



PAYMENTS, AUTOPAY & FEES

Fee transparency. This page publishes BVN's payment methods and administrative fees. Card surcharges apply only when permitted by applicable law and the rules of the applicable payment network.

PAYMENT METHODS AND PROCESSING FEES

Method	Published fee	Conditions
Credit card issued in North America	3%	Only when permitted and properly disclosed. It will never exceed the limit allowed by the card network or applicable law.
Credit card issued outside North America	Up to 4%	Only when permitted. If the network or law imposes a lower limit, the lower limit applies.
Debit / prepaid card	No surcharge where prohibited	BVN will not apply a credit-card surcharge to debit or prepaid transactions where network rules or applicable law prohibit it.
ACH Auto Pay	0%	No BVN processing fee for monthly ACH Auto Pay.
Zelle	1%	BVN published processing fee, subject to applicable service terms.
PayPal	As permitted by applicable terms	BVN will not impose a separate surcharge where PayPal's then-current terms prohibit one. Any permitted fee will be disclosed before payment.
Western Union	External transfer fees paid by customer	BVN credits only the net amount actually received.

Failed payments and administrative fees

Item	Fee	Condition
Rejected or failed payment	\$35	May apply for insufficient funds, bank declines, or other payment failures, to the extent permitted by law.
Late payment fee	\$20	May apply to unpaid balances not received by the due date, subject to applicable law.
Reconnection / reinstatement	\$29	May apply when service was suspended or cancelled for nonpayment and must be restored.
Returned check	\$35	May apply to returned, bounced, or dishonored checks, subject to applicable law.



Check payments

Checks must be mailed to: **BVN Telecom Group, 8983 Okeechobee Blvd, Ste 202-198, West Palm Beach, FL 33411-5115, United States.** Customers are responsible for using the current mailing address. The account remains unpaid until the payment is received and processed.

Billing disputes

Customers must notify BVN in writing of a billing dispute within **15 days of the invoice date.** Undisputed charges remain payable by the due date. For prepaid customers, requests affecting an upcoming invoice should be submitted at least 5 days before the billing cycle when applicable.

BVN will investigate in good faith and may request supporting documentation. Customers should first contact BVN to attempt to resolve a dispute. Nothing in these terms eliminates dispute or chargeback rights that cannot lawfully be waived under applicable law or payment-network rules.

Recurring payment authorization

By enrolling in ACH Auto Pay or providing payment information for recurring billing, the customer authorizes BVN to charge recurring monthly service charges and applicable fees. Authorization may be revoked with 30 days' written notice, subject to obligations already incurred.

Governing law and disputes

BVN's supplied Payment Terms provide for Florida law, venue in Broward County, and good-faith mediation before litigation, subject to rights that cannot be waived by law.