

ACCOUNT ON ME

ACCOUNTING & BOOKKEEPING SERVICES AGREEMENT

Thank you for choosing **Account on Me** for your bookkeeping and accounting needs. This Agreement outlines the terms and conditions governing our professional relationship and is intended to establish clear expectations regarding the services provided, payment obligations, client responsibilities, record access, processing timelines, and other terms of engagement.

1. Scope of Services

Account on Me will provide bookkeeping, accounting, and related financial services according to the service package or individual engagement selected by the Client.

Services may include, depending upon the selected package or separately approved engagement:

- Monthly bookkeeping and transaction categorization
- Bank and credit card reconciliations
- Financial statement preparation
- Accounts payable and accounts receivable tracking
- Payroll processing
- Cash flow reporting
- Financial reporting and analysis
- QuickBooks setup, cleanup, catch-up bookkeeping, and maintenance
- Quarterly tax planning and estimated tax calculations
- Sales tax reporting or filing, when specifically included
- Business tax preparation and filing, when specifically included
- Business consulting and financial guidance
- Other accounting-related services specifically agreed upon in writing

The Client's selected service package determines the services included in the monthly fee.

Services not expressly included in the selected package are considered outside the scope of the recurring engagement and may require an additional fee.

Unless specifically included in the selected service package or separately agreed upon in writing, this Agreement does not include audits, reviews, compilations, forensic accounting, legal services, tax resolution services, financial audits, assurance services, or other professional services outside the ordinary scope of bookkeeping and accounting.

2. Service Package Limits and Changes in Business Activity

Package pricing assumes ordinary transaction volume and complexity for businesses within the selected service level.

Account on Me reserves the right to recommend a higher service tier or adjusted pricing when the Client's transaction volume, number of financial accounts, payroll size, reporting requirements, number of employees, sales tax obligations, business activity, or overall accounting complexity materially increases.

For purposes of package limits, a financial account may include bank accounts, savings accounts, business credit cards, payment processors, merchant accounts, loans, lines of credit, or other accounts requiring separate monthly accounting activity, review, or reconciliation.

If the Client's business activity exceeds the reasonable scope of the selected package, Account on Me will notify the Client before changing the monthly service fee or service level.

3. Client Responsibilities

The Client is responsible for providing complete, accurate, and timely information necessary for Account on Me to perform the agreed-upon services.

The Client agrees to:

- Provide timely access to accounting software, bank accounts, credit card accounts, payroll systems, merchant accounts, payment processors, and other financial records when required
- Provide requested bank statements, credit card statements, receipts, invoices, payroll information, tax documents, and supporting records
- Provide accurate information regarding business transactions, income, expenses, assets, liabilities, payroll, and other financial activity
- Review financial reports and statements for accuracy
- Promptly notify Account on Me of any errors, omissions, discrepancies, unusual transactions, or concerns

- Maintain current contact information and promptly respond when clarification or authorization is required

Account on Me will rely upon information provided by the Client and is not responsible for independently verifying the accuracy, completeness, authenticity, or legality of documents or information submitted by the Client.

The Client remains ultimately responsible for the accuracy and completeness of the business's underlying financial records.

4. Monthly Statements, Documents, and Account Access

The timely receipt of financial statements and supporting records is a material requirement of this Agreement.

Clients may provide required records through an approved secure upload portal, direct accounting or read-only bank access, connected accounting software or bank feeds, or another method approved by Account on Me.

When Account on Me has been granted appropriate account access, Account on Me may retrieve statements and other required financial records directly.

When Client action is required, requested records should generally be provided within five (5) business days following the Client's recurring payment date or by another deadline communicated by Account on Me.

Account on Me is not responsible for delays in bookkeeping, reconciliation, financial reporting, payroll-related reporting, tax preparation, tax planning, or other services resulting from the Client's failure to timely provide requested financial records, information, authorization, or account access.

Repeated failure to provide requested records or access may result in delayed services, suspension of services, adjustment of service terms, or termination of this Agreement.

5. Processing Timeline

Monthly accounting services are performed only after:

1. The applicable service payment has been successfully received; and
2. All required financial records, statements, information, and account access have been received or made available.

The processing timeline begins only when **both payment and all required records or access have been received.**

Account on Me will generally complete recurring monthly bookkeeping and accounting services within ten (10) business days after these requirements have been satisfied.

If additional information, clarification, corrections, or documentation is required after processing begins, the completion timeline may be extended accordingly.

A Client's delay in supplying required records does not create an obligation for Account on Me to accelerate services or meet a deadline that would otherwise have been available had the records been timely provided.

6. Current-Month Services, Catch-Up Work, and Cleanup

Monthly service pricing covers current-period accounting services only.

