

PAYMENT TERMS

By engaging with Shadow and Light Digital Marketing, you agree to the following payment terms.

1. Standard Clients

All payments are due within 15 days of the invoice issue date unless otherwise specified.
Deposit and Final Payments

- **Deposit:** A 50% deposit is required prior to the commencement of work on your project. An invoice will be issued for the deposit, and payment is expected within 7 days of the invoice date.
- **Final Payment:** The remaining balance for the project and any associated services will be invoiced and must be paid in full before any logo files, final exports, or deliverables are released. I reserve the right to withhold the delivery of final work until payment has been made in full.
- **Non-Responsive Clients:** In the event that you are unresponsive or unreachable for more than 30 days, I reserve the right to issue an invoice for the remaining balance of the project.

2. Retainer Clients

- All retainer invoices must be paid within 7 calendar days of the invoice date.
- Payment must reflect in our bank account within this period to ensure uninterrupted service.
- If payment is not received by the due date, services will be suspended without further notice and will only resume once the account is settled in full.
- Suspension of services does not relieve the client of their obligation to pay the agreed retainer amount for the full contracted period.

3. Late Payments and Collection Fees

- If any payment is not received by the due date, I reserve the right to charge interest at 1.5% per month (18% per annum), calculated daily on the outstanding balance, until payment is received in full.
- Interest applies automatically and without further notice from the day after the payment due date.
- I also reserve the right to charge for any fees incurred in the collection and recovery of outstanding amounts. This includes legal fees on an attorney-and-client scale, collection agency fees, and administrative charges.
- Payments received will be applied first to interest and recovery costs, then to the principal balance.



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4. Payment Options

Option 1: Full Payment Upfront

Pay the full project fee (100%) in advance before work begins. This ensures immediate commitment to the project and expedites timelines.

Option 2: 50% Deposit + Remaining Balance

Pay a 50% deposit upfront (due within 7 days of invoice) before work starts. The remaining 50% balance is due before the release of any final deliverables or files.

Option 3: Payment Plan for Remaining Balance

3-Month Payment Plan: After the 50% deposit, the remaining balance will be paid in three equal monthly instalments. The first instalment is due 30 days after the deposit, with the subsequent payments due on the same date each month for the next two months.

All payment plans must be agreed upon in writing by both parties. Late payments may incur interest and recovery fees as outlined in section 3, and failure to adhere to the payment schedule may result in the withholding of deliverables.

5. Payment Plans

You reserve the right to request a payment plan for the remaining balance of the project, which may be accepted at my discretion. All payment plans will require written agreement between both parties.

3-Month Payment Plan:

- First payment (33.3% of balance): Due 30 days after the 50% deposit.
- Second payment (33.3% of balance): Due 30 days after the first payment.
- Final payment (33.3% of balance): Due 30 days after the second payment.

All payments must be completed within the specified period, and failure to meet payment deadlines may result in a halt of project deliverables and the imposition of interest and recovery fees as outlined in section 3.

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6. Changes to Payment Terms

These payment terms are subject to change at my discretion. Any modifications to these terms will be communicated in writing and must be agreed to by both parties prior to implementation.

7. Acceptance of Terms

By remitting payment for the deposit or any portion of the project fee, you acknowledge and accept these Terms of Service and enter into a binding agreement with Shadow and Light Digital Marketing. These terms serve as a legal contract between you (the client) and Robyn Cotton (Shadow and Light Digital Marketing).

8. Jurisdiction and Governing Law

This agreement is governed by the laws of South Africa. Any disputes that arise under or in connection with these terms will be resolved in the applicable courts of South Africa.