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VISTA INSURANCE & FINANCIAL SERVICES

Bookkeeping & Payroll Division

A Marinia Group Company

Subscription Billing & Refund Policy

Effective Date: November 20, 2025

1. Subscription Start & Billing Date

- 1.1 Your subscription begins on the date of your first successful payment ("Billing Date").
 - 1.2 This Billing Date becomes your recurring monthly billing date.
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2. Payment Before Work Begins

2.1 VistalFS requires payment in advance before any services begin.

2.2 Work will not begin until the first month's subscription payment is successfully received.

3. Billing Method & Autopay Requirement

3.1 VistalFS bills monthly subscriptions in advance of each service month.

3.2 Autopay is required for all clients. Your payment method on file will be charged automatically each month.

4. Mid-Month Start (No Proration)

4.1 VistalFS does not prorate monthly subscription fees.

4.2 Your Billing Date becomes your recurring payment date each month, regardless of calendar dates.

5. Renewals

5.1 Subscriptions automatically renew each month unless cancelled according to Section 7.

6. Failed Payments & Grace Period

6.1 If any monthly charge fails, you will have a 3-day grace period to update your payment method.

6.2 If payment is not resolved within 3 days, services will pause automatically.

6.3 If payment is not resolved within 7 days, VistalFS may terminate your service.

7. Cancellations

7.1 You may cancel your subscription at any time with written notice (email is acceptable).

7.2 Cancellations stop **future** invoices only.

7.3 There are **no refunds** for the current billing cycle after payment is processed.

8. No Refunds Once Billing Cycle Begins

8.1 VistalFS does not issue refunds for any billing cycle once services for that month have begun.

8.2 All subscription fees are prepaid and final for the current month of service.

9. Scope of Work & Client Dependencies

9.1 VistalFS' ability to complete work depends on receiving required documents, access, and information from the client.

9.2 Delays caused by the client do not result in refunds, credits, or extensions.

10. Changes to This Policy

10.1 VistalFS may update this policy at any time. Continued use of services after updates constitutes acceptance of the modified terms.

Questions?

For any billing or subscription questions, please contact:

Support@VistalFS.com