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1.0 General

The terms of sale is applicable for you as a customer (also referred to as "you") at LD Budget (also referred to as "the company") in this document. The terms of sale between the company and you as a customer is described in this document. If you have any questions to the terms of sale you are welcome to contact LD Budget on phone (Denmark) +45 93 94 67 15 or mail info@ldbudget.com.

Opening hours can be seen on the website.

LD Budget can make changes to this document at any time, the changes are applicable hereafter. The latest document will always be available on the website.

Substantial changes will be notified to you by e-mail, at least 30 days prior.

2.0 Rights

None of your rights as a customer can be handed over to a third party, without acceptance/consent from LD Budget.

At no time can LD Budgets services or templates be distributed or sold to a third party.

LD Budget reserves the full right to cancel any active agreement if breaching terms as these mentioned below, but not limited to those terms only:

- First payment is not paid on time, or if payments continuously won't be paid on time, despite reminders.
- That your information as a customer is incorrect or does not match.
- If LD Budget has any doubt in your possibility or will to pay outstanding amounts.
- If you don't inform changes to our agreement, for example your company address.
- Any sort of harassment towards LD Budget or LD Budget employees.
- If LD Budgets services and assistance is distributed or passed to third parties without agreement.

3.0 Personal data

It is your duty as a customer to inform LD Budget subject to changes to the agreement, this is necessary in order to provide the services we offer. If this information is missing LD Budget can cancel, limit or suspend agreements and claim missing payments, if any. Your personal information and data as a customer at LD Budget, will be stored safely and for a limited amount of time unless it has a purpose or we agreed differently. Full confidentiality is provided to all customers. If LD Budget is to provide financial services for you or is having to manage sensitive data, you need to give consent first. This needs to be given to LD Budget before any type of services or work is provided. If personal data is sent to LD Budget before giving consent your data will be deleted without warning and you would have to resend the information.

As a customer is it your own responsibility to give consent before we start, this is done by signing our agreement before starting, and is also mentioned in the contract. For more information this document refers to LD Budgets privacy policy which can be found on the website. Further questions to storage and use of personal data need to be addressed to LD Budget. Contact information can be found in the top of this document or on the website www.ldbudget.com.

4.0 Fee's and prices

Prices that are not in below table, can be found on the website.

Fee	Description	Price
Reminders	Sent on mail, if outstanding amount is not paid on time.	15,00 EUR
Debt collection notice	Sent on mail, after reminder and if payment is continuously missing	15,00 EUR
Compensation fee	Sent on mail, if outstanding amount is not paid on time, comes with the reminder fee.	42,00 EUR
Interests	LD Budget has the right to charge interests from the invoice due date and until the payment has been received, according to law.	%
Sending a letter	See section 5.0 "Communication"	7,50 EUR
Transport in vain	See section 13.0 "Transport in vain" this fee is on top of the mileage price towards the destination. (0,50 EUR / km)	35,00 EUR
Cancellation	See section 13.1 "Cancellation" this fee is valid when cancelling a meeting later than 24 hours before.	7,50 EUR
No show fee	See section 13.0 "No Show" this fee is on top of the mileage fee by physical appointments and also on top of the 50% claim of the meetings duration.	15,00 EUR
Administration fee	LD Budget has the right to claim administration fee's in some cases, some are described in these terms.	EUR
Change of recipient of gift cards or assistance tickets	To re-register the recipient of a gift card or purchased assistance tickets. An administrative fee. Eventually see section 15.0	25,00 EUR

5.0 Communication

Information about services will be sent to your e-mail provided to LD Budget. For example, order confirmations, payment reminders, debt collection notices, prices or other changes. It is your responsibility as a customer to make sure that LD Budget has your latest contact information and that they are correct. LD Budget is justified to claim a fee if the company has to send a letter in order to contact you. Please also see the price table for fee's in section 4.0.

6.0 Services

LD Budget provides service assistance within accounting and tasks normally placed in an accounting department, by a cooperation LD Budget is going to work as freelance. All the assistance and support provided in connection with LD Budget templates is strictly in how-to-use them and should not be expected as services/counseling within these services (example investing).

LD Budget does not offer financial counseling within: Credit agreements, deposits, insurances, pension, debt, taxes and investment products. The mentioned services do not make LD Budget responsible for your economy or financial situation. As a customer you are responsible for your economy, LD Budget does not at any time take responsibility for your financial decisions in connection to services/assistance provided. LD Budget does not have and will never get any rights over your economy, all assistance is considered guidance and you are responsible for your own financial decisions and the consequences hereof.

