

# 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](mailto:info.valentynamoskovko@gmail.com)