Hoador

HOADOR INC. - PAYMENTS & PAYOUTS POLICY

Effective Date: January 1, 2026

This policy explains how payments, fees, deposits, and payouts work on Hoador. It integrates with the **Terms of Service** and **Privacy Policy**.

By using Hoador, you agree to this policy.

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1. Overview

- Hoador uses **Stripe Connect** to process payments.
- Stripe is the payment processor; Hoador is not a bank or money transmitter.
- All payment processing, refunds, deposits, and payouts flow through Stripe.

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2. Stripe Account Types & Role

Hoador supports **Stripe Express and Custom accounts** for listers and service providers:

- **Express Accounts:** Quick onboarding; Hoador handles some support.
- **Custom Accounts:** Full Hoador control over payouts and reporting.

Stripe collects and processes financial information per its **Privacy Policy** and Terms of Service. Users must comply with Stripe's terms.

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3. Charges, Authorization & Capture

- Payments are charged or authorized when a booking occurs.

- Stripe may:
  - **Authorize:** Temporarily hold funds
  - **Capture:** Withdraw funds after rental/service begins or ends
- Timing is disclosed during checkout.

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4. Platform Fees

Hoador may charge:

- Renter-side service fees
- Lister/service provider fees
- Payment-processing fees

Fees are deducted automatically through Stripe and disclosed before booking. Non-refundable unless stated.

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5. Payouts

Eligibility

- Listers/service providers must complete Stripe onboarding
- Provide accurate identity and banking info
- Be in good standing with Hoador

Timing

- Payouts typically occur after rental/service completion
- Subject to Stripe processing timelines and dispute windows

Adjustments

- Hoador may withhold payouts for:
  - Suspected fraud

- o Disputes or claims
- o Refunds, damages, or policy violations

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6. Refunds & Cancellations

- Refunds follow the listing's policy, applicable laws, and Stripe rules
- Hoador may issue refunds or credits to resolve disputes or enforce policies
- Platform fees may or may not be refundable

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7. Deposits

See **Deposits Addendum** for full rules.

- Deposits may be authorized or charged separately
- May cover damage, loss, late returns, or violations
- Released after a defined holding period

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8. Chargebacks & Disputes

- Stripe manages disputes and chargebacks
- Users must cooperate with requests for documentation
- Disputed funds may be temporarily withheld

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9. Taxes

- Users are responsible for taxes
- Hoador may collect and remit where required

- Hoador provides transaction records for reporting

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10. Payment Errors

- Notify Hoador promptly
- Errors may be corrected by refunds, reprocessing, or payout adjustments

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11. Links to Other Policies

- **Terms of Service:** Governs rights and responsibilities
- **Privacy Policy:** Governs data collection, sharing, and sale
- Conflicts are resolved in favor of the Terms of Service

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12. Updates

- Hoador may update this policy at any time
- Continued use constitutes acceptance

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13. Contact

Hoador, Inc.
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