



Affiliate Customer Payment Responsibilities

The Affiliate must select a payment method to pay **VMdirect** for subscription fees and all purchases made from **VMdirect**. Accurate billing and payment information must be given to **VMdirect** and kept up-to-date. **VMdirect** will bill the Affiliate through the account that is assigned to the primary Digital ID. The Affiliate agrees to pay **VMdirect** for all charges incurred under the Affiliate account, including all applicable taxes, fees and surcharges. The Affiliate authorizes **VMdirect** to charge the payment method that was designated by the Affiliate for these charges. If **VMdirect** does not receive payment from the designated payment method, the Affiliate agrees to pay all amounts due upon demand by **VMdirect**.

Every time the Affiliate uses a **VMdirect** Service, he/she reaffirms that (i) **VMdirect** is authorized to charge the designated payment method; (ii) **VMdirect** may submit charges incurred under the account for payment; and (iii) the Affiliate will be responsible for such charges, even if the Affiliate account is cancelled or terminated.

After 30 days from the date of any unpaid charges, the account will be deemed delinquent and **VMdirect** may terminate or suspend the account for nonpayment. **VMdirect** reserves the right to assess additional fees if payment is more than 30 days past due and to use alternate means to collect any unpaid charges. The Affiliate is liable for any fees, including attorney and collection fees incurred by **VMdirect** in its efforts to collect any remaining balances from the Affiliate.

The Affiliate is responsible for all charges incurred under the account, including applicable taxes, fees, surcharges, and purchases made by the Affiliate or anyone allowed using the account (including children, family or friends).

The Affiliate must notify **VMdirect** about any billing problems or discrepancies within 90 days after they first appear on the account statement. If they are not brought to **VMdirect**'s attention within 90 days, the Affiliate agrees that he/she waives his/her right to dispute such problems or discrepancies.

The Affiliate is responsible for obtaining and maintaining, at his/her expense, all equipment and services needed to access **VMdirect** Services. He/She is also responsible for any communications charges he/she may incur by accessing **VMdirect** Services through a third-party network, such as a cable or wireless carrier.

Other Information about Charges & Fees:

1. Billing for initial account creation is immediate.
2. All Affiliates are billed on the 10th or the 20th of the month depending on their enrollment date:
 - If enrolled initially between the first and the fifteenth of the month, the billing date is the 10th of the month.
 - If enrolled initially between the sixteenth and the end of the month, the billing date is the 20th of the month.

- Recurring billing dates will remain the same, based on initial enrollment. Upgrading an account will not change the recurring billing date.
3. Affiliates pay for the current month's service in advance. For instance, if an Affiliate enrolls July 4th, then that Affiliate is paying for services beginning July 4th and ending July 31st. The Affiliate's next recurring billing would occur on the following month on August 10th. The re-occurring billing will occur until the Affiliate cancels service.
 4. If, on the billing date, an Affiliate's credit card is charged and that charge is declined, then that Affiliate's position shall be considered in a grace period for 5 (five) days, in which that Affiliate may rectify the situation and may still use their Video email subscription. The Affiliate shall be contacted via the last known valid Affiliate-supplied email address regarding the account charge decline.
 - The Affiliate must rectify the billing situation by updating the Affiliate's credit card information online before the end of the month of which the charge was declined.
 - If on the 5th day, the billing situation has not been rectified and the billing is declined a 2nd time, the account will go inactive. The Company shall resubmit the charge to the credit card on file once more on the last day of the month. If the credit card is declined on the last day of the month, the account will be deemed inactive for that month.
 5. The Affiliate shall be contacted via the last known valid Affiliate-supplied email address regarding the account charge decline. By contacting **VMdirect** to rectify the billing situation (via email or live chat), or by updating the Affiliate's credit card information online, before the 5 days, the Affiliate may return to full active Affiliate status, pending a successful credit card transaction. On the sixth day, **VMdirect** will re-bill the Affiliate using the latest credit card information provided. If the bill is again declined, the customer will be moved to inactive status.
 6. Affiliates having questions regarding charges to an account should submit an incident through the Customer Support link located in their Virtual Admin Center. All charges are considered valid unless disputed in writing.
 7. Charges are billed to Affiliates' credit cards or debit cards, as applicable, each month for the basic service and any additional usage or services. **VMdirect** is not responsible for any charges or expenses (e.g. for overdrawn accounts, exceeding credit card limits, etc.) resulting from charges billed by **VMdirect**.
 8. Payments to account may not be made with check or other similar instruments.
 9. **VMdirect** may charge for taxes and other applicable fees.