24/7 Designs Jamaica Ltd.
Flexible Payment Options and Policy

At **24/7 Design Ltd.**, we understand that investing in your business's brand, website, signage, or commercial space is an important decision. To make our services more accessible while supporting long-term business relationships, we offer flexible payment options for qualified clients. Our goal is to help businesses complete their projects without unnecessary financial strain while maintaining a fair and transparent credit process.

PAYMENT OPTIONS

1. Trade Credit — For Approved Business Clients

Trade credit allows approved business clients to receive services before full payment is made. This option is typically available for established businesses, corporate clients, government agencies, schools, hotels, developers, and organizations with an established payment history or approved credit application.

Payment Term	Timeline
Net 15	Payment due within 15 days
Net 30	Payment due within 30 days
Net 45	Payment due within 45 days
Net 60	Payment due within 60 days (where agreed)

2. Installment Payment Plans

Some projects may qualify for structured payment plans. Rather than paying the full project cost upfront, clients may pay in scheduled installments that align with project milestones or agreed payment dates.

- Initial deposit plus progress payments
- Monthly installment plans
- Phase-based payments
- Completion payments

3. Client Credit Accounts

Businesses that require ongoing design, branding, marketing, signage, fabrication, website, or maintenance services may apply for a Client Credit Account.

- Pre-approved spending limit
- Monthly invoicing
- Simplified ordering
- Priority scheduling
- Dedicated account management
- Reduced administrative processing for repeat work

✓ SERVICES ELIGIBLE FOR CREDIT

Approved credit facilities may be available for services including:

- Graphic Design
- Brand Identity Development
- Logo Design
- Website Design & Development
- Digital Marketing
- Social Media Content
- Photography & Video Production
- Printing Services
- Laser Engraving
- Signage Design & Installation
- Environmental Branding
- Interior Branding
- Office Branding
- Retail Branding
- Commercial Décor
- Reception Area Design
- Display Fabrication
- Custom Wood & Acrylic Products
- Project Management
- Commercial Fit-Out Coordination

Availability of credit depends on the project scope and client approval.

■ APPLICATION REQUIREMENTS

Businesses interested in trade credit or a client credit account may be asked to provide:

- Business Registration Certificate
- Taxpayer Registration Number (TRN)
- Government-issued identification
- Business contact information
- Authorized representative details
- Business address
- Trade or business references (where applicable)
- Other supporting information reasonably required to assess the application

Approval is subject to our internal credit review.

■ PAYMENT TERMS

Invoices are due according to the payment terms stated on the invoice or project agreement. Payments may be made using approved payment methods communicated by 24/7 Design Ltd.

■ LATE PAYMENT POLICY

We understand that unforeseen circumstances may occasionally affect payment schedules. Clients experiencing difficulty meeting a payment deadline are encouraged to contact us as early as possible so that we can discuss available options.

If an account becomes overdue, 24/7 Design Ltd. may:

- Apply a fixed late payment fee as specified in the applicable quotation, invoice, or contract
- Suspend ongoing work or maintenance services until outstanding balances are settled
- Delay the release of completed deliverables that have not yet been provided to the client
- Require future work to be paid in advance
- Reduce or withdraw approved credit privileges
- Refer outstanding accounts to a collection process or pursue other lawful remedies where necessary

Any late fees or additional charges will only be applied where they have been clearly disclosed and agreed to as part of the client's contract or accepted quotation.

■ CREDIT REVIEWS

Client credit facilities are reviewed periodically. Credit limits may be increased, decreased, suspended, or withdrawn based on factors such as:

- Payment history
- Account activity
- Project size
- Changes in business circumstances
- Compliance with agreed payment terms

■ COMMITMENT TO FAIR BUSINESS

24/7 Design Ltd. is committed to building long-term relationships based on professionalism, transparency, and mutual trust. Our flexible payment options are designed to help businesses invest confidently in branding, marketing, design, and commercial improvements while ensuring that projects are delivered efficiently and responsibly.

For more information about our payment options or to apply for a Client Credit Account, please contact 24/7 Design Ltd. before requesting a quotation.