

DISPUTES POLICY

- *Beyond The Wall Bed and Breakfast LLC may most likely be referred to as “Beyond The Wall” ... “BTW” ... or “B&B” on its website, Facebook Page, verbally over the phone or on premise. In any document originating from its website, Facebook Page or from on premise, or verbally over phone or on premise, these abbreviations and acronyms are to be considered the entity Beyond The Wall Bed and Breakfast LLC*
- *As with all policies, ours are subject to modification at any time. If you have any questions regarding this policy, please ask for clarification or to ensure that you have the most accurate and up to date pertaining information*

Before We Begin Below, KNOW That We Are Some Of The Most Honest And FAIR Individuals You Will Ever Encounter. If We Have Made A Billing Or Financial Mistake, You Will See Nearly Instant Remediation Or The Start Of Remediation After We Have Been Legally Contacted On The Matter. Sadly, What You’ll See Below Is Something We Have To Deal With, How We Must Educate And Remind Folks About Regulations, Laws, Courtesy, Common Sense And Finally ... Simple Grace ☹

The “Fair Credit Billing Act” (FCBA) = FEDERAL LAW

- **The “Fair Credit Billing Act” ... RESEARCH IT**
- **The “Fair Credit Billing Act” ... The Reason You Will Most Likely Lose A Dispute With Us**
- **The “Fair Credit Billing Act” ... States That You MUST CONTACT, AND ALLOW The Merchant A Reasonable Chance To Resolve The Dispute **BEFORE** Contacting Your Credit Card Company, Or Be In Violation**
- **The “Fair Credit Billing Act” ... We Use It To Our Advantage To Turn The Tables On Dishonest Consumers**
- **The “Fair Credit Billing Act” ... We Report Consumer Violations To The Federal Trade Commission (FTC)**
 - *The Federal Trade Commission Regulates And Enforces The “Fair Credit Billing Act”*
- **The “Fair Credit Billing Act” ... We Report Consumer Violations To Local Law Enforcement Authorities**
- **The “Fair Credit Billing Act” ... We Report Consumer Violations To Their Credit Card Fraud Departments**
- **The “Fair Credit Billing Act” ... Go Ahead ... Take A Chance**

PLAIN AND SIMPLE #1

If You Dispute A Credit Card Charge Or Charges That Beyond The Wall Has Charged To You ... AND / OR ...

- ... You Don't Properly Contact Beyond The Wall Via The Contact Procedure Outlined On Page Two Of This Document To Address, Confirm The Charge(s) ... And Give Us A DOCUMENTED Chance To Remediate (*If Warranted*) **BEFORE** Having Your Credit Card Company Send Us All Kinds Of Paperwork To Research, Fill Out, And Support What The Charges Were For ...
- ... We Win Any Portion, Or The Entirety Of The Dispute ... YOUR Credit Card Company Determines We Were In Our Right To Charge The Full Or Partial Charge(s) ...
- ... You Lose Any Portion, Or The Entirety Of The Dispute ... YOUR Credit Card Company Determines We Were In Our Right To Charge The Full Or Partial Charge(s) ...

- ... **UPON NOTICE OF THE CHARGEBACK, WE WILL IMMEDIATELY CHARGE YOUR CARD \$53.50 (\$50 + 7% tax = \$53.50) FOR THE TIME WE'LL HAVE TO SPEND ON THIS MATTER**
- ... **WE WILL REPORT YOU TO ALL PERTAINING AGENCIES (*Law Enforcement, FTC And Your Credit Card Fraud Department*)**
- ... **YOUR CREDIT SCORE CAN BE AFFECTED BY UNFOUNDED DISPUTES AND VIOLATIONS OF THE "FCBA"**

