

WEBSITE TERMS OF USE
VERSION 1.0
LAST REVISED ON: AUGUST 1, 2026

The website located at www.ohrtaxgroup.com (the “Site”) is a copyrighted work belonging to Ohiorain Tax Service, LLC d/b/a OHR Tax Group (“Company”, “OHR”, “us”, “our”, and “we”). Certain features of the Site may be subject to additional guidelines, terms, or rules, which will be posted on the Site in connection with those features. All such additional terms, guidelines, and rules are incorporated by reference into these Terms.

THESE TERMS OF USE (THESE “TERMS”) SET FORTH THE LEGALLY BINDING TERMS AND CONDITIONS THAT GOVERN YOUR USE OF THE SITE. BY ACCESSING OR USING THE SITE, YOU ACCEPT THESE TERMS (ON BEHALF OF YOURSELF OR THE ENTITY THAT YOU REPRESENT), AND YOU REPRESENT AND WARRANT THAT YOU HAVE THE RIGHT, AUTHORITY, AND CAPACITY TO ENTER INTO THESE TERMS (ON BEHALF OF YOURSELF OR THE ENTITY THAT YOU REPRESENT).

YOU MAY NOT ACCESS OR USE THE SITE OR ACCEPT THE TERMS IF YOU ARE NOT AT LEAST 18 YEARS OLD. IF YOU DO NOT AGREE WITH ALL OF THE PROVISIONS OF THESE TERMS, DO NOT ACCESS AND/OR USE THE SITE.

USING THIS SITE DOES NOT MAKE YOU A CLIENT OF OHR. NO ACCOUNTANT-CLIENT, TAX PREPARER-CLIENT, OR OTHER PROFESSIONAL RELATIONSHIP IS CREATED BY VISITING THE SITE, SUBMITTING A FORM, UPLOADING A DOCUMENT, OR CORRESPONDING WITH US. PLEASE READ SECTION 1 CAREFULLY.

PLEASE BE AWARE THAT SECTION 14.2 CONTAINS PROVISIONS GOVERNING HOW TO RESOLVE DISPUTES BETWEEN YOU AND COMPANY. AMONG OTHER THINGS, SECTION 14.2 INCLUDES AN AGREEMENT TO ARBITRATE WHICH REQUIRES, WITH LIMITED EXCEPTIONS, THAT ALL DISPUTES BETWEEN YOU AND US SHALL BE RESOLVED BY BINDING AND FINAL ARBITRATION. SECTION 14.2 ALSO CONTAINS A CLASS ACTION AND JURY TRIAL WAIVER. PLEASE READ SECTION 14.2 CAREFULLY.

UNLESS YOU OPT OUT OF THE AGREEMENT TO ARBITRATE WITHIN 30 DAYS: (1) YOU WILL ONLY BE PERMITTED TO PURSUE DISPUTES OR CLAIMS AND SEEK RELIEF AGAINST US ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, AND YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION; AND (2) YOU ARE WAIVING YOUR RIGHT TO PURSUE DISPUTES OR CLAIMS AND SEEK RELIEF IN A COURT OF LAW AND TO HAVE A JURY TRIAL.

1. NO PROFESSIONAL RELATIONSHIP; INFORMATIONAL CONTENT ONLY

1.1 No Engagement Created. An accountant-client or tax preparer-client relationship with OHR is formed only when both you and OHR have signed a written engagement letter describing the specific services to be performed. Nothing on the Site — including submitting a contact form, requesting a quote, scheduling a consultation, creating an account, uploading documents, or exchanging email or text messages with us — creates such a relationship or obligates OHR to perform any service. Until an engagement letter is signed, we are not responsible for your tax positions, filings, deadlines, or elections.

1.2 General Information Only. All content on the Site — including articles, blog posts, guides, FAQs, checklists, videos, downloadable resources, and social media content — is general information provided for educational purposes. It is not tax, accounting, financial, investment, or legal advice, is not

directed at your particular circumstances, and does not take into account your specific facts. Tax law changes frequently and varies by jurisdiction and by taxpayer. You should not act or refrain from acting on the basis of Site content without engaging a qualified professional to advise you on your specific situation.

1.3 Calculators, Estimators, and Quoting Tools. Any calculator, estimator, savings tool, or pricing tool made available on the Site produces illustrative results based solely on the inputs you provide. Results are estimates only. They are not tax advice, not a determination of your actual tax liability or refund, and not a binding quote for our fees. Actual results and actual fees will differ.

