

iRefund Terms & Conditions

Last Updated: August 2026

These Terms & Conditions (“Terms”) govern the provision of tax, accounting, bookkeeping, payroll, consulting and related professional services by iRefund (“iRefund”, “we”, “us” or “our”).

These Terms should be read together with the applicable Quote, Engagement Letter, service proposal, Tax Organizer or other document describing the services to be provided to you (the “Client”, “you” or “your”).

By engaging iRefund or accepting services from us, you agree to these Terms.

1. Scope of Services

iRefund provides tax, accounting, bookkeeping, payroll, consulting and related professional services.

The specific services to be provided, applicable fees and any service-specific conditions will be described in the applicable Quote, Engagement Letter, proposal or other written agreement.

Our engagement is limited to the services specifically agreed upon.

Unless expressly included in the applicable engagement, iRefund is not responsible for identifying or performing additional services that may be relevant to the Client.

If additional work becomes necessary or is requested, iRefund may provide a separate Quote or obtain the Client's approval before performing work that results in additional fees.

2. Engagement Period

The engagement begins on the date specified in the applicable Quote, Engagement Letter or other agreement, or when iRefund begins providing the agreed services.

Recurring Services

Unless otherwise specified in the applicable Quote or Engagement Letter, recurring services are provided on a **month-to-month basis with no minimum contractual term**.

Either the Client or iRefund may terminate recurring services by providing at least **30 days' written notice**.

Services and applicable fees will continue during the notice period, and the Client remains responsible for all fees and charges incurred up to the effective termination date.

Any work requested or required after the effective termination date will be subject to a separate agreement or additional fees.

A Quote, Engagement Letter or promotional arrangement may establish a different service period or minimum commitment where expressly stated.

Any mandatory cancellation or termination rights available under applicable law will prevail over these contractual provisions.

3. Client Authority

The Client authorizes iRefund to take reasonable steps necessary to perform the agreed services.

Where applicable, this may include authorization to:

- access information available through the Canada Revenue Agency ("CRA") or other government authorities;
- communicate with tax authorities and government agencies on the Client's behalf where appropriate authorization has been provided;

- access accounting, bookkeeping, payroll and financial platforms used by the Client;
- obtain records, reports and other information necessary to perform the agreed services;
- communicate with the Client's authorized representatives, employees, financial institutions, legal advisers or other relevant parties where authorized; and
- use third-party software and technology platforms reasonably necessary to provide the services.

The Client is responsible for providing any authorization, consent, access credentials or documentation reasonably required for iRefund to perform the agreed services.

The Client may withdraw an authorization subject to applicable legal, contractual and operational requirements. Withdrawal of an authorization may affect iRefund's ability to continue providing some or all services.

4. Client Responsibilities

The Client is responsible for providing iRefund with **complete, accurate and timely information and documentation** necessary to perform the agreed services.

The Client remains responsible for:

- the accuracy and completeness of information provided to iRefund;
- maintaining appropriate supporting records and documentation;
- reviewing information and documents provided by iRefund when requested;
- informing iRefund promptly of errors, omissions or material changes;
- providing requested information within applicable deadlines;
- maintaining access to relevant accounts, platforms and records where required;
- complying with legal obligations that remain the Client's responsibility; and
- making decisions relating to the Client's business, finances, taxes and operations.

iRefund may rely on information and documents provided by the Client or by persons authorized by the Client without independently verifying every item unless verification is expressly included in the agreed services.

iRefund is not responsible for penalties, interest, missed deadlines, reassessments, additional taxes or other consequences resulting from information or documentation that is inaccurate, incomplete, misleading or provided late by the Client or a third party acting on the Client's behalf.

The Client must promptly notify iRefund if information previously provided becomes inaccurate or incomplete.

5. Professional Responsibilities and Limitations of Services

iRefund will perform the agreed services with reasonable professional care and in accordance with applicable legal and professional obligations.

Our services are based on the information available to us at the time the work is performed and on the laws, regulations, administrative practices and other requirements applicable at that time.

