

Payment Policy

The Neighborhood Housing Services of Greater Cleveland Payment Policy contains terms that apply to the use of various authorized Payment Methods. You can decide whether or not to use an authorized Payment Method. If you elect to use an authorized Payment Method, you accept and agree to the terms applicable to that Payment Method as described below, and your agreement to said terms is an integral part of your agreement with Neighborhood Housing Services of Greater Cleveland.

Authorized Payment Methods

- Credit card
- Stripe
- Money Order
- Check

Limitations. Depending upon your location and other factors, you may not be able to use one or more of the Authorized Payment Methods. Neighborhood Housing Services of Greater Cleveland makes no guarantee that you will be able to use any one or more of the Authorized Payment Methods. Further, Neighborhood Housing Services of Greater Cleveland reserves the right to restrict, including on an individual basis, access to Authorized Payment Methods if Neighborhood Housing Services of Greater Cleveland suspects fraud, misuse, or abuse of any Authorized Payment Method.

Policy Changes. Neighborhood Housing Services of Greater Cleveland reserves the right, at any time, to amend this Payment Policy, including the right to add or remove Authorized Payment Methods. If Neighborhood Housing Services of Greater Cleveland removes an Authorized Payment Method, you will be provided with notice of such removal prior to the removal becoming effective for you, except where Neighborhood Housing Services of Greater Cleveland is required by law or a third party such as the Authorized Payment Method Provider, to stop offering the payment method.

Third Parties. Some of the Authorized Payment Methods are controlled by third party providers. Authorized Payment Methods that are controlled by third party providers may be subject to additional terms and conditions, may be subject to change or restrictions beyond those listed here, and may be subject to fees or costs of use not listed here. If you choose to use an Authorized Payment Method that it controlled by a third party, it is your responsibility to ensure compliance with all associated terms and conditions of use of such Authorized Payment Method. Further, any loss associated with a data breach of the third parties' payment systems is not the responsibility of Neighborhood Housing Services of Greater Cleveland. Terms, conditions, and policies related to the use of Stripe can be found at <http://stripe.com/us/ssa>.

Refunds. (THIS POLICY DOES NOT APPLY IN THE CASE OF CANCELLED HOME REFINANCE TRANSACTIONS. PLEASE CONTACT THE DIRECTOR OF LENDING FOR FURTHER INFORMATION WHEN CANCELLING A HOME REFINANCE TRANSACTION).

NHS of Greater Cleveland does not issue refunds for services already performed. If a class or service is cancelled or rescheduled due to unforeseen circumstances such as inclement weather, power outage, or similar circumstances, a customer will be entitled to a refund in the event that they are unable to make use of the service on the rescheduled date. If a customer is unable to use a service not yet scheduled or performed, but for which they have prepaid, refunds may be issued upon request within 60 days of the initial purchase.

When processing a refund, third party authorized methods of payment (such as Stripe) charge a refund fee. In that event, a refund fee will be withheld on behalf of the third party provider.