



Website Terms & Conditions

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Version: 7.0

Please refer to the Version History table in [Appendix 1](#) for a complete record of changes and updates as at version 7.0.

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1.0 Introduction

1.1 Welcome

This website, <https://www.janayakarlocinaturopath.com.au/>, is owned and operated by Janaya Karloci Naturopath Pty Ltd, ABN 70 672 198 042. If you have any questions or need further information, please email Janaya Karloci: wellness@janayakarlocinaturopath.com.au.

This document outlines the Terms and Conditions you need to be aware of when using this website, my services or purchasing from me.

Please take a moment to read it, as it sets out the terms of our relationship so that we may benefit from clear boundaries and knowing what to expect from each other.

When you visit this website, consume my content, or purchase my products, you agree that you are over the age of 18 and willing to be bound by these Terms & Conditions. If you don't agree, you should not continue to visit this website or purchase anything from me and please email me at wellness@janayakarlocinaturopath.com.au before completing your booking if you have any questions or concerns.

1.1.1 Clients Under 18

Services may be provided to clients under the age of 18 where a parent or legal guardian consents to their treatment and accepts these Terms and Conditions on their behalf.

Where the client is under 18, the parent or legal guardian is the contracting party. They are responsible for all fees, and for the cancellation, rescheduling, payment and refund terms set out in these Terms, regardless of who attends the appointment.

Written consent from a parent or legal guardian is required before treatment commences. The young person's own agreement to participate is also sought, in a way appropriate to their age and understanding.

Young clients are expected to attend each appointment. Reasonable adjustments can be made to how and for how long they attend. Depending on the young person's age, maturity and understanding, and with the agreement of their parent or guardian, part of an appointment may be conducted with the young person alone. Arrangements for what is shared with the parent or guardian are set out in the Privacy Policy and explained to both parties at the outset.

A parent or legal guardian may withdraw consent at any time by notifying me in writing.

All products and services advertised on this website are offered in compliance with Australian Consumer Law.

These Terms & Conditions may be changed or modified from time to time. Please check back regularly to ensure you are aware of any changes.

There may be additional, specific terms of service provided to you in relation to my services. If there is any inconsistency between this document and those specific terms of service, these Website Terms & Conditions are overruled to the extent of the inconsistency.

In this document, the words 'includes' or 'including', are used without limitation.

1.2 Definitions

In these Terms and Conditions, unless the context requires otherwise:

Administrative Fee means the fee of \$27.50 charged for each payment reminder sent after the first reminder for overdue payments.

Appointments means any of the following consultations:

- Complimentary Discovery Call (20 minutes)
- Initial Consultation (90 minutes)

- First Follow-Up Visit (60 minutes)
- Functional Testing Discovery of Findings (60 minutes)
- Care Plan Review (30 minutes)
- Practitioner Mentoring Session (60 minutes)

Business Days means Monday to Thursday, excluding public holidays in New South Wales, Australia.

Business Hours means 9:30 AM to 2:30 PM Australian Eastern Standard Time (AEST/AEDT) on Business Days.

Care Plan means the personalised recommendations, including dietary and lifestyle changes, herbal medicine, flower essences, and nutritional supplementation recommendations provided following consultations. This term replaces the previous term "Treatment Plan".

Cancellation Fee means:

- For single appointments: 25% of the service fee (the deposit amount)
- For package appointments: 25% of the original non-discounted service fee

Clear Path Program means the multi-stage naturopathic program described at clause 3.3, comprising an Initial Consultation, a functional testing phase, a Results and Protocol Session, a period for Medical Testing where indicated, an Integration Session, and a period of Implementation Support.

Clear Path Program Fee means the amount of \$1,180, payable in full at the time of booking, covering the Initial Consultation, the Results and Protocol Session, the Integration Session, and the Care Plan Reviews comprising Implementation Support. It does not include Functional Testing, Medical Testing or supplements.

Company means Janaya Karloci Naturopath Pty Ltd (ABN 70 672 198 042).

Content means all information, text, materials, and resources provided through this website, to my email list, in and following my consultations and for my social media accounts which may include, handouts, presentations, webinars, videos, guides, tips, worksheets, blogs, newsletters, social media content, and free and paid-for resources.

Deposit means:

- For single appointments: 25% of the appointment fee

- For packages: 100% of the package fee

Family Arrangement means an individually negotiated arrangement for two or more members of an immediate family, the terms of which are agreed in writing before commencement, as described at clause 3.4.

