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VISTA INSURANCE & FINANCIAL SERVICES
Bookkeeping & Payroll Division
A Marinia Group Company

TERMS OF SERVICE (TOS)

Effective Date: November 20, 2025

These Terms of Service ("Terms") govern your use of Vista Insurance & Financial Services – Bookkeeping & Payroll Division ("VistaIFS," "we," "our," or "us") and your purchase of our bookkeeping, payroll administration, and related services ("Services"). By accessing our website, submitting onboarding documents, or paying any invoice, you agree to these Terms.

1. Description of Services

VistaIFS provides:

- Monthly bookkeeping (cash or accrual basis)
- Payroll administration (when selected)
- Financial reports and monthly review calls

- Optional add-ons including AP/AR support, multi-state compliance, year-end filings, and fund accounting

Scope, pricing, deliverables, and plan-level limits are defined in your **Letter of Engagement**, the **Pricing Schedule**, and the **Payment Authorization Agreement**, which form part of these Terms.

2. Client Responsibilities

You agree to:

1. Provide timely access to all financial records, bank statements, payroll records, invoices, receipts, and requested supporting documents.
2. Maintain valid login credentials for QuickBooks Online, QuickBooks Payroll (if applicable), or other third-party platforms used in your engagement.
3. Respond promptly to information requests so VistaIFS can complete work.
4. Maintain accurate business records and comply with applicable local, state, and federal requirements.

Delays or incomplete information **do not pause your subscription fee** and **do not entitle you to refunds**.

3. Subscription Billing & Refund Policy

All subscription billing, renewals, cancellations, and refund rules are governed by the **Subscription Billing & Refund Policy**, including:

- Monthly subscriptions billed **in advance**
- Autopay required
- No prorations for mid-month start dates
- No refunds once a billing cycle begins

- 3-day grace period for failed payments
- Automatic suspension after 3 days and possible termination after 7

By using our Services, you acknowledge that you have read and agree to the Refund Policy.

4. QuickBooks Online & Payroll Subscriptions

VistaIFS does **not** resell QuickBooks subscriptions.

- Clients are responsible for purchasing and maintaining **QuickBooks Online** for bookkeeping services.
- Payroll clients are responsible for maintaining a **separate QuickBooks Payroll subscription**, billed directly by Intuit.
- All Intuit fees are **separate** from VistaIFS fees.

VistaIFS is not responsible for:

- Intuit billing errors
 - Intuit subscription changes
 - Intuit outages or disruptions
 - Payroll tax filings performed by Intuit (if the client selects "Full Service Payroll")
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5. Confidentiality

VistaIFS agrees to keep all client data confidential and to safeguard documents, credentials, and financial information provided by the client.

Clients agree to keep VistaIFS proprietary templates, reports, onboarding documents, and internal procedures confidential.

6. Data Security & Third-Party Platforms

VistaIFS uses:

- QuickBooks Online
- QuickBooks Payroll
- QuickBooks Payments
- Stripe
- Secure upload tools
- Email notifications

VistaIFS does **not** control third-party uptime, errors, outages, system changes, or platform availability.

You agree that:

- VistaIFS is not liable for delays caused by Intuit, Stripe, banks, or other vendors.
 - All transactions are subject to the terms of those third-party providers.
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7. Not a CPA Firm / Limitation of Scope

VistaIFS provides bookkeeping, payroll administration, and financial reporting.

VistaIFS does **not** provide:

- Tax preparation (unless separately contracted)
- Audit or assurance services
- Legal advice
- Investment or financial advisory services
- Compliance certification or forensic accounting

You acknowledge that financial statements produced by VistaIFS are **management-use only** and not intended for lenders, investors, audits, or regulatory filings unless separately contracted.

8. Limitation of Liability

To the fullest extent permitted by law:

- VistaIFS is **not liable** for lost profits, consequential damages, penalties, interest, or tax liabilities arising from client delays, incomplete records, or inaccurate information submitted.
 - Our total liability for any claim is limited to the **amount paid by the client in the previous 30 days**.
 - Client agrees to indemnify VistaIFS for losses arising from client-provided errors or omissions.
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9. Termination of Services

Either party may terminate services by providing written notice. Your subscription remains active until the end of your paid billing cycle.

VistaIFS may terminate immediately if:

- Payment fails
- Fraud is suspected
- Client refuses to provide required information
- Client violates these Terms

Upon termination:

- All outstanding fees become immediately due

- VistaIFS will release your books and credentials within 7 business days after final payment

10. Changes to Terms

VistaIFS may update these Terms at any time.

Continued use of services after updates constitutes acceptance.

11. Contact Information

For questions about these Terms:

Support@VistaIFS.com