

Refund & Cancellation Policy

This Refund & Cancellation Policy applies to all services provided by **Valentyna Moskovko** (“we”, “us”, “our”), including numerology readings, personalized PDF reports, 1:1 consultations, video/audio calls, and mentorship programs.

General Policy

All services are personalized and prepared individually for each client. Because of this, most purchases are **non-refundable** once the work has begun, or the service has been delivered.

Refunds are issued only in very limited situations outlined below.

Refund Eligibility

A client may request a refund **only** if:

- The service was not started or delivered as agreed.
- An error on our side prevented completion of the service.
- A payment was processed but the client did not receive the service due to a confirmed technical issue.

Refunds are **not** provided for:

- Completed sessions (1:1 calls, video calls, mentorship meetings)
- Delivered personalized PDF reports
- Partially completed services
- Situations where clients are unsatisfied with outcomes, interpretations, or personal results

Technical Payment Errors

If a payment was processed but the service was not received due to a technical problem:

A full refund will be issued **after verifying the transaction details**.

Rescheduling Policy

Clients may reschedule **one session** if notice is given **at least 24 hours in advance**.

Rescheduling after that window is not guaranteed.

No-Show Policy

If the client does not attend a scheduled session without prior notice:

! No refunds and no rescheduling will be provided.

Digital Products (PDF Reports)

All digital numerology reports are custom-made.

For this reason, **no refunds** are provided once the report is created or delivered.

Mentorship Program

The mentorship program runs for **one calendar month**.

Missed sessions or unused time cannot be refunded or extended.

The program is non-refundable once it begins.

Service Delivery Time

If we cannot deliver a service within the agreed timeframe because of our error, we will offer an alternative delivery date or a rescheduled session.

Contact for Refund Requests

To request a refund or report an issue, contact:

 **info.valentynamoskovko@gmail.com**

Requests must include your name, service purchased, and proof of payment.

