Grand Oaks Supply Company

Terms and Conditions – General

1. Website Estimates and Official Quotes

Prices and quotes generated through the website are preliminary estimates and are subject to change. All website estimates must be reviewed and approved by a Grand Oaks Supply Company sales representative before becoming official quotes.

Official quotes are valid for 30 days unless a different period is stated in writing, including for a sale, promotion, or special event.

2. Delivery and Pickup

Delivery arrangements, charges, truckload requirements, and access conditions are subject to review before an official quote is approved. Additional delivery requirements may affect the final price.

Standard Delivery Pricing

Standard delivery rates are $200 per 15 miles, calculated from the distributor's facility where the materials are located to the customer's delivery destination.

Delivery rates are subject to review and approval before an official quote is issued.

Additional Delivery Charges

Additional delivery charges may apply under the following circumstances:

- Narrow roads, driveways, or restricted access.
- Difficult terrain or challenging delivery conditions.
- Locations requiring additional equipment, labor, or special accommodations.
- Orders requiring multiple truckloads or separate deliveries.
- Other circumstances that increase transportation costs or create delivery difficulties.

Third-Party Hauling

If Grand Oaks Supply Company cannot reasonably complete a delivery using its own vehicle and trailer, a third-party hauling company may be required.

In these circumstances, delivery charges will be based on the third-party hauling company's quoted rates rather than Grand Oaks Supply Company's standard delivery pricing.

Third-party hauling rates are established by the hauling provider and are outside Grand Oaks Supply Company's control. These rates may change based on the provider's pricing, availability, and delivery requirements.

Any applicable third-party hauling charges will be communicated to the customer before an official quote is approved.

Pickup and Material Inspection

Pickup must be arranged in advance at the designated distributor facility.

Customers should inspect their order upon delivery or pickup and note visible damage, shortages, or incorrect materials on the receipt before signing.

After receipt and signature, customers are responsible for proper storage, handling, and protection of the materials. This does not eliminate responsibility for pre-existing defects or other rights provided by law.

3. Payment Terms

Order Payment Requirements

Orders totaling $1,000 or less must be paid in full before fulfillment.

Orders exceeding $1,000 require a 50% initial deposit, with the remaining 50% due upon delivery or before materials are released for pickup, unless advance payment is required as described below.

Customers may expressly authorize an automatic charge for the remaining balance or arrange another accepted payment method. Automatic charges require customer authorization.

Advance Payment Requirements

Grand Oaks Supply Company reserves the right to require the remaining balance to be paid several days before delivery or pickup to allow sufficient time for payment processing and clearance.

Merchant service providers commonly require one to three business days to process payments, although processing times may vary.

Any advance-payment requirement and applicable payment deadline will be communicated to the customer before fulfillment.

Zoho Payments and Processing Fees

Grand Oaks Supply Company uses Zoho Payments to securely process electronic payments and maintain accurate payment records. The following processing fees apply through Zoho Payments:

- Domestic cards: 2.90% plus $0.30 per transaction.
- International cards: The domestic card fee plus an additional 1.50%.
- Currency conversion: An additional 1.00% for payments in other currencies.
- ACH Direct Debit: 0.80% per transaction, capped at $5.00.
- Instant bank account verification: $1.00.
- Failed ACH Direct Debit payment: $5.00.
- Disputed card or ACH Direct Debit payment: $15.00 per disputed payment.

Supported card networks include Visa, Mastercard, American Express, Discover, Diners Club, JCB, and UnionPay.

These fees represent Zoho’s processing costs to the business. Any applicable customer processing charge will be disclosed before payment. Rates are subject to change.

Alternative Payment Methods

Grand Oaks Supply Company also accepts cash and checks.

We can work with customers to arrange payments through Zelle, Cash App, or another mutually agreed payment method when needed. These arrangements must be confirmed with a sales representative before payment.

Payments received outside Zoho Payments will be manually recorded in our Zoho system. Grand Oaks Supply Company will generate an official receipt once payment has been verified.

ZOHO PAYMENTS

TRANSACTION PROCESSING FEES

Merchant fee schedule | United States

CARD PAYMENTS

Domestic cards

2.90% + $0.30 per transaction

International cards

Domestic card fee + 1.50%

Currency conversion: additional 1.00% for payments in other currencies

ACH DIRECT DEBIT

ACH processing fee

0.80% per transaction, capped at $5.00

Instant bank account verification	**$1.00**
Failed ACH Direct Debit payment	**$5.00**

DISPUTED PAYMENTS

$15.00 per disputed card or ACH Direct Debit payment

ACCEPTED CARD NETWORKS

Mastercard | Visa | American Express | Diners Club | Discover
JCB | UnionPay | Additional supported card types

Source: Zoho Payments fee schedule displayed in merchant settings.
Rates are subject to change. Verify current terms with Zoho Payments.

For merchant processing costs; not a statement of customer surcharges.