

Terms & Conditions

These Terms & Conditions (“Terms”) govern all services provided by **Valentyna Moskovko** (“we”, “us”, “our”) including numerology readings, personalized PDF reports, 1:1 calls, personal mentorship, and video/audio consultations. By purchasing or using our services, you agree to these Terms.

Services Provided

We offer the following services:

- Numerology readings
- Personalized PDF numerology reports
- 1:1 consultations (video or audio)
- Personal mentorship programs
- Coaching and guidance delivered through online sessions.

Session durations range from **60 to 90 minutes**, unless otherwise agreed.

Mentorship programs run for **one full calendar month**.

Payment Terms

All services must be **paid in full before the session or before work begins**.

Payments are processed securely through third-party providers (e.g., Stripe, PayPal).

Prices may appear in USD/CAD/EUR or other currencies depending on your location.

Refund Policy

Because all readings, PDFs, and sessions are custom-prepared, refunds are limited. We do not issue refunds for services that have already been completed, delivered, or partially fulfilled.

Refunds may be offered only in situations where:

- A service was not started or delivered as agreed.
- An error on our side prevented the service from being provided.
- A payment was processed but the client did not receive the service due to a verified technical problem.

If we are unable to provide a service within the promised timeline because of our mistake, we will offer a new appointment or alternative delivery time.

Rescheduling Policy

Clients may reschedule a **1:1 session once** if they provide at least **24 hours notice**. Rescheduling without sufficient notice is not guaranteed.

No-Show Policy

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

No refunds or rescheduling will be provided.

Time Zone Agreement

All session times are confirmed **directly with the client**, ensuring mutual clarity regarding time zones regardless of country.

Mentorship Program Terms

Personal mentorship lasts **one calendar month**.

Missed sessions or unused time cannot be rolled over into the next month unless otherwise agreed in writing.

Disclaimer

This service is for personal insight, guidance, and educational purposes only.

Numerology, coaching, and consultations do NOT replace medical, psychological, financial, therapeutic, or legal advice.

Clients are responsible for their own choices, actions, and interpretations.

Limitation of Liability

We are **not responsible for your decisions or outcomes** based on any session, reading or report.

Our maximum liability, if legally required, is limited to the amount paid for the service.

Intellectual Property

All numerology reports, written materials, audio/video content, and documents created by us are the property of **Valentyna Moskovko**.

You may not copy, share, sell, or redistribute any materials without written permission.

Global Service Availability

We provide services **worldwide**, and clients are responsible for complying with their local laws when purchasing.

These Terms apply internationally and are enforceable regardless of the client's country of residence.

Governing Law

These Terms are governed by the laws of **British Columbia, Canada**, unless local consumer protection laws require otherwise.

Contact

For questions regarding these Terms:

 info.valentynamoskovko@gmail.com