Functional Testing means non-Medicare laboratory testing arranged through Third-Party Suppliers, including hair mineral analysis, organic acids testing, mycotoxin profiles, comprehensive digestive analysis and genetic testing. Functional Testing is not included in consultation fees and is paid separately.

Implementation Support means the five Care Plan Reviews and the email support provided as part of the Clear Path Program, as described at clause 3.3.

Integration Session means the 60-minute appointment at Week 9 of the Clear Path Program at which all available results are considered together and your protocol is refined. Where Medical Testing has been undertaken, those results are integrated with the Functional Testing findings. Where Medical Testing is not yet complete, the session is used to review your response to the initial protocol and develop it further. The fee is included in the Clear Path Program Fee.

Medical Testing means pathology or imaging testing recommended where Functional Testing indicates that medical verification is appropriate, whether arranged through your own medical practitioner or privately through the Company, as described at clause 3.3.5.

My Appointments means the online booking platform accessed through <https://myappointments.app> used for scheduling and payment processing.

Packages means any of the pre-payment packages offered by the Company, being the Sustained Progress Package and the Clear Path Program.

Payment Terms means payment is due within 7 days of the invoice date for the remaining 75% of single appointment fees.

Practitioner Mentoring means professional guidance provided to other health practitioners, as described at clause 3.5 and governed by separate Terms of Service.

Privacy Policy means the document that describes how the Company collects and manages personal and sensitive information.

Results and Protocol Session means the 60-minute appointment at Week 6 of the Clear Path Program at which completed Functional Testing results are explained, an initial naturopathic protocol is developed, and any Medical Testing warranted by the findings is identified. The fee is included in the Clear Path Program Fee and does not vary with the number of tests analysed, reflecting the analysis undertaken before the appointment. It is distinct from a Functional Testing Discovery of Findings, which is a standalone appointment charged according to the tiered fees at clause 3.1.4.

Services means all naturopathic services provided by the Company, including but not limited to consultations, care plans, and recommendations.

Sustained Progress Package means the pre-payment package of four Care Plan Reviews, valid for six months from the date of purchase.

Telehealth means online video consultations conducted through My Appointments platform.

Terms and Conditions means this document, including any appendices and referenced policies.

Third-Party Suppliers means:

- Vital.ly (<http://www.vital.ly>)
- Natural Chemist (<https://www.naturalchemist.com.au>)
- Nutripath <https://nutripath.com.au>
- RN Labs <https://hub.rnlabs.com.au/tests>

Used for fulfilling supplement prescriptions and recommendations and functional/pathology testing recommendations.

Website means <https://www.janayakarlocinaturopath.com.au> and all associated content.

1.2.1 Important Health-Related Definitions:

Naturopathy means a holistic healing system that focuses on supporting the body's natural healing processes through dietary and lifestyle recommendations, herbal and nutritional supplementation, and flower essences.

Pathology Testing means medical tests used to evaluate various aspects of health, which may be recommended as part of your care plan but are not included in standard consultation fees.

Practitioner means Janaya Karloci, a qualified Australian Naturopath (Bachelor of Health Science [Naturopathy]), with distinction.

Supplement Recommendations means any herbal medicines, flower essences, or nutritional supplements prescribed as part of your care plan, which are not included in consultation or package fees and must be purchased separately through approved third-party suppliers.

1.3 Document Updates

1.3.1 Changes to Terms & Conditions

These Terms & Conditions may be modified or updated from time to time to reflect:

- Changes in my services or business practices
- Updates to relevant laws and regulations
- Improvements in my processes
- Feedback from clients
- Changes in technology or service delivery methods

1.3.2 Notification of Changes

- Material changes to these Terms & Conditions will be communicated through:
 - Notice on my website
 - Updates to my booking platform
- All changes will be documented in the Version History table in [Appendix 1](#) of this document.