Unless expressly included in the engagement, our services do not constitute:

- legal advice;
- investment advice;
- financial planning;
- audit or assurance services;
- valuation services; or
- any other regulated professional service outside the agreed scope.

Tax and accounting laws and administrative positions may change, sometimes with retroactive effect. iRefund is not obligated to update previously completed work solely because of a subsequent change in law, administrative practice or interpretation unless separately engaged to do so.

The Client remains responsible for deciding whether to implement recommendations provided by iRefund.

6. Tax Filings and Government Authorities

Where iRefund is engaged to prepare a tax return, election, information return or other government filing, the Client is responsible for reviewing the information and confirming its completeness and accuracy before submission where such confirmation is required.

The Client remains legally responsible for their tax returns, filings and information provided to government authorities.

iRefund does not guarantee that a return, filing, position, deduction, credit or other tax treatment will be accepted by the CRA or any other tax authority.

Government authorities may review, audit, reassess or otherwise challenge information or positions contained in a filing.

Unless expressly included in the applicable engagement, responding to audits, reviews, reassessments, objections, appeals or other inquiries from a tax authority constitutes a **separate service** and may result in additional fees.

7. Fees and Pricing

Fees for services will generally be set out in the applicable Quote, Engagement Letter, proposal, price list or other agreement.

Fees may be:

- fixed;
- recurring;
- based on transaction volume or service level;
- hourly;
- based on the complexity or scope of the work; or
- calculated using another method disclosed to the Client.

Quoted fees are based on the information and expected scope available when the Quote is prepared.

If the actual scope, complexity, transaction volume, number of accounts, quality of records or other relevant circumstances materially differ from the assumptions used to determine the price, iRefund may propose an adjustment to the applicable fee or service level.

Except where otherwise expressly agreed, material fee changes will apply **prospectively** after notice to the Client.

Additional work outside the agreed scope may be quoted or billed separately.

Applicable taxes will be added where required by law.

8. Recurring Services and Transaction Allowances

Some recurring bookkeeping, accounting, payroll or related service packages may include limits or assumptions relating to:

- monthly transaction volume;
- number of bank or credit card accounts;
- number of financial platforms;
- payroll frequency;
- number of employees;
- sales tax filings;
- reporting requirements; or
- other workload factors.

Where actual usage materially exceeds the scope or allowances included in the applicable service package, iRefund may recommend or require a different service level.

Any recurring fee adjustment resulting from a change in service level will normally apply prospectively after notice to the Client.

Extraordinary catch-up work, cleanup, corrections, historical bookkeeping or other work outside the normal recurring scope may be quoted or billed separately.

9. Invoicing and Payment

Invoices are payable in accordance with the payment terms shown on the applicable invoice, Quote or Engagement Letter.

Available payment methods may vary depending on the Client and service.

Business clients may be required to maintain an approved **pre-authorized or direct debit payment method** for recurring services.

Individual clients may generally pay by **credit card or another payment method made available by iRefund**.

The Client authorizes iRefund and its payment service providers to process payments in accordance with any payment authorization separately provided by the Client.

If an invoice becomes overdue, iRefund may provide notice and may suspend some or all services until the outstanding account is brought current.

iRefund is not responsible for penalties, interest, filing delays or other consequences arising from a suspension of services caused by the Client's failure to pay amounts when due, provided that iRefund has acted reasonably in the circumstances.

The Client remains responsible for fees for services already performed and other amounts properly incurred before suspension or termination.

10. Cancellation and Refunds

Fees for services already performed are **non-refundable**.

If a fixed-fee service is cancelled before completion, iRefund may retain the portion of any prepaid fee reasonably attributable to:

- work already performed;
- time already incurred;
- third-party charges;

- non-recoverable costs; and
- other amounts properly incurred in connection with the engagement.

Any remaining prepaid amount will be refunded or, where agreed by iRefund and requested by the Client, may be applied as a credit toward another service.

Recurring services are subject to the termination provisions set out in Section 2.

