

# Payments Terms & Conditions

Kavric • support@kavric.ai

These Payments Terms apply when you (a) pay Kavric for a subscription, or (b) use Kavric to collect payments from your end customers. They supplement the Terms & Conditions .

## 1. Payment Processor

Card and ACH payments are processed by Stripe, Inc. By using Kavric payments, you agree to Stripe's Services Agreement and Connected Account Agreement . Kavric is not a bank or money transmitter.

## 2. Subscription Fees to Kavric

- Fees are billed in advance based on your selected plan and any add-ons.
- All fees are exclusive of taxes; you are responsible for applicable sales tax/VAT.
- Failed payments may result in suspension after a grace period.
- You can cancel anytime; cancellations take effect at the end of the current billing period.

## 3. Customer Payments Through Kavric

- You are solely responsible for goods and services you sell, customer disputes, refunds, chargebacks, and tax obligations.
- Processing fees are set by Stripe and disclosed in your dashboard at the time of transaction.
- Payouts settle on Stripe's standard schedule unless otherwise configured.
- Kavric does not hold funds; payouts go directly from Stripe to your connected bank account.

## 4. Refunds & Chargebacks

Refunds to your customers are at your discretion and can be issued from the invoice screen. Chargebacks are handled per Stripe's process; you are responsible for any chargeback fees and disputed amounts.

## 5. Prohibited Businesses

You may not use Kavric payments for businesses or activities prohibited by Stripe's Restricted Businesses list.

## 6. Taxes

You are responsible for determining and remitting all taxes related to your transactions. Kavric does not calculate, collect, or remit sales tax on your behalf unless explicitly enabled and configured.

## 7. Account Reserves & Holds

Stripe may place reserves or holds on funds in accordance with their policies. Kavric does not control these decisions.

## 8. Termination

We may suspend payment processing if your account violates these Terms or Stripe's rules. Funds already in transit will be settled according to standard Stripe procedures.

## **9. Contact**

Billing or payments questions: [support@kavric.ai](mailto:support@kavric.ai) .