# Payments Payouts Cancellations Refunds and Disputes Policy

**Effective September 28, 2026**

This Policy provides a plain language explanation of Ayudame's payment rules. It supplements the Terms of Service. If this Policy conflicts with a rule displayed for a specific Booking, the more specific rule controls for that Booking, subject to applicable law.

## 1. Service prices and Platform fees

- Helpers set their service prices.
- A Helper may set a flat ASAP fee where the Platform permits. The fee must be disclosed before the Help Seeker confirms the Booking.
- Ayudame currently charges the Helper a commission equal to 15 percent of the applicable completed Booking amount.
- Ayudame currently charges the Help Seeker a service fee equal to 5 percent of the applicable service price, in addition to the service price.
- Any other charge must be clearly disclosed before confirmation.

An ASAP request is a request for faster service availability. Ayudame is not an emergency service. Contact the appropriate emergency provider when immediate police, fire, medical, roadside emergency, or other emergency assistance is needed.

## 2. Payment authorization

Payments are processed through Stripe. When a Help Seeker submits a Booking, Ayudame may authorize the payment method. The charge may be captured when a Helper accepts. By providing a payment method, the Help Seeker authorizes Ayudame and Stripe to charge amounts due for Bookings, fees, tips, adjustments, refunds, and other authorized transactions.

A Booking is not confirmed until a Helper accepts it and the Platform records confirmation. Ayudame does not guarantee that a request will be accepted or completed.

## 3. Helper payouts

Helper payouts are processed through Stripe Connect after completion and any applicable hold or dispute period. Stripe may require identity, banking, tax, or compliance information before enabling a payout.

Ayudame may delay or withhold a payout when reasonably necessary to investigate fraud, resolve a dispute, address a chargeback, correct an error, comply with law, or protect Platform users.

## 4. Completion and payment release

Users should promptly mark a Booking complete or report a problem through the Platform. If neither user reports a dispute, the Platform may automatically complete and release payment for a confirmed scheduled Booking seven days after the scheduled date. An eligible ASAP Booking may be automatically completed and paid eight days after the request was created.

Ayudame may correct an automatic action when records show that the Service was not completed, a timely dispute was submitted, fraud is suspected, or an adjustment is required by law.

## 5. Cancellation refund schedule

Unless a different rule is shown before confirmation or required by law, a Help Seeker cancellation is eligible for the following refund based on the time remaining before the scheduled start time:

| Time before scheduled start | Refund |
|---|---|
| 7 days or more | 100 percent of amounts paid for the cancelled Booking |
| 4 days through less than 7 days | 75 percent of amounts paid for the cancelled Booking |
| 2 days through less than 4 days | 50 percent of amounts paid for the cancelled Booking |
| Less than 2 days | No refund |

If a Helper cancels, the Help Seeker will receive a 100 percent refund of amounts paid for the cancelled Booking. Tips already paid for a completed Service are not part of the cancellation calculation.

## 6. Rescheduling

Users may request a schedule change through the Platform. A rescheduling request may be treated as a cancellation and new Booking when the other user does not agree or when the requested change is material. Any applicable price, fee, or cancellation consequence should be displayed before the change is confirmed.

## 7. Other refunds credits and adjustments

Ayudame may issue a different refund, partial refund, credit, additional authorized charge, or payout adjustment when required by law, when the Platform displayed a different rule before confirmation, or when fraud, safety, duplicate payment, technical error, service nonperformance, or another exceptional circumstance justifies an adjustment.

Refund processing time may depend on Stripe, the user's financial institution, and the payment method. Ayudame cannot control how quickly a bank posts an approved refund.

## 8. Disputes between users

1. When safe and appropriate, first attempt to resolve the service concern through the Platform.
2. Open a dispute promptly and provide the reason, description, proposed resolution, refund request, notes, and available supporting evidence.
3. The other party may receive relevant information and an opportunity to respond, accept a proposal, or escalate the dispute.
4. Ayudame may review Platform records, communications, transaction history, and submitted evidence.
5. Ayudame may issue a refund, partial refund, credit, additional authorized charge, payout adjustment, or account restriction based on the available record.

Ayudame's decision is final for Platform administration and payment adjustment, subject to rights that cannot be waived under applicable law. Ayudame is not a court and does not provide legal representation to either party.

## 9. Chargebacks and payment errors

Contact Ayudame promptly about an unrecognized charge, duplicate payment, incorrect amount, or service dispute. A user may not misuse a chargeback to avoid a valid payment. Nothing in this Policy eliminates a right provided by applicable law or a card issuer's rules.

## 10. Tips taxes and records

Tips are voluntary and processed separately where the feature is available. Each user is responsible for keeping records and meeting the user's own tax obligations. Ayudame or Stripe may report payments or provide tax forms when required by law.

## 11. Changes to this Policy

Ayudame may update this Policy and its fees for future transactions. A change will not retroactively increase the price of a confirmed Booking unless the user agrees or the change is required to correct an error or comply with law.

## Contact

Questions or requests may be sent to:

**Ayudame, LLC**
Email: contact@ayudameapp.com
Website: https://ayudameapp.com