



Terms and Conditions payments made by Credit, Debit, Zelle, Check, PayPal, Western Union or Bank Account debit.

These Payment Terms and Conditions ("Terms") apply to all customers of **BVN Telecom Group** ("BVN," "we," "our," or "us"). By using our services or submitting any form of payment, and agree to the following terms.

Accepted Payment Methods & Processing Fees

1. Credit or Debit Card Payments (North America)

Transactions made with credit or debit cards issued in North America are subject to a 3% processing fee.

2. International Credit or Debit Card Payments (Outside North America)

Transactions made with credit or debit cards issued outside North America are subject to a 4% processing fee.

3. ACH Auto Pay

Monthly payments made through ACH Auto Pay are not subject to any processing fees.

4. Zelle Payments

Payments made through Zelle are subject to a 1% processing fee.

5. Paypal Payments

Payments made through PayPal are subject to a 4% processing fee.

6. Wester Union Money Tranfer

Money transfers sent via Western Union must include all associated fees paid by the customer. BVN will record only the net amount actually received.

7. Rejected or Failed Payments

Any payment rejected due to insufficient funds, bank declines, customer-initiated rejection, or chargeback attempts will incur a \$35 surcharge, plus the applicable 3% or 4% processing fee based on the card used.



CHECK PAYMENTS

1. Mailing Address

All checks must be mailed to:

BVN Telecom Group
8983 Okeechobee Blvd, Ste 202-198
West Palm Beach, FL 33411-5115 - United States

INCORRECT OR OUTDATED ADDRESSES

If a check is mailed to any address other than the one listed above—whether outdated, incorrect, or previously used—BVN shall not be responsible for: Loss or misplacement of the check, Delayed delivery, Fraudulent endorsement or cashing or Any resulting financial loss to the Customer.

The Customer's account will remain past due until the check is received at the correct mailing address and processing by the bank.

LATE FEES & INTEREST

1. Late Payment Fee

Any unpaid balance not received by the due date will incur a late fee of \$20.

2. Service Reconnection Fee

Any unpaid invoice that results in service suspension or cancellation will incur a \$29 reconnection fee in order to restore service.

3. Returned Check Fee

Any returned, bounced, or dishonored check will result in a \$35 returned check fee in addition to any applicable late fees plus the applicable 3% or 4% processing fee based on the card used.

BILLING DISPUTES

1. Notice of Dispute

Customers must notify BVN in writing of any billing dispute **within 15 days of the invoice date**. Failure to submit a dispute within this period will be considered acceptance of the invoice as accurate.



For **prepaid customers**, any dispute, cancellation, or modification related to an upcoming invoice **must be submitted at least 5 days prior to the billing cycle**. Once the invoice has been generated, it must be paid in full, and any adjustments will be applied to the next billing cycle.

2 Investigation Process

BVN will investigate the dispute in good faith and may request supporting documents from the Customer. During the investigation, undisputed charges must still be paid by the due date.

3 Chargebacks Prohibited

Initiating a chargeback without first following BVN's dispute process is considered a breach of these Terms and may result in: Service suspension, Reinstatement fees, Collection actions, Legal recovery of fees, interest, and damages

RECURRING PAYMENT AUTHORIZATION

By enrolling in ACH Auto Pay or providing card information for recurring billing, the Customer authorizes BVN to charge the designated account for recurring monthly service charges and any additional fees outlined in these Terms.

The Customer may revoke authorization with 30 days' written notice.

GOVERNING LAW & DISPUTE RESOLUTION (FLORIDA)

1. Governing Law

These Terms shall be governed by and interpreted under the laws of the State of Florida, without regard to conflict-of-law principles.

2. Venue

Any legal action, claim, or proceeding shall be brought exclusively in the courts of: Broward County, Florida
The Customer consents to jurisdiction in these courts.

3 Mediation Requirement

Before initiating litigation, both parties agree to attempt to resolve disputes through good-faith mediation in Broward County, Florida.



LIMITATION OF LIABILITY

BVN shall not be liable for any indirect, incidental, consequential, or punitive damages arising from:

Payment processing issues
Delays in receipt of mailed payments
Customer errors
Bank issues or third-party platform failures

ELECTRONIC COMMUNICATIONS CONSENT

By using our services, the Customer agrees to receive invoices, notices, and other communications electronically, unless otherwise requested in writing.

AMENDMENTS

BVN reserves the right to update or modify these Terms at any time. Continued use of services constitutes acceptance of the revised Terms.

ENTIRE AGREEMENT

These Terms constitute the full and complete agreement regarding payment obligations and supersede any prior verbal or written statements. By accepting the estimate, you accept these terms and conditions written here.

DO NOT WRITE BELOW. COMPANY USE ONLY.