Amounts paid for a recurring service period during which services have already been provided are generally non-refundable.

Any statutory cancellation or refund rights that cannot lawfully be waived will continue to apply.

11. Third-Party Software and Platforms

iRefund may use or recommend third-party software and technology platforms in connection with the provision of services.

These may include accounting, bookkeeping, payroll, tax preparation, document management, payment processing, online form, communication, automation, cloud storage and other technology providers.

Use of a third-party platform may be subject to the provider's own terms, fees, availability, privacy practices and service conditions.

iRefund does not control third-party platforms and is not responsible for outages, service interruptions, data availability, software changes, pricing changes or other circumstances outside iRefund's reasonable control.

Where iRefund purchases, administers or rebills a third-party subscription on behalf of a Client, changes imposed by the third-party provider may result in corresponding changes to the amount charged to the Client after appropriate notice.

Optional upgrades, add-ons and third-party services are not included unless expressly stated.

The Client remains responsible for complying with any applicable terms governing platforms or services used by the Client.

12. Confidentiality and Privacy

iRefund will maintain the confidentiality of Client information in accordance with applicable legal and professional obligations.

Personal information will be collected, used, disclosed, stored and protected in accordance with the **iRefund Privacy Policy** and applicable privacy laws.

The Client acknowledges that providing professional services may require iRefund to use third-party service providers and technology platforms as described in the Privacy Policy.

Confidential information may be disclosed where authorized by the Client or where disclosure is required or permitted by law.

13. Electronic Communications

The Client authorizes iRefund to communicate electronically using email, online forms, client portals, cloud platforms and other reasonable electronic methods.

Electronic communications involve risks, including interception, unauthorized access, delay, misdirection, corruption and malware.

iRefund uses reasonable safeguards but cannot guarantee the absolute security or confidentiality of electronic communications.

The Client is responsible for maintaining the security of their own email accounts, devices, passwords and access credentials.

The Client should notify iRefund promptly if they believe an account, email address or communication method used in connection with the engagement has been compromised.

14. Client Records and Documents

Original documents provided by the Client remain the Client's property unless otherwise required by law.

Documents, records, working papers, calculations, templates, processes and other materials created by iRefund in performing the engagement may remain the property of iRefund, subject to any rights the Client may have under applicable law or the applicable engagement.

Upon reasonable request and subject to applicable law, professional obligations and payment of outstanding fees, iRefund may provide the Client with copies of appropriate records or documents relating to the engagement.

iRefund may retain records in accordance with its legal, professional, operational and document-retention requirements.

Personal information contained in retained records will be handled in accordance with the iRefund Privacy Policy.

15. Intellectual Property

Unless otherwise agreed in writing, iRefund retains ownership of its methodologies, templates, processes, tools, systems, know-how and other intellectual property used or developed in connection with providing services.

The Client may use reports, tax returns, financial information and other deliverables prepared specifically for the Client for the purposes for which they were provided.

The Client may not reproduce, sell, license or commercially distribute proprietary iRefund materials except with iRefund's written authorization.

16. Suspension and Termination

Either the Client or iRefund may terminate recurring services by providing the notice required under Section 2.

iRefund may suspend or terminate services sooner where reasonably necessary because of:

- non-payment;
- failure to provide information or documentation necessary to perform the services;
- loss of required authorization or access;
- suspected fraud, illegal activity or material misrepresentation;
- abusive, threatening or inappropriate conduct;
- a conflict of interest;
- a legal, regulatory or professional requirement;
- material breach of these Terms or the applicable engagement; or
- circumstances that make continued performance impracticable or inappropriate.

Where reasonably possible, iRefund will provide notice of suspension or termination.

Termination does not affect the Client's obligation to pay fees and charges properly incurred before the effective termination date.

