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# Card on File Policy

PLEASE READ CAREFULLY

## How Your Card on File Is Used

### Invoice-Based Charges

After insurance claims are processed, Serenity Wellness Services, LLC will send an invoice reflecting any patient responsibility amount.

Payment is due within seven (7) days of invoicing.

If the balance remains unpaid after seven (7) days, I authorize Serenity Wellness Services, LLC to charge the card on file for the outstanding balance without additional notice.

### Charges Without Prior Invoice

The card on file may be charged without prior invoicing in the following circumstances:

#### Self-Pay Services

Charges for self-pay services will be applied on the day of the scheduled service if payment was not made at the time of booking.

#### Home Visit Fees

Home visit fees will be charged to the card on file at the time of booking. These fees are non-refundable.

#### Missed Appointment Fees

Charges for missed appointments — including late arrivals, late cancellations, late reschedules, and no-shows — will be applied on the same day as the missed appointment in accordance with the Missed Appointment Policy.

## Declined Payments

If a payment attempt is declined, I will be notified via invoice and provided a secure link to submit updated payment information.

Updated payment information must be provided within 48 hours.

If valid payment information is not provided within 48 hours, a $25 administrative fee will be added to the outstanding balance.

Failure to resolve a declined payment within seven (7) days may result in suspension of services until the balance is paid in full.

## Chargebacks and Payment Disputes

If a charge is disputed or a chargeback is initiated, a $50 administrative fee will be added to the account to cover costs associated with managing the dispute.

By signing this policy, I acknowledge that I will first contact Serenity Wellness Services, LLC to address any billing concerns prior to initiating a charge dispute with my financial institution.

## Security and Privacy

All credit card information is securely encrypted and stored using PCI-compliant payment processing systems.

Serenity Wellness Services, LLC utilizes Square for payment processing. Full credit card numbers are not visible to staff, and only the last four digits are accessible for identification purposes.

## Authorization and Responsibility

By signing this agreement:

- I authorize Serenity Wellness Services, LLC to store and process the credit card provided as my "Card on File."
- I authorize Serenity Wellness Services, LLC to charge this card in accordance with the terms outlined in this policy.
- I understand this authorization remains in effect until I provide written notice revoking it or until the card expires.
- I agree to maintain valid payment information at all times while receiving services.

I confirm that I am an authorized user of the credit card provided, or I have explicit permission from the cardholder to use it.

If a fraudulent claim arises related to this card, Serenity Wellness Services, LLC reserves the right to cooperate fully with financial institutions and law enforcement.

## Refund Policy

Services rendered are non-refundable.

Home visit fees and missed appointment fees are non-refundable.

## Acknowledgment

The undersigned agrees and authorizes Serenity Wellness Services, LLC to store the credit card on file within its secure payment system and/or electronic health record for the purposes outlined above.

| Client Signature | Date |
| --- | --- |