1.3.3 Your Responsibilities

- It is your responsibility to review these Terms & Conditions periodically
- By continuing to use my services after changes are made, you agree to be bound by the updated terms
- If you do not agree with any changes, you should:
 - Contact me to discuss your concerns
 - Complete any current course of care under the previous terms
 - Consider whether you wish to continue using my services

1.3.4 Existing Appointments and Packages

- Changes to Terms & Conditions will not adversely affect:

- Previously booked appointments
- Pre-paid packages purchased before the change date
- Ongoing care plans already in progress
- Any significant changes that might affect existing clients will include reasonable transition arrangements

1.3.5 Additional Terms

- Specific services or packages may have additional terms
- Where additional terms apply, they will be:
 - Clearly communicated to you before purchase
 - Provided in writing
 - Made available for your reference
- If there is any inconsistency between these general Terms & Conditions and specific service terms, the specific service terms will prevail to the extent of the inconsistency

1.3.6 Questions About Changes

- If you have questions about any changes to these Terms & Conditions, please contact me at wellness@janayakarlocinaturopath.com.au
- I aim to respond to all queries within 4 business days
- Your understanding of my terms is important to me, and I am happy to clarify any points

1.3.7 Archive of Changes

- I maintain a detailed record of all changes to these Terms & Conditions in the Version History table (as at version 7.0) in [Appendix 1](#) of this document
- The Version History tracks all significant updates, including date, version number, and key changes
- Previous versions of the complete document may be available upon request
- For specific details about any changes, please email me at wellness@janayakarlocinaturopath.com.au

2.0 About Janaya Karloci Naturopath

2.1 Professional Qualifications

- Bachelor of Health Science (Naturopathy) with distinction (2022)
- Member of Australian Natural Therapists Association (ANTA) - #11774
- Certificate in Natural Health Care for Animals (2023)

2.2 Business Details

- Company: Janaya Karloci Naturopath Pty Ltd
- ABN: 70 672 198 042
- Location: Bexley, NSW
- Service Delivery: Online telehealth
- Geographic Limitations: Unable to service USA/Canada residents

2.3 Why Work with me

Aside from my [professional qualifications](#), I possess lived experiences that I feel allow me to better comprehend and assist my clients. Firstly, I struggled with OCD for over twenty years before receiving a diagnosis, so I understand firsthand how challenging it can be. Secondly, I've dealt with high levels of stress throughout my life, which eventually resulted in mental and physical burnout. My condition was likely exacerbated by my undiagnosed OCD, as well as my experiences working in the fast-paced Financial Services industry in both London and Sydney, studying part-time while working, and later becoming a studying mother. I eventually hit rock bottom, performing compulsions for hours on end while caring for my two young children, whom I adore.

After receiving a diagnosis of OCD, I underwent a rigorous year of treatment, which wasn't easy at times. I am pleased to share that I am now able to manage my OCD symptoms and have considered myself “successfully managed” now for over 12 months.

I believe it is my responsibility to:

- share educational information and content and conduct appointments in a safe and ethical manner;
- prioritise informed consent;
- deliver what I have promised with integrity;
- hold space for you to explore your needs; provide you with support and accountability;
- practice within the scope of my qualifications;
- undertake ongoing professional development; and
- make all reasonable efforts to meet a high standard of best practice.

3.0 Services Overview

3.1 One-to-One Appointments

All fees stated are in Australian dollars and are free from GST. The fee applicable to your appointment is the fee published at the time of booking.

Functional Testing, Medical Testing and supplements are not included in any consultation fee or package unless expressly stated.

3.1.1 Complimentary Discovery Call

Duration: 20 minutes

Cost: Free

A short conversation to establish whether my services are appropriate for your situation.

This is not a consultation. No assessment is undertaken, no advice is given, and no practitioner-client relationship is created.

Available once per person. Further discovery calls are at my discretion.

3.1.2 Initial Consultation

Duration: 90 minutes

Cost: \$240

A comprehensive assessment of your health history, current wellbeing and goals, and the development of initial recommendations.

A completed intake form is required before this appointment. Where the intake form is not received at least 48 hours before the appointment, the appointment may be rescheduled and the cancellation provisions at clause 6.2 may apply.

During this appointment I will assess whether Functional Testing would be worthwhile for your situation and, if so, which tests and their approximate cost. Proceeding with Functional Testing is your decision.

3.1.3 First Follow-Up Visit

Duration: 60 minutes

Cost: \$160

A review of progress, refinement of recommendations, and continued development of your Care Plan.

This appointment type is also required where more than six months have passed since your last appointment, or where you wish to discuss a new health concern unrelated to previous appointments.

3.1.4 Functional Testing Discovery of Findings

Duration: 60 minutes

Cost: From \$240

A session in which completed Functional Testing results are explained and a naturopathic protocol is developed.

