M.S. DEAL & ASSOCIATES LLC

COMPANY POLICIES, CLIENT TERMS & COMPLIANCE MANUAL

Current Policy Version: September 25, 2026

Company established: 2022	**Applies to: Active existing clients & future clients**

1. Purpose

This manual sets out the current operating, client-service, payment, communication, document-handling, complaint, cancellation and compliance standards of M.S. Deal & Associates LLC.

2. Application to Existing and Future Clients

M.S. Deal & Associates LLC has operated since 2022. This September 25, 2026 manual is the Company's current policy version. It is not backdated and does not rewrite completed transactions or rights that arose under earlier agreements.

For active existing clients, these policies apply prospectively from the date the client is given notice of or access to this version, to the extent permitted by law and together with any earlier signed service agreement or written terms that remain applicable. For future clients, these policies apply from onboarding or acceptance of the applicable service terms.

Where a prior written agreement contains a different term, the documents must be read together and the legally controlling term will apply. Nothing in this manual is intended to remove a client's statutory rights, lawful complaint rights, or access to a court or other legal remedy where such rights cannot lawfully be waived or excluded.

3. Scope of Services

The Company provides professional support services that may include immigration consulting, document preparation, Justice of the Peace services, divorce and court-document support, business and licence assistance, loan-application packaging, relocation support and other administrative services agreed with the client.

The Company is not a law firm and does not represent itself as providing legal representation where a licensed attorney is required. Where attorney involvement, government approval, court authorization or another regulated professional is required, the client may be referred or advised accordingly.

4. Client Onboarding & Accuracy

- Clients must provide complete, accurate and current information and documents.
- The Company may request additional identification, supporting documents, signatures or clarification before work proceeds.
- Clients must promptly advise the Company of changes relevant to their matter.
- The Company may pause work when required information, documents, signatures or payments are outstanding.

5. Payments, Deposits & Third-Party Fees

- Service fees, deposits and payment schedules are confirmed before or during onboarding.
- Government filing fees, court fees, consular fees, courier charges, certified copies, attorney fees and other third-party charges may be separate unless expressly stated otherwise.
- A payment is not treated as a government filing fee unless specifically identified for that purpose.
- Client-specific filing or third-party funds are applied only to the purpose for which they were collected, subject to lawful adjustments or refunds.

6. Refund & Cancellation Policy

Refund Request Window. Any client seeking a refund, cancellation-related refund, or return of a discretionary service fee must submit the request in writing within seven (7) business days from the date of payment. The request must identify the client, the service, the payment, and the reason for the request.

A request made within the seven-business-day window is a request for review and does not automatically create a right to a refund. The Company will review the work performed, consultations delivered, research or drafting completed, documents prepared, administrative resources committed, third-party costs incurred, and the terms applicable to the service.

After the seven-business-day request window expires, the client will be treated as having waived any contractual or discretionary refund request under this Company policy, and service fees will be treated as non-refundable, except to the extent a refund, credit, repayment, or other remedy is required by applicable law or by a non-waivable legal right.

Where work has already commenced or a service benefit has been provided, any refund or adjustment approved by the Company may be reduced to reflect the value of work already performed and costs already incurred, to the extent permitted by law.

Government, court, consular, courier, filing, attorney, and other third-party fees are subject to the rules of the relevant authority or provider and may be non-refundable once paid, submitted, committed, or incurred.

7. Communication Policy

- The Company website and email are the primary channels for onboarding, file-update requests, document submission, payment support and ongoing correspondence.
- WhatsApp may be used for limited routing or initial contact, but substantive file management and formal correspondence may be moved to email or the client portal.
- Existing clients should use the portal for file updates, document copies, payment assistance and contact-information changes.
- The Company may restrict repeated unscheduled calls, excessive messages, abusive communication or communication that interferes with orderly file management.

8. File Updates & Processing

- Update requests are reviewed against the client file before a response is issued.
- Processing times depend on the nature of the matter, completeness of the file, government or court timelines, third-party responses and other factors outside the Company's control.
- The Company does not guarantee approval, filing dates, hearing dates, government decisions, lender decisions, visa outcomes or other results controlled by third parties.
- A file may be placed on hold until requested information, documents, signatures or payments are received.