Any prior-period bookkeeping, reconciliation, correction, historical transaction entry, or cleanup required before or during ongoing services will be separately assessed and billed.

Catch-up bookkeeping applies when bookkeeping has not been completed for one or more prior periods.

Cleanup services apply when bookkeeping or QuickBooks records exist but require correction, reclassification, reconciliation, organization, or other remedial work.

QuickBooks setup, cleanup, catch-up bookkeeping, historical bookkeeping, and similar onboarding work are not included in the recurring monthly package fee unless expressly stated otherwise.

All applicable onboarding, setup, cleanup, or catch-up fees must be approved and paid before the related work begins.

Account on Me reserves the right to adjust catch-up or cleanup pricing when transaction volume, number of accounts, payroll activity, sales tax activity, incomplete records, unreconciled accounts, or other circumstances materially increase the complexity of the work.

7. New Client Onboarding

Before recurring accounting services begin, new clients may be required to complete an onboarding process that includes:

- Selection of an accounting service package
- Execution of this Agreement
- Completion of recurring payment authorization

- Payment of the first monthly service fee
- Payment of any applicable setup, cleanup, catch-up, or onboarding fees
- Delivery of requested financial records
- Establishment of approved account access or document-delivery procedures
- Completion of any necessary QuickBooks setup or review

Recurring accounting services will not begin until all required onboarding steps have been completed.

If Account on Me determines during onboarding that the Client's books require cleanup, catch-up bookkeeping, reconciliation, correction, or other preliminary work, Account on Me may require that work to be completed before regular monthly services begin.

8. Fees, Recurring Payments, and Authorization

Clients enrolled in recurring bookkeeping or accounting packages authorize recurring payments through PayPal or another approved payment processor.

The recurring payment will generally process according to the billing date established when the Client enrolls in services.

Service packages automatically renew each billing cycle unless canceled or terminated according to this Agreement.

Recurring monthly fees are payment for services to be performed during the applicable service period and must be successfully processed before monthly accounting work begins.

If a recurring payment fails, is declined, reversed, disputed, or otherwise remains unpaid, Account on Me may immediately suspend services until the account is brought current.

Clients receiving services outside of a recurring package may be invoiced separately. Unless otherwise stated, payment for separately billed services is due upon receipt.

Any finance charge, late fee, or collection charge will be assessed only to the extent permitted by applicable law.

Account on Me reserves the right to suspend services and withhold reports, financial statements, reconciliations, tax work, accounting records prepared by Account on Me, and other work product until all outstanding balances have been satisfied.

The Client may also be responsible, to the extent permitted by law, for reasonable collection costs, attorney fees, court costs, and other expenses incurred in collecting delinquent balances.

9. Reports and Release of Work Product

Financial statements, reports, reconciliations, and other accounting records prepared by Account on Me are intended primarily for the Client's internal business use unless otherwise agreed upon.

Reports and work product will not be released while the Client has an unpaid or delinquent balance.

Account on Me may also withhold reports when required financial information remains incomplete or when unresolved discrepancies prevent Account on Me from reasonably completing the accounting period.

10. Additional and Out-of-Scope Services

Services outside the scope of the Client's selected package will be billed separately.

Additional billable services may include:

- Payroll setup
- Payroll outside the limits of the selected service package
- Off-cycle or special payroll processing
- QuickBooks company setup
- QuickBooks cleanup
- Catch-up bookkeeping
- Historical bookkeeping
- Additional bank, credit card, merchant, or financial accounts beyond package limits
- Sales tax preparation or filing not included in the selected package
- Tax preparation or tax planning not included in the selected package
- Additional or customized reporting
- Business consultations outside the selected package
- Tax resolution assistance

- Special accounting projects
- Other work requested by the Client that falls outside the agreed scope

Whenever practicable, additional fees will be quoted or communicated to the Client for approval before significant out-of-scope work begins.

11. Payroll, Sales Tax, and Tax-Related Services

Payroll, sales tax, estimated tax calculations, tax planning, and tax preparation services are included only when expressly stated in the Client's selected package or separately agreed upon in writing.

The Client remains responsible for providing timely and accurate payroll information, employee information, sales records, tax documents, filing information, notices, and other information required for these services.

Account on Me is not responsible for penalties, interest, missed deadlines, incorrect filings, or other consequences resulting from inaccurate, incomplete, or untimely information provided by the Client.

Estimated tax calculations and tax planning are based upon financial information available at the time the calculation or recommendation is made. Actual tax liability may differ due to changes in income, expenses, tax law, deductions, credits, filing status, or other circumstances.

Where Account on Me provides estimated tax calculations or payment guidance, the Client remains responsible for reviewing and authorizing any required tax payment unless Account on Me has separately agreed in writing to initiate or schedule payments on the Client's behalf.