1.4 Our Credentials. OHR is a tax preparation, bookkeeping, and tax representation practice. Representation before the Internal Revenue Service is provided by Enrolled Agents licensed by the U.S. Department of the Treasury and governed by Treasury Department Circular 230, as well as by Certified Public Accountants. OHR is not a traditional CPA firm and does not provide audit, review, or attestation services. We are not a law firm and do not provide legal advice or legal representation.

1.5 No Guarantee of Outcomes. We do not guarantee any particular refund amount, tax liability, tax savings, penalty abatement, offer-in-compromise acceptance, audit result, or other outcome. Any figures, ranges, examples, or client results shown on the Site are illustrative or historical and are not a promise or prediction of the results you will obtain. Outcomes depend on your facts, your documentation, and determinations by taxing authorities that are outside our control.

2. ACCOUNTS AND CLIENT PORTAL

2.1 Account Creation. In order to use certain features of the Site, including any secure client portal we make available (the “Portal”), you must register for an account (“Account”) and provide certain information about yourself as prompted by the account registration form. You represent and warrant that: (a) all required registration information you submit is truthful and accurate; and (b) you will maintain the accuracy of such information. You may request deletion of your Account at any time by following the instructions on the Site or by contacting us. Deletion of your Account does not delete records that we are required to retain under Section 4.4. Company may suspend or terminate your Account in accordance with Section 13.

2.2 Account Responsibilities. You are responsible for maintaining the confidentiality of your Account login information and are fully responsible for all activities that occur under your Account, including all documents uploaded and all instructions and approvals submitted. You agree to immediately notify Company at legal@ohrtaxgroup.com of any unauthorized use, or suspected unauthorized use, of your Account or any other breach of security. Company cannot and will not be liable for any loss or damage arising from your failure to comply with the above requirements.

2.3 Authorized Users. If you register on behalf of a business entity, you represent and warrant that you are authorized to bind that entity and to submit its records to us. You are responsible for designating which individuals within your organization may access the Account and for promptly removing access for individuals who should no longer have it. We may rely on instructions and approvals received through your Account as having been authorized by you.

2.4 Portal Provided by a Third Party. The Portal may be operated by a third-party service provider. Your use of the Portal is also subject to that provider’s terms of service and privacy practices. We do not control and are not responsible for the availability, performance, or security practices of third-party providers, subject to our own obligations under applicable law.

3. ACCESS TO THE SITE

3.1 License. Subject to these Terms, Company grants you a non-transferable, non-exclusive, revocable, limited license to use and access the Site for your own personal or internal business purposes and, if you are a client, to communicate with us and exchange documents in connection with services we perform for you.

3.2 Certain Restrictions. The rights granted to you in these Terms are subject to the following restrictions: (a) you shall not license, sell, rent, lease, transfer, assign, distribute, host, or otherwise commercially exploit the Site, whether in whole or in part, or any content displayed on the Site; (b) you shall not modify, make derivative works of, disassemble, reverse compile, or reverse engineer any part of the Site; (c) you shall not access the Site in order to build a similar or competitive website, product, or service; (d) you shall not use the Site or its content to train, fine-tune, or develop any machine learning or artificial intelligence model; and (e) except as expressly stated herein, no part of the Site may be copied, reproduced, distributed, republished, downloaded, displayed, posted, or transmitted in any form or by any means. Unless otherwise indicated, any future release, update, or other addition to functionality of the Site shall be subject to these Terms. All copyright and other proprietary notices on the Site must be retained on all copies thereof.

3.3 Modification. Company reserves the right, at any time, to modify, suspend, or discontinue the Site (in whole or in part) with or without notice to you. You agree that Company will not be liable to you or to any third party for any modification, suspension, or discontinuation of the Site or any part thereof. This Section does not affect our obligations to you under a signed engagement letter.

3.4 No Support or Maintenance. You acknowledge and agree that Company will have no obligation to provide you with any support or maintenance in connection with the Site itself. This does not limit any service obligations under a signed engagement letter.

3.5 Ownership. Excluding Client Documents and User Content (as defined in Section 4), you acknowledge that all intellectual property rights, including copyrights, patents, trademarks, trade dress, and trade secrets, in the Site and its content are owned by Company or Company's suppliers and licensors. Neither these Terms nor your access to the Site transfers to you or any third party any rights, title, or interest in or to such intellectual property rights, except for the limited access rights expressly set forth in Section 3.1. Company and its suppliers reserve all rights not granted in these Terms. There are no implied licenses granted under these Terms.

3.6 Feedback. If you provide Company with any feedback or suggestions regarding the Site ("Feedback"), you hereby assign to Company all rights in such Feedback and agree that Company shall have the right to use and fully exploit such Feedback and related information in any manner it deems appropriate. Company will treat any Feedback you provide as non-confidential and non-proprietary. You agree that you will not submit to Company as Feedback any information or ideas that you consider to be confidential or proprietary, and you agree not to submit tax return information or personal financial records as Feedback. Use the Portal or the channels we designate for those materials.

