

Billing, Payment & Refund Policy

McCloud & Associates, Inc.

Effective Date: September 16, 2026

McCloud & Associates is committed to clear and consistent billing practices. This policy explains when fees are due, how credit-card payments are handled, when refunds may be considered, and the process for requesting a billing review. Specific engagement letters, proposals, invoices, or written service agreements may contain additional terms. If a signed agreement contains more specific billing terms, those terms will control to the extent permitted by law.

1. Fees and Payment

Fees are based on the professional services requested and are due according to the applicable invoice, engagement agreement, proposal, payment plan, or other written arrangement.

- McCloud & Associates may require a deposit, retainer, progress payment, or payment in full before beginning or continuing work.
- Where permitted, completed work, tax returns, reports, filings, or other deliverables may be held until the related invoice is paid.
- Past-due balances may result in a pause or suspension of services until the account is brought current.
- Fees are charged for professional services performed and are not contingent on the amount of a tax refund, tax liability, financial result, audit result, financing decision, or other outcome.

2. Credit Card Surcharge and Processing Policy

Clients may be offered payment methods such as check, ACH, cash, debit card, or credit card, depending on the service and payment platform available.

When permitted by applicable law and card-network rules, a credit-card payment may include a surcharge intended to offset part of McCloud & Associates' cost of accepting the credit card.

Oklahoma Credit-Card Surcharge Notice

For transactions subject to Oklahoma law, any credit-card surcharge will not exceed the lesser of 2% of the transaction amount or McCloud & Associates' actual applicable cost of processing that credit-card transaction. The surcharge will be disclosed before payment is completed. Alternative payment methods that do not carry the credit-card surcharge may be available.

- Credit-card surcharges will be disclosed before the transaction is completed and separately identified when required.
- A surcharge will not be imposed on debit or prepaid card transactions where prohibited by law or applicable card-network rules.
- McCloud & Associates may change accepted payment methods or surcharge practices as necessary to comply with law, payment-processor requirements, and card-network rules.

3. When a Refund May Be Considered

Refund requests are reviewed individually. A refund or account adjustment may be considered in circumstances such as:

- **Service Not Delivered:** A service was paid for but no work was performed and the service was not delivered.
- **Duplicate Payment:** The same invoice or service was paid more than once.
- **Billing Error:** A documented billing or payment-processing error resulted in an incorrect charge.
- **Material Service Deficiency:** A clear, documented deficiency materially inconsistent with the agreed scope of service may be reviewed for an appropriate adjustment.

4. Non-Refundable or Generally Non-Refundable Amounts

Professional fees are earned as services are performed. Except where otherwise required by law or expressly agreed in writing, refunds generally will not be granted for:

- Completed or substantially completed services, including work products that have been prepared, delivered, filed, or made available to the client.
- A client's decision not to use, file, submit, or implement completed work.
- A change of mind after McCloud & Associates has begun or completed the requested work.
- Time, staff resources, professional work, research, preparation, meetings, communications, or other services already performed before cancellation.
- Delays or inability to complete services caused by the client failing to provide requested documents, information, approvals, signatures, or cooperation after work has begun.
- Third-party costs, filing fees, software fees, delivery charges, governmental charges, or other outside costs that have already been incurred and are not refundable to McCloud & Associates.

5. Cancellations and Partial Refunds

If a client cancels services before completion, McCloud & Associates will review the account to determine whether any unearned portion of the amount paid remains after deducting fees attributable to work already performed and costs already incurred.

If a partial refund is appropriate, the amount will be based on the extent of services performed, professional time and resources used, work completed, costs incurred, and the nature of the issue giving rise to the request.

Any remaining client credit may be applied to future services when agreed by McCloud & Associates and the client. An account credit does not automatically entitle the client to a cash refund except where required by law or expressly approved in writing.

6. Refund Request Process

Clients requesting a refund or billing review should submit the request in writing within 60 calendar days after the applicable service was rendered or the disputed charge was posted. The request should include:

- Client name and contact information.
- Invoice number, payment reference, or other identifying information.
- The amount disputed and the reason for the request.
- Any supporting documentation relevant to the request.

1. **Acknowledgment:** McCloud & Associates will ordinarily acknowledge receipt within 3 business days.
2. **Review:** The request will ordinarily be reviewed within 10 business days. Additional information may be requested, and complex matters may require additional review time.

3. Decision: The client will be notified of the decision in writing. If a refund or account adjustment is approved, the notice will describe how it will be handled.

7. Refund Processing

Unless a different timeline is required by law, the payment processor, or the applicable card network, an approved refund will ordinarily be processed within 30 to 60 calendar days after final written approval.

- Refunds will ordinarily be returned to the original payment method when reasonably available, unless another method is agreed upon or required.
- For a credit-card transaction that included a surcharge, the surcharge will be refunded or prorated when required by applicable law or card-network rules.
- The client will receive confirmation once McCloud & Associates has initiated the approved refund. Posting time after initiation may depend on the client's bank, card issuer, or payment provider.

8. Chargebacks and Payment Disputes

Clients are encouraged to contact McCloud & Associates directly regarding billing questions or disputed charges so that the firm has an opportunity to review the account and supporting records. Nothing in this policy limits rights a client may have under applicable law or the rules of the client's financial institution or payment card.

9. Contact for Billing Questions

Billing and refund questions may be directed to:

- Email: tae@mccloudea.com
- Phone: 918-205-1350

10. Policy Changes

McCloud & Associates may amend this Billing, Payment & Refund Policy from time to time to reflect changes in firm practices, payment-provider requirements, card-network rules, or applicable law. The current version will be maintained with the firm's published policies.

Policy Administration

This policy is intended to promote consistent billing practices and transparent client communication. It should be read together with the client's engagement letter, proposal, invoice, and any other written service terms applicable to the engagement.