

EDWARDS TAX & FINANCE SERVICES

Payment & Refund Disclosure – 2025

1. Tax Preparation Fees

Tax preparation fees are based on the complexity of the return, forms required, and time involved. Fees are disclosed to the client before filing whenever possible.

Once a tax return is electronically filed, preparation fees are fully earned and non-refundable, regardless of refund outcome, IRS adjustments, or refund timing.

2. Refund-Based Payment Option

If you choose to have preparation fees deducted from your refund:

- This service is facilitated by a third-party bank, not Edwards Tax & Finance LLC
- Bank processing fees may apply
- Edwards Tax & Finance LLC does not control approval, timing, or funding

You are responsible for reviewing and signing all bank disclosures.

If you choose a refund-based payment, your refund may be issued by the third-party bank via paper check or prepaid debit card, depending on bank approval and client eligibility.

3. Refund Advances

Refund advances are:

- Offered exclusively by third-party financial institutions
- Subject to eligibility requirements, underwriting, and verification
- Not guaranteed

Approval, denial, funding amount, and timing are determined solely by the bank and the IRS.

Edwards Tax & Finance LLC does not influence these decisions.

4. Refund Timing

Estimated refund timelines provided by the IRS or state agencies are not guarantees.

Refund delays may occur due to:

- IRS or state review
- Identity verification
- Earned Income Credit or Child Tax Credit holds
- Offsets for debts
- Bank processing delays

5. Fees Owed if Refund Is Delayed or Reduced

If a refund is delayed, reduced, or offset:

- Preparation fees remain due and payable
- You may be required to pay outstanding fees directly

6. No Guarantee of Refund Amount

Edwards Tax & Finance LLC makes no guarantees regarding:

- Refund amounts
- Approval of credits
- Acceptance of the return
- Timing of payment

7. Client Acknowledgment

By signing below, you acknowledge that you understand and agree to the payment and refund policies outlined above.

Client Name: _____

Signature: _____

Date: _____