4. CLIENT DOCUMENTS AND USER CONTENT

4.1 Client Documents. "Client Documents" means tax returns, source documents, financial records, identification documents, bookkeeping data, correspondence, and other information that you submit to us or upload to the Site or the Portal in connection with services we perform or may perform for you. Client Documents are confidential. We do not acquire ownership of your Client Documents. You grant us only the limited, revocable license necessary to receive, store, process, and use Client Documents in order to perform the services you engage us to perform, to comply with our legal, professional, and record retention obligations, and to communicate with taxing authorities on your behalf where you have authorized us to do so. We do not sell Client Documents, do not license them to third parties for their own purposes, and do not use them to create derivative works or public displays. Our handling of Client

Documents is further governed by our Privacy Policy, by our confidentiality obligations, and by any consents you sign under Section 4.5.

4.2 Other User Content. “User Content” means any other content that you submit to or through the Site that is not a Client Document, such as reviews, testimonials, comments, or content you post in a public area of the Site. You are solely responsible for your User Content and you represent and warrant that it does not violate the Acceptable Use Policy set forth in Section 4.6. You hereby grant Company a non-exclusive, royalty-free, worldwide license to use, reproduce, display, and distribute your User Content in connection with operating and promoting the Site and our services. This license does not apply to Client Documents. If you provide a testimonial or review, you consent to our display of it, and we may edit it for length or clarity without changing its substance.

4.3 Accuracy of Information You Provide. You are responsible for the completeness and accuracy of all information and documents you provide to us. We rely on the information you supply and, unless our engagement letter expressly provides otherwise, we do not audit or independently verify it. Incomplete or inaccurate information may result in errors, missed deductions, amended returns, penalties, or interest, for which you are responsible.

4.4 Retention and Backup. We retain records in accordance with our record retention policy and applicable federal and state law and professional standards. The Site and the Portal are not a document storage, archival, or backup service and are not your system of record. You should download and retain your own copies of all returns and source documents. We may remove or archive materials from the Portal after the retention period stated in our record retention policy or engagement letter. Where we are required to retain records, deletion of your Account will not delete those records.

4.5 Use and Disclosure of Tax Return Information. Federal law, including Internal Revenue Code Section 7216 and Treasury Regulation Section 301.7216-3, restricts how we may use or disclose your tax return information. We will not use or disclose your tax return information for any purpose other than preparing or assisting in preparing your return, or as otherwise permitted by law, unless you sign a separate written consent that satisfies the requirements of those rules. No consent under Section 7216 is given by your acceptance of these Terms, and nothing in these Terms constitutes such a consent.

4.6 Acceptable Use Policy. The following terms constitute our “Acceptable Use Policy”:

(a) You agree not to use the Site to collect, upload, transmit, display, or distribute any content (i) that violates any third-party right, including any copyright, trademark, patent, trade secret, moral right, privacy right, right of publicity, or any other intellectual property or proprietary right; (ii) that is unlawful, harassing, abusive, tortious, threatening, harmful, invasive of another’s privacy, vulgar, defamatory, false, intentionally misleading, trade libelous, obscene, patently offensive, or that promotes racism, bigotry, hatred, or physical harm of any kind against any group or individual, or is otherwise objectionable; (iii) that is harmful to minors in any way; or (iv) that is in violation of any law, regulation, or obligations or restrictions imposed by any third party.

(b) In addition, you agree not to: (i) upload, transmit, or distribute to or through the Site any computer viruses, worms, or any software intended to damage or alter a computer system or data; (ii) send through the Site any unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, or other duplicative or unsolicited messages; (iii) use the Site to harvest, collect, or assemble information regarding other users without their consent; (iv) interfere with, disrupt, or create an undue burden on servers or networks connected to the Site; (v) attempt to gain unauthorized access to the Site or to any account, computer system, or network connected to or used together with the Site; (vi) submit documents or information belonging to another person or entity without that person’s or entity’s authorization; (vii) use the Site or our services in furtherance of any fraudulent, evasive, or unlawful purpose, including submitting fabricated or altered documents or claiming deductions, credits, or

dependents that you know you are not entitled to claim; or (viii) use software or automated agents or scripts to produce multiple accounts on the Site or to strip, scrape, or mine data from the Site. Company conditionally grants to the operators of public search engines revocable permission to use spiders to copy materials from the Site for the sole purpose of creating publicly available searchable indices of the materials, but not caches or archives of such materials, subject to the parameters set forth in our robots.txt file.