7.0 Templates

LD Budget will at all time keep all rights of the tools/templates being made. LD Budget will be able to use any tool/template created, to other customers and keep the right to distribute these. Customers may never distribute or sell tools/templates to a third party. LD Budget is not responsible for any errors, typos, needs or violation as a result of using any template, this also covers for decisions made on the basis of what the template shows, no matter if this is caused by miscalculation, misunderstandings or anything alike.

9.0 Payment terms

It is a precondition that as customer, when entering an agreement and accepting assistance or services from LD Budget, that the outstanding amount according to LD Budgets prices or the agreed amount will be paid in full to LD Budget by due date. If the outstanding amount is not paid in full on time, LD Budget will have the right to send a reminder and apply fees. The company is not liable to provide further assistance, even if agreed – if outstanding amounts is not paid on time.

9.1 Currency & crypto

All payments to LD Budget shall be transferred in EUR or DKK, depending on agreement or website www.ldbudget.dk shall be paid in DKK – www.ldbudget.com shall be paid in EUR (if any available)

Invoicing currency after agreement in DKK or EUR.

LD Budget also accepts BTC (bitcoin) and ETH (Ethereum). For more info visit the website or contact LD Budget.

9.2 VAT

All prices in the web shop is included Danish VAT. (rate 25%), if nothing has been mentioned expect the price to be VAT excluded.

9.3 Errors

LD Budget has the right to claim payment for services or fees at any time, if this has not been claimed in time.

9.4 Manual payment

If you choose manual payment, invoices will be sent to your provided email.

9.5 Payment terms

All invoicing from LD Budget has the payment term: 7 days net. If this is not paid in time you will receive a reminder with a fee of 15,00 EUR and a compensation fee for 42,00 EUR. Please see section 4.0 for further clarification.

At first you will receive a reminder without any fee's, earliest 7 days later this has been sent a reminder with fee's will be sent. When fee's have been invoiced, it will NOT be credited.

9.6 Missing payment

It is considered mistreatment of any agreement if outstanding amounts to LD Budget remains unpaid 10 days after due date. In this case LD Budget can cancel any agreement without notice.

9.7 Interests

LD Budget refers to the law on interests in Denmark and has the right to claim fees when sending out reminders or passing on to any debt collection service. Please see section 4.0 for further information.

LD Budget has the right to claim interest from due date and until payment is received.

9.8 Payment channels

LD Budget uses Stripe as a payment channel on the website. Stripe is a worldwide known payment platform with over 2.000 employees and millions of users. You can therefor safely use your credit card on www.ldbudget.com and www.ldbudget.dk.

You will never be claimed any fee when paying through Stripe, this is covered by the company.

You can read more about the safety on LD Budgets website in section 15.

You can read more about stripe at: www.stripe.com

To pay invoices you can use bank transfer or MobilePay (Finland & Denmark) All information needed is provided on the invoice.

9.9 "Bad credit status"

If you are charged late payment fee's, twice with 8 days in between according to section 9.5 (23 days past invoice due date) you will be rated a "bad credit status" within LD Budget. This means that in order to continue a cooperation you will be charged a deposit based on your account's history at LD Budget, however the deposit will be charged at a

minimum of 400,00 EUR + 20,00 EUR in administration fee. You will be re-rated at a later time.

You will still be charge fee's if passing any due dates, according to the terms even if you have paid in a deposit.

If the invoice for deposit is not paid, LD Budget is not entitled to continue a cooperation. Tasks will be put on hold and is your own responsibility, until the invoiced deposit, overdue invoices and fee's have been paid. LD Budget is therefor at no time responsible for any delays, costs and such in extension to your bad credit status at LD Budget.

10.0 Refusal

LD Budget remains the right to refuse any request of services and the right to charge a pre-payment for services.

11.0 LD Budgets liability limitations:

- LD Budget is not responsible for errors, downtime or alike in operation, which can occur by example phone services, website hosting or alike is not available. In this case there will not be offered any compensation for days with downtime.
- LD Budget is not liable to replace or reestablish any lost files, work or alike which has been sent to you as a customer already. This is also valid for theft, virus, breakdown or alike. Moreover, this section refers to the company's privacy policy, with storage of personal documents from the company's side. This can be found on the website www.ldbudget.com.
- LD Budget is not responsible or liable if any unauthorized personnel get access to your data and/or systems.