12. Professional Standards and Fraud Detection

Account on Me's services are designed to assist the Client in maintaining organized and accurate financial records and understanding the financial position of the business.

Bookkeeping and accounting services provided under this Agreement are not audits and are not designed to detect fraud, theft, embezzlement, illegal acts, misappropriation, or other irregularities.

If information comes to Account on Me's attention that appears unusual, inconsistent, or potentially problematic, Account on Me may bring the matter to the Client's attention. However, Account on Me does not assume responsibility for identifying fraud, criminal conduct, or illegal activity.

13. Confidentiality and Data Handling

Information provided by the Client will be treated as confidential and will not be disclosed to third parties except:

- As authorized by the Client
- As reasonably necessary to perform the agreed-upon services
- To approved technology, payment, accounting, payroll, tax, or document-processing providers used in providing services
- As required by law, subpoena, court order, or governmental authority
- As otherwise permitted by applicable professional or legal requirements

Account on Me will use reasonable administrative and technological safeguards when handling Client information.

The Client acknowledges that electronic communication, online financial platforms, cloud-based services, banking systems, email, payment processors, and third-party software involve inherent security risks that cannot be completely eliminated.

When possible, clients are encouraged to provide accountant, delegate, read-only, or other institution-approved account access rather than sharing primary banking credentials.

14. Record Retention

The Client is responsible for maintaining and retaining all original accounting records, receipts, invoices, bank statements, credit card statements, payroll records, tax documents, contracts, and supporting documentation.

Account on Me may retain electronic copies of records and work papers for administrative, accounting, legal, or business purposes but is not responsible for serving as the Client's permanent record-storage provider.

The Client should maintain independent copies of all important business and financial records.

15. Communication and Availability

Routine communication will occur through email, telephone, secure portal, or another method approved by Account on Me.

The level of telephone, email, priority, consulting, or advisory access available to the Client is determined by the selected service package.

Priority support does not constitute twenty-four-hour, emergency, or unlimited availability.

Account on Me is not responsible for delays resulting from the Client's failure to respond to requests for information, clarification, approval, or authorization.

16. Limitation of Liability

To the fullest extent permitted by law, Account on Me's liability for any claim arising from services provided under this Agreement shall not exceed the fees paid by the Client for the specific service giving rise to the claim.

To the fullest extent permitted by law, Account on Me shall not be liable for indirect, consequential, incidental, special, exemplary, or punitive damages, including lost profits, business interruption, loss of business opportunities, loss of data, or similar damages.

Account on Me shall not be responsible for consequences resulting from inaccurate, incomplete, fraudulent, misleading, or untimely information supplied by the Client or by third parties acting on the Client's behalf.

17. Suspension and Termination

Either party may terminate this Agreement by providing written notice.

Account on Me may suspend or terminate services for reasons including, but not limited to:

- Nonpayment
- Repeated late payments
- Failure to provide required financial records or account access
- Repeated failure to respond to requests for information
- Material changes in the Client's business that exceed the scope of the selected package
- Misrepresentation or withholding of material financial information
- Abusive, threatening, fraudulent, illegal, or inappropriate conduct
- Circumstances that prevent Account on Me from reasonably or professionally performing the agreed-upon services

Termination does not relieve the Client of responsibility for fees or charges incurred before the effective termination date.

Outstanding balances must be paid in full before final reports or other work product are released.

Recurring billing will cease according to the applicable payment processor's cancellation procedures and the effective date of termination.

18. No Guarantee of Financial or Tax Outcome

Account on Me will provide services using professional judgment and information reasonably available at the time services are performed.

No guarantee is made regarding business profitability, tax savings, financing approval, financial performance, audit results, tax authority decisions, loan approval, or any particular business or financial outcome.

Financial guidance and reports should be considered together with the Client's own business judgment and, where appropriate, advice from attorneys, financial advisers, tax professionals, lenders, insurance professionals, or other specialists.

19. Entire Agreement and Changes

This Agreement, together with the Client's selected service package, approved proposal, invoice, onboarding documentation, or written service addendum, constitutes the understanding between the Client and Account on Me regarding the services provided.

Any material change in scope, service level, or pricing will be communicated to the Client.

Account on Me may periodically update administrative policies, service procedures, or package terms. Material changes affecting an existing Client's recurring fees or contracted services will be communicated before taking effect.

20. Acceptance of Agreement

By signing below, the Client acknowledges that they have read, understood, and agree to the terms and conditions contained in this Accounting & Bookkeeping Services Agreement.

The Client further acknowledges that they have reviewed the services included in their selected package and understand that services outside that scope may result in additional fees.

Client/Business Name: _____

Authorized Representative: _____

Selected Service Package: _____

Signature: _____

Date: _____

Account on Me Representative: _____

Date: _____