4.7 Enforcement. We reserve the right (but have no obligation) to review, refuse, and/or remove any User Content in our sole discretion, and to investigate and/or take appropriate action against you in our sole discretion if you violate the Acceptable Use Policy or any other provision of these Terms or otherwise create liability for us or any other person. Such action may include removing or modifying your User Content, suspending or terminating your Account in accordance with Section 13, declining or withdrawing from an engagement, and, where required or permitted by law, reporting you to appropriate authorities.

5. CONFIDENTIALITY AND DATA SECURITY

5.1 Confidentiality. We treat client information as confidential and will not disclose it except: as necessary to perform the services you engage us to perform; as you direct or authorize in writing; as required by law, subpoena, court order, or lawful demand of a taxing authority; or as permitted under Section 4.5.

5.2 Email and Text Messages Are Not Secure. Standard email and SMS text messaging are not secure methods of transmitting sensitive information. Do not send Social Security numbers, bank account numbers, tax documents, or other sensitive information by unencrypted email or text message. Use the Portal or another secure method that we designate. If you nonetheless choose to send sensitive information by unsecured means, you do so at your own risk and accept the risk of interception or unauthorized access.

5.3 Security Measures. We maintain a written information security program with administrative, technical, and physical safeguards designed to protect client information, consistent with the FTC Safeguards Rule (16 C.F.R. Part 314) and other applicable law. However, no method of transmission over the internet or method of electronic storage is completely secure, and we cannot guarantee absolute security. We do not warrant that the Site or the Portal will be free of unauthorized access, viruses, or other harmful components.

5.4 Privacy Policy. Our collection and use of personal information is described in our Privacy Policy, available at www.ohrtaxgroup.com/privacy-policy, which is incorporated into these Terms by reference. In the event of a conflict between these Terms and the Privacy Policy with respect to personal information, the Privacy Policy controls.

6. ELECTRONIC COMMUNICATIONS, SIGNATURES, AND MESSAGING

6.1 Consent to Electronic Records. The communications between you and Company use electronic means, whether you use the Site or send us emails, or whether Company posts notices on the Site or communicates with you via email. For contractual purposes, you (a) consent to receive communications, agreements, notices, disclosures, engagement letters, invoices, and other documents from Company in electronic form; and (b) agree that all such communications provided to you electronically satisfy any legal requirement that such communications be in writing. You are responsible for providing us with your most current email address and mobile number. In the event that the last email address you have provided is not valid or is for any reason not capable of delivering to you the notice described above, our dispatch of the email containing such notice will nonetheless constitute effective notice. The foregoing does not affect your non-waivable rights.

6.2 Electronic Signatures. You agree that electronic signatures, including signatures applied through the Portal or through an electronic signature service that we use, have the same legal effect as handwritten signatures under the federal Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.) and the Ohio Uniform Electronic Transactions Act (Ohio Revised Code Chapter 1306). This includes engagement letters, consents, and IRS e-file authorization forms such as Form 8879. Internal Revenue Service identity verification requirements applicable to the electronic signature of e-file authorization forms apply and may require additional steps.

6.3 System Requirements; Withdrawal of Consent. To access and retain electronic records, you need a device with internet access, a current web browser, a valid email address, and the ability to view and retain PDF files. You may withdraw your consent to receive records electronically by contacting us at privacy@ohrtaxgroup.com. If you withdraw consent, we may be unable to provide certain services electronically, and delivery of paper documents may delay filings or result in additional fees.

6.4 Text Messages. If you provide your mobile telephone number and opt in, you consent to receive text messages from us relating to your account, appointments, document requests, and deadlines, and, where you have separately consented, marketing messages. Consent to receive marketing messages is not a condition of purchasing any service. Message and data rates may apply, and message frequency varies. Reply STOP to opt out and HELP for help.

7. FEES AND PAYMENT

7.1 Fees Are Set by Engagement Letter. Any pricing displayed on the Site is an estimate or starting range and is not a binding quote. Fees for services are set out in your signed engagement letter, which controls in the event of any conflict with information on the Site.

7.2 Payment Methods. Payments for our services may be processed through third-party platforms or via direct methods, including bank wire, ACH. Your use of third-party payment services is subject to the respective provider's terms of service and privacy policy. We do not store full payment card numbers. You represent and warrant that you are authorized to use the payment method you submit.

7.3 Late and Failed Payments. Invoices are due on the terms stated in your engagement letter or invoice. We may suspend work, withhold delivery of work product to the extent permitted by applicable law and professional standards, and charge interest or late fees on past-due amounts as permitted by Ohio law.

