARY**

### **You Have the Right To:**

- Receive confirmation of each payment processed
- Update your payment method with proper notice
- Pay off your balance early without penalty
- Receive customer service support for payment issues

### **You Are Responsible For:**

- Maintaining sufficient funds for automatic payments
- Providing accurate and current payment information
- Notifying us of any payment method changes

- Making missed payments within the specified timeframe

## CONTACT INFORMATION

For questions about your payment plan, payment issues, or to update your information, please contact our customer service team through the contact methods provided at the time of your purchase.

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**IMPORTANT:** Keep this document for your records. These terms govern your automatic payment plan and contain important information about your rights and obligations.

**Effective Date:** These terms are effective as of the date you enroll in the automatic payment plan.

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*By enrolling in our automatic payment plan, you acknowledge that you have read, understood, and agree to be bound by these terms and conditions.*