12.0 Transfer of obligations

LD Budget keeps the right at all times to transfer the company's obligations and rights according to agreement to another company, without having to get permission from any customers. In this case however, all active customers will be informed.

13.0 No show

If we agreed a meeting location and time, it is expected that you as a customer show up at the right place at the right time. LD Budget is not committed to wait for you to show up, no matter if the agreed meeting is at a physical location or online. For meetings on a physical location: If LD Budget has to transport in vain you will be invoiced for mileage towards the destination along with any other travelling costs, according to the pricelist and a fee for absence. For online meetings: A "No Show" for any online agreed appointment through applications like Zoom, Teams, Skype or alike, LD Budget is not committed to wait for you to show up. You will be invoiced for 50% of the agreed appointment's length along with a no show fee. For information about the fee's see section 4.0.

13.1 Cancellation

As a customer it is your own responsibility to contact LD Budget and cancel a meeting. An agreement is valid once you receive confirmation, unless anything else is agreed. Cancellation of any agreement or meeting needs to be sent by mail or by phone to LD Budget no later than 24 hours before agreed time. When cancelling a meeting later than 24 hours before LD Budget is liable to claim a fee according to section 4.0. *Confirmation does not have to be in writing, this is valid once confirmed by any employee of LD Budget.

14.0 Gift cards, assistance tickets, validity and expiration date

Gift cards and assistance tickets are valid for 3 years.

For digital assistance tickets its valid form the purchase date and 3 years ahead, for gift cards its valid from the date of the gift and 3 years ahead. The cards and tickets cannot be reverted to cash, but can however be changed to another recipient towards a fee, this does not extend the original due date of the card/ticket. See section 4.0 for the price.

Gift card and assistance tickets are valid when they have been paid for to LD Budget.

LD Budget will send the card/ticket to the informed recipient through the web shop, when making your purchase.

After purchasing a gift card or assistance tickets you will receive it on your e-mail addressed when using the web shop. These are only offered digitally.

15.0 Safety

The website www.ldbudget.com is SSL certified (Secure Sockets Layer) this means that it is a secure connection. The certificate protects your information as a customer and as a visitor, for example this could be your email, credit card details, address and such. Data between the website server and the browsers website server is encrypted and secures your data from criminals.

You can identify a SSL-certificate on a website by seeing the lock in your browsers search field.

Example:



See LD Budgets SSL certification [here](#)

16.0 Crypto currency

LD Budget accepts below crypto currencies for payment as of July 2021:

BTC – Bitcoin

ETH – Ethereum

Purchases with crypto is available through the website, under the page “crypto”. Prices are shown in EUR and will be calculated at the current exchange rate through Coinbase commerce when making the payment.

When paying with crypto on the website, you need to inform LD Budget:

1.) Full name

2.) E-mail

The e-mail used will be the recipient of the goods purchased and the invoice for the purchase as soon as possible after completing a purchase.

For payments with crypto currency through invoicing contact LD Budget. Invoices will be sent in DKK/EUR with link to Coinbase making it possible to pay in BTC/ETH, but payments in DKK/EUR will still be available.

All other terms and conditions remain the same, no matter the currency/crypto used for payments to LD Budget.

17.0 Right of cancellation

You have the right to, without explanation to regret your purchase within 14 days.

The 14 days are from the day you create your order, bought services, templates or entered an agreement with LD Budget.

If you use your right of cancellation you will get your payment refunded. You will not be charged any fees in connection with your refund.

Using the right of cancellation for payments made in BTC/ETH cannot be used as price speculation on behalf of LD Budget, payments made in BTC/ETH can therefore have the possibility to be refunded in DKK/EUR depending on the market. LD Budget has the right to reject a refund in crypto currency if the exchange rate moves $\pm 2,5\%$ and therefore the refund can, if the right of cancellation is used be refunded in DKK or EUR.

18.0 Update of terms

LD Budget can at any time adjust and change terms in this document. It is your own responsibility to check up on changes. The version will be changed every time any changes are made, which is visible in the top of the document. (Example V1.0 – “Version 1.0”)

19.0 Acceptance of terms

As a customer you have read, understood and accepted the terms mentioned in this document. By ordering, purchasing or any other agreement you accept all sections of this document.

It is also expected that you have read, understood and accepted the company’s privacy policy, you can find this on the website. Therefore by any purchase from LD Budget you accept the terms of the privacy policy and the handling of personal data.