PLAIN AND SIMPLE #2

We, Beyond The Wall Bed and Breakfast Deserves To And Will Be Compensated For The Time And Effort Concerning Consumers Who Violate Both The "Fair Credit Billing Act" And / Or Our AGREED TO Policies. It Is YOUR Job To Research Laws, Your Credit Card Company Policies And The "Fair Credit Billing Act" ... And Then Determine, "Am I LEGALLY In The Right To Dispute AND ... Will It Be Worth It When (If) I Lose?" Nothing Complicated Here Folks ... Easy Stuff

PLAIN AND SIMPLE #3

OK, So You Are Going To "Go For It" ...Living On The Edge, Reckless And Have \$53.50 To Spare? No Worries, We'll Walk You Through This

- **CONTACT PROCEDURE:** Go To ... <https://www.BeyondTheWallDunedin.com/contact-us>
- Scroll Down Below, Under "**Reason For Contact**" You Can Select ...
 - "**PAYMENTS / CC / REFUND / DISPUTE**"
- State Your Dispute In The "**Message**" Section And Now There's A Record Of You Contacting Us BEFORE Your Credit Card Company So You Won't Be In Violation Of Federal Law ... And We Won't Have To Report You
- We Will Then Reply To Your Contact Email Addressing The Dispute You Submitted
- **THREE THINGS**
 - ONE – We'll Either Resolve The Dispute Immediately And Reply To Your Email
 - TWO – We May Disagree With Your Dispute And Invite You To Contact Your Credit Card Company (*Chuckling Because We Know We'll Most Likely Win The Dispute*)
 - THREE – It May Take A Few More Emails Or A Phone Call, But Movement Toward A Resolution Will Continue ... Or Not
- Following Our **CONTACT PROCEDURE** Creates A Record Of You Contacting Us. This Is To PROTECT YOU ... Do It
- Good Luck

PLAIN AND SIMPLE #4

What The Heck ... \$53.50 ??? Sure, Why Not? What You Initiated Isn't Just A Few Mouse Clicks For Us. What You Initiated You Know, You Calling Your Credit Card Folks And Telling Your "Story" ... Is Always Easily A Few Hours Of Having To Put An Entire Package Together To Submit To YOUR Credit Card Company. After We Look Everything Up, Created And Combine Documents, Answer The Worksheet Your Credit Card Company Sends ... Take Screenshots Of All Supporting Information, Convert Everything To PDF, Print, Package, Envelope, Stamp And Mail, ALL Within One Week (*Because That's The Usual Time Limit We Have Once We Receive These Fun Little Surprises In The Mail*) ... YES, \$53.50 Is A Steal For You. You Are Absolutely Getting Your Money's Worth As Far As The Value Of Our Time. Did We Mention That This Is All Worked On Usually About Midnight Because There's Only Two Of Us And We're A Family Owned Business And It's The Only Time We Have Left In The Day For This Ridiculous Stuff?

FINALLY

- It Is Your Right To Dispute Financial Matters And We Love Rights And Freedom Here. As With All Rights, There Comes Responsibility. So Again, Contact Us FIRST, Following Our **CONTACT PROCEDURE** ... Before You Contact Your Credit Card Company And Stay Legal By Following The Law ... **THE FAIR CREDIT BILLING ACT**
- It Is A Massive Waste Of Time And Resources For All The Parties Involved In The Dispute Process If A Dispute Is Illegally Filed By You With Your Credit Company Before Allowing Us A Chance To Remediate
- It Is A Waste Of Time And Resources For All The Parties Involved If The Dispute Is Not Valid Or Only Partially Valid
- We Are Very Fair And Reasonable And Will Correct Any Situation That Was A Mistake And / Or Meets Our Policies, Thus Making The Dispute Process Via Your Credit Card Company About 90% Of The Time Unnecessary
- OUR VERY, VERY, SUPER FAVORITE PART OF ALL THIS Is That If You Dispute The \$53.50 And STILL, For The Second Time Do Not Follow Our Very Simple Dispute Procedure AND / OR AGAIN Violate The "Fair Credit Billing Act" ... We Will Charge You ANOTHER \$53.50