VINDELS

ACCOUNTS & PAYMENTS

Payment Terms

EFFECTIVE NOVEMBER 2026

We appreciate your continued partnership. The following terms outline the payment conditions applicable to services provided by VINDELS unless otherwise agreed in writing.

Where an existing signed agreement establishes different payment conditions, the provisions of that agreement shall take precedence.

01 ACCEPTED PAYMENT METHODS

- Apple Pay
- Credit Card
- Electronic Funds Transfer (EFT)
- Interac e-Transfer
  hello@vindels.ca

02 PAYMENT TERMS

Payment is due by the Payment Due Date stated on the invoice unless an alternative payment due date or payment schedule has been agreed upon in writing between VINDELS and the Client.

A grace period of seven (7) calendar days is provided before a formal payment reminder may be issued. This grace period does not extend the original Payment Due Date.

Unless otherwise agreed in writing, an account shall be considered overdue if payment remains outstanding thirty (30) calendar days after the Payment Due Date.

03 OVERDUE ACCOUNTS AND INTEREST

Once an account becomes overdue, VINDELS reserves the right to suspend current and future services and cancel or release any future dates or services reserved by the Client.

Reinstatement of services or previously reserved dates shall be subject to VINDELS' discretion and availability and may require full payment of outstanding balances or a revised written agreement.

1.5% MONTHLY INTEREST / COMPOUNDED MONTHLY

Interest on overdue balances shall accrue at a rate of 1.5% per month (18% per annum nominal, equivalent to approximately 19.56% annually with monthly compounding).

For partial months, interest shall be calculated proportionately. The calculation will reflect the number of days overdue and the number of days in the applicable calendar month.

Interest shall commence on the calendar day following the thirty (30) calendar day overdue threshold and shall continue until the outstanding balance is paid in full.

04 AGREED RATES

The rates reflected in this invoice are based on the compensation terms agreed upon in writing between VINDELS and the Client, whether through email correspondence, an accepted proposal or a formal service agreement.

Any modification to the agreed rates must be confirmed in writing by both parties before taking effect.

Unless otherwise agreed in writing, the previously accepted rates shall remain applicable to the services provided.

05 TAX DISCLOSURE

No applicable sales taxes have been charged on this invoice. Any future changes will be reflected in accordance with applicable tax legislation.