7.4 Refunds and Chargebacks. Refunds, if any, are governed by your engagement letter. Fees for work already performed are generally non-refundable. Initiating a chargeback with respect to services performed does not relieve you of your payment obligations, and we may pursue collection of amounts owed.

8. DEADLINES AND YOUR RESPONSIBILITIES

Filing deadlines are established by taxing authorities and are your responsibility. In order to meet a filing deadline, we must receive complete and accurate information from you by the cutoff dates that we communicate to you. We cannot guarantee timely filing for information received after a stated cutoff date, and we may file an extension instead. An extension of time to file is generally not an extension of time to pay, and interest and penalties may accrue on unpaid amounts. You are responsible for reviewing any return or work product we prepare before authorizing it to be filed or submitted, and for notifying us promptly of any error or omission that you identify.

9. THIRD-PARTY SERVICES, LINKS, AND ADVERTISEMENTS

9.1 Third-Party Services. Our services and the Site depend on third parties, including the Internal Revenue Service e-file system, state and local taxing authority systems, tax preparation and bookkeeping software, our Portal provider, our payment processor, and our email and hosting providers. We are not responsible for outages, delays, rejections, data loss, or errors caused by those third parties or by taxing authorities, and no such event will constitute a breach of these Terms or of our engagement with you.

9.2 Third-Party Links and Advertisements. The Site may contain links to third-party websites and services, and/or display advertisements for third parties (collectively, “Third-Party Links & Ads”). Such Third-Party Links & Ads are not under the control of Company, and Company is not responsible for them. Company provides access to Third-Party Links & Ads only as a convenience to you and does not review, approve, monitor, endorse, warrant, or make any representations with respect to them. You use all Third-Party Links & Ads at your own risk. When you click on any Third-Party Link or Ad, the applicable third party’s terms and policies apply, including that third party’s privacy and data gathering practices.

9.3 Other Users. Your interactions with other Site users are solely between you and such users. You agree that Company will not be responsible for any loss or damage incurred as the result of any such interactions. If there is a dispute between you and any Site user, we are under no obligation to become involved.

10. INDEMNIFICATION

You agree to indemnify and hold Company (and its owners, officers, employees, contractors, and agents) harmless, including costs and attorneys’ fees, from any claim or demand made by any third party due to or arising out of (a) your use of the Site, (b) your violation of these Terms, (c) your violation of applicable laws or regulations, (d) your User Content, or (e) information or documents you provided to us that were incomplete, inaccurate, or fraudulent, or that you were not authorized to provide. Company reserves the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate with our defense of these claims. You agree not to settle any matter without the prior written consent of Company. Company will use reasonable efforts to notify you of any such claim, action, or proceeding upon becoming aware of it.

11. DISCLAIMERS

THE SITE IS PROVIDED ON AN “AS-IS” AND “AS AVAILABLE” BASIS, AND COMPANY (AND OUR SUPPLIERS) EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING ALL WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, QUIET ENJOYMENT, ACCURACY, OR NON-INFRINGEMENT. WE (AND OUR SUPPLIERS) MAKE NO WARRANTY THAT THE SITE WILL MEET YOUR REQUIREMENTS, WILL BE AVAILABLE ON AN UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE BASIS, OR WILL BE ACCURATE, RELIABLE, FREE OF VIRUSES OR OTHER HARMFUL CODE, COMPLETE, LEGAL, OR SAFE.

WITHOUT LIMITING THE FOREGOING, WE DISCLAIM ANY WARRANTY THAT CONTENT ON THE SITE IS CURRENT OR CORRECT UNDER PRESENTLY APPLICABLE TAX LAW. TAX LAW CHANGES, AND CONTENT MAY BECOME OUTDATED WITHOUT NOTICE.

THESE DISCLAIMERS APPLY TO YOUR USE OF THE SITE. THEY DO NOT DISCLAIM OR LIMIT OUR OBLIGATION TO PERFORM PROFESSIONAL SERVICES IN ACCORDANCE WITH APPLICABLE PROFESSIONAL STANDARDS UNDER A SIGNED ENGAGEMENT LETTER.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU. SOME JURISDICTIONS DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

12. LIMITATION OF LIABILITY

12.1 Scope. This Section applies to liability arising from your access to or use of the Site. **Our liability for professional services is governed exclusively by the engagement letter under which those services are performed, and nothing in this Section expands, limits, or modifies that engagement letter.**

12.2 EXCLUSION OF CERTAIN DAMAGES. TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL COMPANY (OR OUR SUPPLIERS) BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY LOST PROFITS, LOST DATA, COSTS OF PROCUREMENT OF SUBSTITUTE PRODUCTS, OR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES ARISING FROM OR RELATING TO THESE TERMS OR YOUR USE OF, OR INABILITY TO USE, THE SITE, EVEN IF COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ACCESS TO, AND USE OF, THE SITE IS AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR DEVICE OR COMPUTER SYSTEM, OR LOSS OF DATA RESULTING THEREFROM.