9. Documents, Digital Copies & Client Records

- Clients may request digital copies of documents held in their file, subject to identity verification, file availability, confidentiality and any third-party restrictions.
- The Company may provide copies by email or another secure method rather than placing confidential client documents on a shared portal.
- Clients should retain their own copies of passports, government documents, receipts, applications, correspondence and signed forms.
- Original documents should not be delivered unless specifically requested and acknowledged.

10. Privacy & Confidentiality

Personal information is collected and used for legitimate client-service, compliance, recordkeeping and administrative purposes. The Company aims to limit collection to information reasonably relevant to the matter and to maintain appropriate safeguards for client records.

Information may be shared where reasonably necessary with government departments, courts, attorneys, lenders, consulates, service providers or other parties connected to the client's authorized matter, or where disclosure is required by law.

11. Client Responsibilities

- Read and respond to Company correspondence promptly.
- Provide truthful information and authentic documents.
- Meet agreed payment obligations and filing deadlines.
- Review drafts and confirm names, dates, addresses and other details before signing or submission.
- Attend appointments, hearings or interviews where required.
- Treat Company personnel, contractors and service partners respectfully.

12. Company Responsibilities

- Maintain organized records of client instructions, payments and work performed.
- Communicate material requests or developments through the designated channels.
- Protect client information using reasonable administrative and technical safeguards.
- Perform the agreed scope of work with reasonable care and within the limits of the service retained.
- Identify when a matter requires referral to an attorney, government authority or another regulated professional.

13. Complaints & Internal Resolution Procedure

Clients are required to first submit complaints, cancellation requests, billing concerns, service disputes or requests for correction in writing to the Company so the matter can be reviewed against the client file, payment history, correspondence and work performed.

- Step 1: Submit the concern by email or through the Existing Clients portal with the client's full name, service, file/reference number and a clear description of the issue.
- Step 2: The Company reviews the file, payments, correspondence and work performed.
- Step 3: The Company provides a written response or proposes an internal resolution, correction, credit, completion plan or other appropriate outcome.
- Step 4: The client and Company are expected to make a genuine effort to resolve the matter directly before escalating it externally.

Important: This internal-resolution requirement is intended to encourage direct resolution first. It does not remove, prevent or restrict any legal right, complaint process, court remedy or other remedy that cannot lawfully be waived or excluded.

14. Respectful Conduct & Service Boundaries

Threatening, abusive, harassing, discriminatory or persistently disruptive conduct may result in communication being restricted to writing, meetings being declined, work being paused, or the client relationship being ended, subject to any obligations that must first be completed or protected.

15. File Closure / Termination

A matter may be closed when the agreed service is completed, the client instructs the Company to stop, required information or payment remains outstanding, the client becomes unreachable, continued service is impracticable, or the relationship is ended for a lawful and reasonable reason.

Where appropriate, the Company will identify any outstanding documents, balances, deadlines or client property before closure.

16. Electronic Communications

The client may receive Company terms, forms, receipts, notices and correspondence electronically. Electronic communications and acknowledgments may be retained as part of the client record.

17. Delivery, Receipt & Acknowledgment

The Company may deliver this manual by email, website link, client portal, electronic signature platform or another recorded electronic method. The Company should retain evidence showing the policy version sent, the recipient, the destination address or account used, and the date of delivery.

Clients may be asked to complete a separate Policy Receipt & Acknowledgment confirming that they received or accessed the manual. Acknowledgment of receipt proves receipt or access; it does not by itself create retroactive consent to new terms or waive any right that cannot lawfully be waived.

For active clients, material changes to service terms should be communicated clearly and, where consent is legally required, separately accepted before the changed term is relied upon.

18. Changes to Policies

The Company may update these policies to reflect operational, legal, regulatory or service changes. Material changes affecting an active matter should be communicated where reasonably appropriate. The version applicable to a transaction will be interpreted together with the client's service agreement and any written service-specific terms.

19. Governing Principle

These policies are intended to be read fairly, clearly and consistently with the laws of The Bahamas. If any provision is found to be invalid or unenforceable, the remaining provisions continue to apply to the extent permitted by law.