

Payment Terms & Conditions - Orange Sock LLC

Effective Date: 1 August, 2025

These Terms & Conditions ("Agreement") govern all ACH (Automated Clearing House), credit and debit card transactions processed by Orange Sock LLC ("Company," "we," "us," or "our") for any service or products provided. By signing an ACH Authorization Form and/or Payment Authorization Form for the purpose of making payments via ACH or credit/debit card, you agree to the following:

1. Authorization

You authorize Orange Sock LLC to initiate one-time or recurring ACH debit entries from your designated U.S. bank account for payment of amounts due for services rendered.

2. Payment Terms

- Payments are due as invoiced, per your service agreement with Orange Sock LLC.
- Late fees may apply to overdue balances.
- Returned or rejected ACH transactions are subject to a **\$39 fee per occurrence**.
- Accounts sent to collections will incur attorney fees, interest, and any additional costs associated with recovery.

3. Refund Policy

All ACH payments are final unless otherwise specified in your service agreement. Refunds, if applicable, will be issued at the Company's sole discretion.

4. Security of Information

All bank account, personal, and business information provided is stored securely and handled in accordance with our Privacy Policy.

5. Dispute Resolution

Any dispute arising from or relating to ACH transactions or services provided shall be resolved exclusively through **binding arbitration** in the Commonwealth of Virginia, in accordance with the rules of the American Arbitration Association. Judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

6. Governing Law

This Agreement is governed by and construed in accordance with the laws of the Commonwealth of Virginia, without regard to conflict of laws principles.

7. Entire Agreement

These Terms & Conditions, together with the signed ACH Authorization Form and our Privacy Policy, constitute the entire agreement between the parties regarding ACH transactions and supersede any prior agreements, whether oral or written.

Contact Information:

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