12.3 CAP. TO THE MAXIMUM EXTENT PERMITTED BY LAW, NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, OUR LIABILITY TO YOU FOR ANY DAMAGES ARISING FROM OR RELATED TO YOUR USE OF THE SITE (FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION) WILL AT ALL TIMES BE LIMITED TO A MAXIMUM OF FIFTY US DOLLARS. THE EXISTENCE OF MORE THAN ONE CLAIM WILL NOT ENLARGE THIS LIMIT. YOU AGREE THAT OUR SUPPLIERS WILL HAVE NO LIABILITY OF ANY KIND ARISING FROM OR RELATING TO THESE TERMS.

12.4 Carve-Outs. Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under applicable law, including liability for fraud, willful misconduct, or gross negligence.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

13. TERM AND TERMINATION

Subject to this Section, these Terms will remain in full force and effect while you use the Site. We may suspend or terminate your rights to use the Site (including your Account) at any time for any reason at our sole discretion, including for any use of the Site in violation of these Terms. Upon termination of your rights under these Terms, your Account and right to access and use the Site will terminate immediately. Company will not have any liability whatsoever to you for any termination of your rights under these Terms.

Termination of your access to the Site does not by itself terminate any engagement letter, and termination of an engagement letter does not by itself terminate these Terms as to your continued use of the Site. Withdrawal from or termination of a professional engagement is governed by the applicable engagement letter and by applicable professional standards.

Even after your rights under these Terms are terminated, the following provisions will remain in effect: Section 1, Sections 3.2, 3.5, and 3.6, Section 4.1, Sections 4.3 through 4.7, and Sections 5 through 14.

14. GENERAL

14.1 Changes. These Terms are subject to occasional revision, and if we make any substantial changes, we may notify you by sending an email to the last email address you provided to us (if any), and/or by prominently posting notice of the changes on our Site. You are responsible for providing us with your most current email address. Continued use of our Site following notice of such changes shall indicate your acknowledgement of such changes and agreement to be bound by them.

14.2 Dispute Resolution. *Please read the following arbitration agreement in this Section (the "Arbitration Agreement") carefully. It requires you to arbitrate disputes with Company and limits the manner in which you can seek relief from Company.*

(a) Applicability of Arbitration Agreement. You agree that any dispute between you and Company or its owners, officers, directors, employees, agents, successors, and assigns (collectively, the "Company Parties") relating in any way to the Site or these Terms will be resolved by binding arbitration, rather than in court, except that (1) you and the Company Parties may assert individualized claims in small claims court if the claims qualify, remain in such court, and advance solely on an individual, non-class basis; and (2) you or the Company Parties may seek equitable relief in court for infringement or other misuse of intellectual property rights. This Arbitration Agreement shall survive the expiration or termination of these Terms. This Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, which can, if the law allows, seek relief against the Company Parties on your behalf. This Arbitration Agreement does not apply to any dispute arising out of or relating to professional services performed under a signed engagement letter. Those disputes are governed exclusively by the dispute resolution and governing law provisions of that engagement letter.

(b) Informal Dispute Resolution. Before either party commences arbitration against the other (or initiates an action in small claims court if a party so elects), the parties will personally meet and confer telephonically or via videoconference in a good faith effort to resolve informally any dispute covered by this Arbitration Agreement ("Informal Dispute Resolution Conference"). If you are represented by counsel, your counsel may participate in the conference, but you will also participate. The party initiating a dispute must give written notice to the other party of its intent to initiate an Informal Dispute Resolution Conference ("Notice"), and the conference shall occur within 45 days after the other party receives such Notice, unless an extension is mutually agreed upon. Notice to Company should be sent by email to legal@ohrtaxgroup.com or by regular mail to 200 E Campus View Blvd, Ste 200 Columbus, OH 43235. The Notice must include: (1) your name, telephone number, mailing address, and the email address associated with your account (if you have one); (2) the name, telephone number, mailing address, and email address of your counsel, if any; and (3) a description of your dispute. Engaging in the Informal Dispute Resolution Conference is a condition precedent that must be fulfilled before commencing arbitration. Applicable statutes of limitation and filing fee deadlines shall be tolled while the parties engage in this process.

