

Terms and Conditions

1. Introduction

By using the services of **Divy Raj Johari** (hereafter referred to as "I", "me", "my", or "the accountant"), you agree to the following terms and conditions. These terms govern the use of my accounting services, including consultations, financial reporting, and other related services.

2. Services Provided

I provide personalized accounting services, which may include but are not limited to:

- Financial reporting
- Bookkeeping and reconciliations
- Tax preparation and filing
- Financial consulting

These services are available on a case-by-case basis and are subject to mutual agreement.

3. Client Responsibilities

As a client, you agree to:

- Provide accurate and complete financial information.
- Cooperate and respond promptly to requests for additional information or documentation.
- Ensure timely payments for services rendered.

4. Payment Terms

All services provided are subject to the agreed-upon fees, which will be outlined in an individual contract or invoice. Payments are due within the specified time frame, typically 30 days from the invoice date, unless otherwise agreed upon.

Late payments may incur a fee as detailed in the invoice.

5. Confidentiality

I am committed to maintaining the confidentiality of your personal and financial information. Your data will not be shared with any third parties unless required by law or with your explicit consent.

6. Limitation of Liability

My liability for any errors or omissions in the services provided will be limited to the fees paid for those services. I do not accept responsibility for indirect, incidental, or consequential damages.

7. Dispute Resolution

In the event of a dispute regarding these terms or the services provided, both parties agree to attempt to resolve the matter amicably through mediation or negotiation. If unresolved, legal action may be taken as per the jurisdiction specified in the contract.

8. Termination

Either party may terminate the agreement with written notice. If you decide to terminate before the completion of services, you will be responsible for payment for any services rendered up to that point.

9. Changes to Terms

I reserve the right to update or modify these terms at any time. Changes will be communicated to clients, and the revised terms will take effect once posted.

10. Governing Law

These terms are governed by the laws of the province or country in which I provide my services.