17. Limitation of Liability

To the extent permitted by applicable law, iRefund will not be liable for indirect, incidental, special, punitive or consequential damages, including loss of profits, business opportunities, anticipated savings or data, arising from or relating to the services.

iRefund will not be responsible for losses or consequences resulting from:

- inaccurate, incomplete, misleading or late information provided by the Client or another person;
- decisions or actions taken by the Client contrary to or without obtaining appropriate professional advice;

- failure by the Client to review or respond to information or requests within a reasonable period;
- acts or omissions of government authorities, financial institutions or other third parties;
- failures, outages or changes involving third-party software or technology platforms outside iRefund's reasonable control;
- changes in law, regulation or administrative interpretation occurring after the applicable work was completed; or
- events outside iRefund's reasonable control.

Nothing in these Terms excludes or limits liability where such exclusion or limitation is prohibited by applicable law.

Nothing in these Terms limits any rights or remedies that cannot lawfully be waived.

18. Force Majeure

iRefund will not be responsible for delay or failure to perform an obligation where the delay or failure results from circumstances beyond our reasonable control.

Such circumstances may include natural disasters, severe weather, fire, flood, public health emergencies, labour disruptions, government actions, telecommunications failures, internet or technology outages, cyber incidents affecting third-party providers, power failures or other events beyond reasonable control.

Where practicable, iRefund will take reasonable steps to mitigate the impact and resume affected services.

19. Changes to Services, Fees and Terms

The Client and iRefund may agree to modify the scope, pricing or other conditions of a particular engagement.

Material changes to an engagement will normally be documented through a revised Quote, Engagement Letter, written confirmation or other appropriate communication.

iRefund may update these Terms from time to time to reflect changes in our services, business practices, technology or legal requirements.

The current version of these Terms will be made available through the iRefund website.

Changes will not retroactively alter fees or material contractual obligations already incurred unless agreed by the Client or permitted or required by law.

Where applicable law requires notice or consent for a particular change, iRefund will provide such notice or obtain such consent.

20. Non-Solicitation of iRefund Personnel

During the engagement and for **12 months following its termination**, the Client agrees not to knowingly solicit for direct employment or engagement an iRefund employee or contractor who was materially involved in providing services to the Client, without iRefund's prior written consent.

This provision does not prohibit general recruitment advertising that is not specifically directed at iRefund personnel.

21. Governing Law

These Terms and the applicable engagement are governed by the laws of the **Province of British Columbia** and the applicable federal laws of Canada.

Subject to any rights or procedures that cannot lawfully be excluded, the parties agree that disputes relating to the engagement will be subject to the jurisdiction of the courts of British Columbia.

22. Entire Agreement and Order of Precedence

These Terms, together with the applicable Quote, Engagement Letter, proposal and any other document expressly incorporated into the engagement, constitute the agreement between the Client and iRefund regarding the applicable services.

If there is a conflict between these Terms and a specific written provision in an applicable Quote or Engagement Letter, the **specific provision in the Quote or Engagement Letter will prevail** with respect to that engagement.

The iRefund Privacy Policy governs iRefund's handling of personal information and should be read together with these Terms.

Promotions, contests and giveaways may be subject to separate Official Rules & Regulations. Where separate promotional rules apply, those rules govern the applicable promotion or prize.

23. Severability

If any provision of these Terms is determined to be invalid, illegal or unenforceable, the remaining provisions will continue in effect to the extent permitted by law.

24. Electronic Acceptance

These Terms may be accepted electronically.

By:

- signing an Engagement Letter, Quote or other agreement;
- clicking an acceptance button or checkbox;
- submitting a form that expressly incorporates or links to these Terms;
- providing another form of electronic acceptance; or
- proceeding with an engagement after being provided with these Terms where legally sufficient,

the Client agrees to be bound by these Terms & Conditions.

Electronic acceptance and electronic records may be used to evidence the agreement between the Client and iRefund in accordance with applicable law.

25. Questions and Contact Information

Questions regarding these Terms & Conditions may be directed to:

iRefund Tax & Accounting Solutions Inc.

20627 Fraser Hwy
Langley, BC V3A 4G4
Canada

Email: info@irefund.ca