

Clinical Hyperbaric

Credit Card Terms

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Clinical Hyperbaric, a DBA of Mr. Fix All Handyman LLC

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Table of Contents

1. Preferred Payment Methods
2. Credit Card Processing Fee — 4%
3. Authorization & Consent
4. Custom & Special-Order Equipment — Non-Refundable
5. Chargeback Procedure
6. Card Handling & PCI Compliance
7. Card Declines & Failed Charges
8. Refunds on Card Payments
9. Warranty
10. Governing Terms

These Credit Card Terms govern all credit and debit card payments made to Clinical Hyperbaric, Clinical Hyperbaric, a DBA of Mr. Fix All Handyman LLC, and are incorporated into the Payment Terms.

Summary: Credit card payments carry a **4% processing fee**. Equipment orders are **custom-manufactured and non-refundable once production begins**. Chargebacks on legitimate, delivered, or authorized orders will be disputed with full documentation.

1. Preferred Payment Methods

To keep pricing as low as possible and avoid processing fees, we strongly prefer the following methods for all transactions, and require them for equipment orders:

- **Wire transfer / bank transfer** — no fee, fastest clearing for equipment orders
- **Cashier's check** — accepted for equipment orders, subject to clearing
- **Zelle** — 813-310-0515 (no fee)
- **Venmo** — @mrfixall (no fee, Friends & Family)
- **PayPal (Friends & Family)** — compgodnitro@yahoo.com (no fee)

2. Credit Card Processing Fee — 4%

Credit card payments — including Visa, Mastercard, American Express, Discover, PayPal Goods & Services, and any card-on-file arrangement — are subject to a **4% processing fee** added to the invoice total. This fee covers merchant processing, interchange, and gateway costs incurred by the Seller. To pay by credit card, call **813-519-3232**. Card payments are arranged by phone and confirmed in writing.

3. Authorization & Consent

By providing a credit card number and authorizing a charge — in writing, verbally over the phone, by email confirmation, or by signing an invoice or sales order — the Client:

- Authorizes Clinical Hyperbaric (Mr. Fix All Handyman LLC) to charge the total amount of the invoice, including the 4% processing fee and any applicable taxes, to the card provided.
- Confirms that the Client is the authorized cardholder or has express written authorization from the cardholder to use the card for this purchase.
- Agrees that the transaction is for goods and/or services legitimately ordered and authorized under the invoice, sales order, or related sales documentation.
- Waives the right to dispute or chargeback the transaction on the basis of "unauthorized" charges, "goods not received" for units that were shipped/delivered/installed, or "not as described" for standard published product specifications.

4. Custom & Special-Order Equipment — Non-Refundable Once Production Begins

Equipment sold by Clinical Hyperbaric — including hyperbaric chambers, red light therapy beds, saunas, cold plunges, PEMF mats, and any other custom or special-order units — is **custom-manufactured to the customer's specifications** and ordered from the manufacturer on a per-order basis.

Once production has begun (defined as the point at which the manufacturer has confirmed the order and begun fabrication), the order is **non-refundable and non-cancellable**. The Seller is legally and contractually obligated to pay the manufacturer for the unit and cannot reverse the transaction. Credit card charges for custom equipment orders are not eligible for chargeback or refund once production has begun.

5. Chargeback Procedure

The Seller disputes all chargebacks on legitimate, authorized, delivered, or in-production orders. In response to any chargeback, the Seller will submit to the card network and issuing bank:

- The signed sales order, invoice, and payment authorization
- Written communications documenting the order and delivery
- Shipping and installation records
- These Credit Card Terms and the Payment Terms accepted at time of purchase
- Manufacturer production records for custom equipment orders

Any chargeback filed in bad faith — including chargebacks on delivered goods, completed services, or custom-manufactured equipment — will be pursued through the card network's dispute process and, if necessary, through collections and legal action in Pinellas County, Florida. The Client agrees to be responsible for the Seller's costs, including reasonable attorney's fees, in defending against a bad-faith chargeback.

6. Card Handling & PCI Compliance

- Card numbers are collected only by phone at 813-519-3232 or through a secure PCI-compliant payment link sent to the Client.
- Card numbers are **not stored** by the Seller after processing unless the Client has explicitly authorized a card-on-file arrangement in writing.
- Card numbers are never accepted by email, text message, or unsecured web form.

7. Card Declines & Failed Charges

If a credit card charge is declined, reversed, or fails to clear, the order will be placed on hold and the Client will be notified. Equipment orders will not be submitted to the manufacturer and services will not be scheduled until payment is received in cleared funds.

8. Refunds on Card Payments

Where a refund is applicable under the Seller's return policy and warranty terms, refunds will be issued to the original card, minus the 4% processing fee (which is retained by the card processor and is not recoverable). Refunds for custom-manufactured equipment are governed by Section 4 above.

9. Warranty

All products remain subject to their applicable manufacturer warranty and to Clinical Hyperbaric's warranty policy: a **2-Year No-Fuss Warranty** for residential use and a **1-Year Warranty** for commercial or clinical use, with extended coverage available at **\$3,500 per additional year**. Payment by credit card does not modify, extend, or shorten the applicable warranty period.

10. Governing Terms

These Credit Card Terms are in addition to, and incorporated into, the Seller's Payment Terms, Terms & Conditions, and any applicable warranty documentation. They are governed by the laws of the State of Florida, with exclusive jurisdiction in Pinellas County, Florida. In the event of a conflict, the more specific provision controls.

Change Log

Date	Version	Change
Jul 16, 2026	v2026.07.16	Initial published version. Adds 4% fee disclosure, custom-order / non-refundable equipment terms, chargeback procedure, and card-handling process.

Contact

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Governing law / venue: State of Florida; exclusive jurisdiction in Pinellas County, Florida.