

# Best Credit RX Payment Policy

## Monthly Credit Repair:

The Client understands a required **Audit Services Fee of \$199 for an Individual or \$298 with a Partner**. Additionally, the Client will be billed a **Monthly Service Fee of \$109 for an Individual or \$208 with a Partner** for monthly services as described in the Agreement. The Monthly Service Fee will be billed in arrearages to the Client. The monthly services fee will continue until the Client cancels or until Best Credit RX has provided all services per the Agreement.

## Pay Per Delete Model:

The Client understands a required **Audit Services Fee of \$199 for an Individual or \$298 with a Partner**. Additionally, the Client is billed the following fees for deletions/partial repairs.

- **Personal Info - \$10**
- **Inquiries \$25**
- **Standard Items - \$50**
- **Public Records - \$100.**

Such Deletion Fees will only be billed, in arrearages, to the Client after the deletions have occurred.

**Balances below \$100** - are paid in full at file review.

**Balances over \$100** - An invoice is sent—payment arrangement due within 48 hours. If we don't hear from you, recurring payments of \$100 a month per person will be scheduled until the balance is paid in full. **Contact Best Credit RX for a payment arrangement.** Payment arrangements are scheduled:

- Weekly
- Bi weeks
- Monthly every 30 days.

## **Cancellation:**

After cancellation, The Client understands that they will be billed the following month for Monthly Credit Repair and/or Deletion Fees. This invoice is for services provided by Best Credit RX before being canceled. Under no circumstances will Client be charged for any services not provided by Best Credit RX.

## **NSF:**

I authorize Best Credit RX to process automatic payments from my account. This authorization will remain in effect until the account is paid in full. I understand that a \$35.00 fee will be automatically charged to my account for any insufficient funds (NSF) transactions, whether check or card payments.

## **Case Studies:**

Typically, Clients remain with Best Credit Rx for 7-12 months, some shorter, some longer.

**Example #1:** The Client elects the Monthly Credit Repair Program as an Individual (\$109 monthly repair fee) and remains with Best Credit RX for seven months. In that case, the Client's total expenditure will be \$962 for seven months or \$1,507 for twelve months.

**Example #2:** The Client elects the Monthly Credit Repair Program, including a Partner (\$199 monthly repair fee), and remains with Best Credit Rx for seven months. In that case, the Client's total expenditure will be \$1456 for seven months or \$2,496 for twelve months.

## **Fail to Pay:**

**I understand that if I fail to pay my invoice balance, Best Credit RX will gift me the invoice amount and send a 1099 representing the gift amount.**