(c) Arbitration Rules and Forum. These Terms evidence a transaction involving interstate commerce, and notwithstanding any other provision herein with respect to applicable substantive law, the Federal Arbitration Act, 9 U.S.C. § 1 et seq., will govern the interpretation and enforcement of this Arbitration Agreement and any arbitration proceedings. If the informal dispute resolution process described above does not resolve the dispute satisfactorily within 60 days after receipt of the Notice, either party shall have the right to finally resolve the dispute through binding arbitration. The arbitration will be administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules for consumer disputes, or under its Commercial Arbitration Rules for business disputes, in each case as most currently available at www.adr.org. If the AAA is not available to arbitrate, the parties will select an alternative arbitral forum. Unless you and Company otherwise agree, the arbitration will be conducted in Franklin County, Ohio, or in the county where you reside, at your election. Subject to the applicable AAA rules, the arbitrator may direct a limited and reasonable exchange of information between

the parties, consistent with the expedited nature of the arbitration. Your responsibility to pay any AAA fees and costs will be solely as set forth in the applicable AAA rules. You and Company agree that all materials and documents exchanged during the arbitration proceedings shall be kept confidential and shall not be shared with anyone except the parties' attorneys, accountants, or business advisors, and then subject to the condition that they agree to keep such materials confidential.

(d) Authority of Arbitrator. The arbitrator shall have exclusive authority to resolve all disputes subject to arbitration hereunder, including any dispute related to the interpretation, applicability, enforceability, or formation of this Arbitration Agreement, except for the following, which shall be decided only by a court of competent jurisdiction: (1) all disputes arising out of or relating to the subsection entitled "Waiver of Class or Other Non-Individualized Relief," including any claim that all or part of that subsection is unenforceable, illegal, void, or voidable; (2) all disputes about the payment of arbitration fees; (3) all disputes about whether either party has satisfied any condition precedent to arbitration; and (4) all disputes about which version of the Arbitration Agreement applies. The arbitration proceeding will not be consolidated with any other matters or joined with any other cases or parties. The arbitrator shall have the authority to grant motions dispositive of all or part of any claim or dispute, and to award monetary damages and any non-monetary remedy or relief available to an individual party under applicable law, the arbitral forum's rules, and these Terms. The arbitrator shall issue a written award and statement of decision describing the essential findings and conclusions on which the award is based, including the calculation of any damages awarded. The arbitrator shall follow applicable law. The award of the arbitrator is final and binding upon you and us. Judgment on the arbitration award may be entered in any court having jurisdiction.

(e) Waiver of Jury Trial. EXCEPT AS SPECIFIED IN SECTION 14.2(a), YOU AND THE COMPANY PARTIES HEREBY WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO SUE IN COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR A JURY. You and the Company Parties are instead electing that all covered claims and disputes shall be resolved exclusively by arbitration under this Arbitration Agreement, except as specified in Section 14.2(a) above. An arbitrator can award on an individual basis the same damages and relief as a court and must follow these Terms as a court would. However, there is no judge or jury in arbitration, and court review of an arbitration award is subject to very limited review.

(f) Waiver of Class or Other Non-Individualized Relief. YOU AND COMPANY AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT ON A CLASS, REPRESENTATIVE, OR COLLECTIVE BASIS, AND THE PARTIES HEREBY WAIVE ALL RIGHTS TO HAVE ANY DISPUTE BE BROUGHT, HEARD, ADMINISTERED, RESOLVED, OR ARBITRATED ON A CLASS, COLLECTIVE, REPRESENTATIVE, OR MASS ACTION BASIS. ONLY INDIVIDUAL RELIEF IS AVAILABLE, AND DISPUTES OF MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER. Subject to this Arbitration Agreement, the arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. Notwithstanding anything to the contrary in this Arbitration Agreement, if a court decides by means of a final decision, not subject to any further appeal or recourse, that the limitations of this subsection are invalid or unenforceable as to a particular claim or request for relief, then that particular claim or request for relief (and only that particular claim or request for relief) shall be severed from the arbitration and may be litigated in the state or federal courts located in Franklin County, Ohio. All other disputes shall be arbitrated or litigated in small claims court. This subsection does not prevent you or Company from participating in a class-wide settlement of claims.

(g) Attorneys' Fees and Costs. The parties shall bear their own attorneys' fees and costs in arbitration unless the arbitrator finds that either the substance of the dispute or the relief sought was

frivolous or was brought for an improper purpose, as measured by the standards set forth in Federal Rule of Civil Procedure 11(b). If you or Company need to invoke the authority of a court of competent jurisdiction to compel arbitration, then the party that obtains an order compelling arbitration shall have the right to collect from the other party its reasonable costs, necessary disbursements, and reasonable attorneys' fees incurred in securing that order. The prevailing party in any court action relating to whether either party has satisfied any condition precedent to arbitration is entitled to recover its reasonable costs, necessary disbursements, and reasonable attorneys' fees and costs.

