



Payment and Cancellation Policy

1.Introduction

At GEODEC Limited, we are committed to providing clear and transparent payment and cancellation terms to ensure a smooth experience for our clients. This policy outlines our payment structure, accepted methods, late payment consequences, and the procedures for cancellations and refunds.

2. Payment Terms

2.1 Deposit Requirement

- A non-refundable deposit of 20% of the total project cost + VAT is required at the time of booking.
- The deposit secures the client's project start date and covers initial material procurement and scheduling.
- No work will commence until the deposit has been received.
- Final Payment: Due upon project completion and client approval.

2.2 Payment Schedule

For larger projects, payments will be structured as follows:

- Deposit: 10% due at the time of booking.
- Progress Payment(s): Due at a specified milestone (e.g., completion of preparation work or midway through the project). This will be outlined within the contract of works/Quotation
- Final Payment: Due upon project completion and client approval.

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2.3 Accepted Payment Methods

We accept the following payment methods:

- Bank transfer (preferred)
- Credit/debit card (a 5% fee will be added)
- Cash (for amounts below £500)
- Online payment platforms

All payments must be made in GBP (£) unless otherwise agreed.

2.4 Late Payments

- Payments are due upon completion of works and on the invoice date
- unless otherwise stated.
- Late payments may incur a 5% penalty fee per 7 days after due date on invoice.
- If payment is not received within 7 days, we reserve the right to halt ongoing work until the balance is cleared.
- Non-payment beyond 14 days (unless specified) may result in legal action and additional debt recovery charges.

3. Cancellation Policy

3.1 Client Cancellations

Clients may cancel their project, but fees may apply depending on the notice period:

- More than 14 days before the project start date: The deposit is non-refundable, but no additional charges apply.
- Between 7–14 days before the start date: The deposit is non-refundable, and an additional 10% of the total project cost + VAT will be charged to cover planning and material costs.
- Less than 7 days before the start date: The client will be charged 50% of the total project cost + VAT due to lost scheduling time and materials.
- After work has commenced: The client is responsible for all costs incurred up to that point, including labour and materials, and may be

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charged up to 100% of the total project cost+ VAT if work is near completion.

3.2 Company Cancellations

In rare cases where GEODEC Limited must cancel a project due to unforeseen circumstances (e.g., staff illness, supply chain disruptions, force majeure), we will:

- Notify the client as soon as possible.
- Offer an alternative start date where feasible.
- Provide a full refund of any deposits if rescheduling is not possible.

3.3 Appointment, Consultation, and Quotation Cancellations

- All appointments, consultations, and quotations (including GEODEC Guard, GEODEC Express, GEODEC Virtual, GEODEC Designs, GEODEC MarketReady, GEODEC Heritage, and GEODEC AgeWell) require a **minimum of 24 hours' notice** to cancel or reschedule.
- If less than 24 hours' notice is given, the appointment will be treated as fulfilled and **any payments made will be non-refundable**.
- For subscription-based services (such as GEODEC Guard), the missed appointment will also be deducted as **one of the client's scheduled visits**.
- This condition applies in addition to the cancellation terms for larger decorating projects set out in Section 3.1.

4. Changes and Rescheduling

4.1 Client-Initiated Changes

- Clients may request project changes (e.g., design modifications, additional work), but changes must be agreed upon in writing.
- Any changes affecting project cost or timeline will require a revised quote

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and potential additional payment.

- Rescheduling requests made more than 7 days before the start date may be accommodated without extra charges.
- Rescheduling requests made less than 7 days before the start date may incur an additional 10% fee + VAT due to scheduling disruptions.

4.2 Company-Initiated Changes

- If delays occur due to unforeseen circumstances, we will communicate
- new timelines and work to minimise disruption.
- Any adjustments in scope or materials will be discussed and agreed upon
- with the client before proceeding.

5. Refund Policy

Refunds will only be issued in the following circumstances:

- A cancellation by GEODEC Limited where no suitable alternative start date is available.
- Overpayment by the client, where excess funds will be returned.
- Material defects or service failures where a refund is deemed an appropriate resolution.
- Refunds will not be granted for:
- Client-initiated cancellations within 7 days of the start date.
- Change-of-mind decisions after work has commenced.
- Unsatisfactory results due to client-provided materials or last-minute
- design changes.

Refunds will be processed within 14 days of approval.

6. Dispute Resolution

- If a payment, cancellation, or service dispute arises, both parties agree to attempt a resolution through direct communication first. If unresolved, mediation may be sought before pursuing legal action.
- Any legal claims will be handled in accordance with the laws of England and the United Kingdom.

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7. Policy Review and Updates

This policy will be reviewed annually to ensure compliance with financial regulations and industry best practices. Clients will be notified of any updates that may impact their agreements.

Signed By:

George Ryan Matthews

17th November 2025

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