(h) Invalidity; Expiration. Except as provided in the subsection entitled "Waiver of Class or Other Non-Individualized Relief," if any part or parts of this Arbitration Agreement are found under the law to be invalid or unenforceable, then such specific part or parts shall be of no force and effect and shall be severed, and the remainder of the Arbitration Agreement shall continue in full force and effect. You further agree that any dispute that you have with Company as detailed in this Arbitration Agreement must be initiated via arbitration within the applicable statute of limitations for that claim or controversy, or it will be forever time barred.

(i) 30-Day Right to Opt Out. You have the right to opt out of the provisions of this Arbitration Agreement by sending a timely written notice of your decision to opt out to 200 E Campus View Blvd, Ste 200 Columbus, OH 43235, or by email to legal@ohrtaxgroup.com, within 30 days after first becoming subject to this Arbitration Agreement. Your notice must include your name and address and a clear statement that you want to opt out of this Arbitration Agreement. If you opt out of this Arbitration Agreement, all other parts of these Terms will continue to apply to you. Opting out of this Arbitration Agreement has no effect on any other arbitration agreements that you may currently have with us, or may enter into in the future with us.

(j) Modification. Notwithstanding any provision in these Terms to the contrary, we agree that if Company makes any future material change to this Arbitration Agreement, you may reject that change within 30 days of such change becoming effective by writing to Company at 200 E Campus View Blvd, Ste 200 Columbus, OH 43235, or by email to legal@ohrtaxgroup.com. Unless you reject the change within 30 days of it becoming effective, your continued use of the Site following the posting of changes to this Arbitration Agreement constitutes your acceptance of any such changes. Changes to this Arbitration Agreement do not provide you with a new opportunity to opt out of the Arbitration Agreement if you have previously agreed to a version of these Terms and did not validly opt out of arbitration. Company will continue to honor any valid opt-outs of the Arbitration Agreement that you made to a prior version of these Terms.

14.3 Governing Law and Venue. These Terms and any dispute arising out of or relating to them are governed by the laws of the State of Ohio, without regard to its conflict of laws provisions. Subject to Section 14.2, you and Company consent to the exclusive jurisdiction and venue of the state and federal courts located in Franklin County, Ohio.

14.4 Language. These Terms may be made available in languages other than English, including Traditional Chinese, for convenience only. In the event of any inconsistency, ambiguity, or dispute, the English-language version of these Terms controls.

14.5 Accessibility. We are working to make the Site accessible to people with disabilities. If you encounter a barrier to access, please contact us at legal@ohrtaxgroup.com and we will work with you to provide the information or service you need through an alternative method.

14.6 Order of Precedence; Entire Terms. These Terms, together with our Privacy Policy, constitute the entire agreement between you and us regarding the use of the Site. If you have a signed engagement letter with us, that engagement letter controls with respect to the professional services

described in it, and these Terms control with respect to your use of the Site. In the event of a conflict on any matter within the scope of an engagement letter, the engagement letter governs.

14.7 Miscellaneous. Our failure to exercise or enforce any right or provision of these Terms shall not operate as a waiver of such right or provision. The section titles in these Terms are for convenience only and have no legal or contractual effect. The word “including” means “including without limitation.” If any provision of these Terms is, for any reason, held to be invalid or unenforceable, the other provisions of these Terms will be unimpaired and the invalid or unenforceable provision will be deemed modified so that it is valid and enforceable to the maximum extent permitted by law. Your relationship to Company is that of an independent party, and neither party is an agent or partner of the other. These Terms, and your rights and obligations herein, may not be assigned, subcontracted, delegated, or otherwise transferred by you without Company’s prior written consent, and any attempted assignment in violation of the foregoing will be null and void. Company may freely assign these Terms. The terms and conditions set forth in these Terms shall be binding upon assignees.

14.8 Export. The Site may be subject to U.S. export control laws and may be subject to export or import regulations in other countries. You agree not to export, reexport, or transfer, directly or indirectly, any U.S. technical data acquired from Company, or any products utilizing such data, in violation of United States export laws or regulations.

14.9 Copyright/Trademark Information. Copyright © 2026 Ohiorain Tax Service, LLC. All rights reserved. All trademarks, logos, and service marks (“Marks”) displayed on the Site are our property or the property of other third parties. You are not permitted to use these Marks without our prior written consent or the consent of such third party which may own the Marks.

14.10 Contact Information:

OHR Tax Group

Address: 200 E Campus View Blvd, Ste 200

Columbus, Ohio 43235

Telephone: 380-234-2898

Email: legal@ohrtaxgroup.com