Fees are tiered according to the number of tests analysed, reflecting the preparatory analysis undertaken before the appointment:

1 test: \$240

2 tests: \$320

3 tests: \$400

4 tests: \$480

5 or more tests: \$480 plus \$80 for each additional test

This appointment requires completed Functional Testing results and a prior Initial Consultation.

Where results are not received from the laboratory in time, the appointment will be rescheduled without charge.

The number of tests to be analysed is confirmed at the time of booking and determines the fee. Where additional results become available after booking, the fee is adjusted and the difference invoiced.

3.1.5 Care Plan Review

Duration: 30 minutes

Cost: \$80

A focused review of progress and adjustment of your Care Plan.

Not appropriate where more than six months have passed since your last appointment, or for a new health concern unrelated to previous appointments. In those circumstances a First Follow-Up Visit is required.

3.2 Sustained Progress Package

Cost: \$240

Four Care Plan Reviews of 30 minutes each, purchased in advance, valued at \$320.

Available only after an Initial Consultation and either a First Follow-Up Visit or a Functional Testing Discovery of Findings session have been completed. Payable in full at the time of purchase.

Sessions must be used within six months of the date of purchase. Where sessions remain unused as the expiry date approaches, I will contact you. Unused sessions may be extended at my discretion where there are reasonable circumstances, including illness, bereavement or a change in your circumstances.

Cancellation of individual sessions within the package is governed by clause 6.2.

3.3 The Clear Path Program

3.3.1 Overview

The Clear Path Program is a staged naturopathic program combining comprehensive assessment, Functional Testing, medical verification where indicated, protocol development and a period of Implementation Support, delivered over approximately six months.

The Program is available to adults and to clients under 18. Where the client is under 18, clause 1.1.1 applies.

A Complimentary Discovery Call is required before commencing the Program.

3.3.2 Structure

The Program comprises the following stages:

- Week 1 — Initial Consultation (90 minutes)
- Weeks 2 to 6 — Functional Testing phase, paid directly to Third-Party Suppliers
- Week 6 — Results and Protocol Session (60 minutes)
- Weeks 6 to 9 — Medical Testing where indicated, arranged through your own medical practitioner or privately through me
- Week 9 — Integration Session (60 minutes)
- Weeks 12, 15, 18, 21 and 24 — Implementation Support, being five Care Plan Reviews of 30 minutes each

These stages are covered by the Clear Path Program Fee of \$1,180, payable in full at the time of booking.

Stated timings are indicative. Laboratory processing times, the availability of Medical Testing appointments, and your own availability will affect the actual timeline.

3.3.3 Fees and payment

The Clear Path Program Fee of \$1,180 is payable in full at the time of booking. It covers the Initial Consultation, the Results and Protocol Session, the Integration Session, and the five Care Plan Reviews comprising Implementation Support.

The Results and Protocol Session is charged within the Program Fee at a flat rate. This does not vary with the number of tests analysed.

Functional Testing, Medical Testing and supplements are not included in the Program Fee. Functional Testing and supplements are paid directly to Third-Party Suppliers. Medical Testing is a matter between you and your medical practitioner.

Total figures published for the Program are estimates only. They include estimated Functional Testing, Medical Testing and supplement costs, none of which is payable to me and all of which vary according to your individual circumstances.

Where you conclude the Program early, clause 3.3.8 applies. Fees for undelivered appointments are refunded.

3.3.4 Functional Testing

Functional Testing is arranged through Third-Party Suppliers and paid directly to them. It is not included in any Program fee.

Test prices are set by the laboratories and may change without notice. Prices quoted to you are indicative at the time of quoting.

Which tests are recommended depends on your individual presentation. Not every client requires every test.

Functional Testing may return unremarkable results. This is a possible and legitimate outcome, and is itself clinically useful information. No warranty is given that testing will identify a specific cause of your symptoms, and fees are not refundable on the basis that testing did not produce the findings you hoped for.

Sample collection is your responsibility. Where samples are not provided within a reasonable period, the Program timeline extends accordingly.

Laboratories may reject samples for reasons outside my control. Where retesting is required, the cost of retesting is payable by you unless the laboratory bears it.

Functional Testing commonly produces findings that require verification by a medical practitioner. This is an expected feature of comprehensive investigation, not an indication that something has gone wrong. Clause 3.3.5 applies.

3.3.5 Where Medical Testing is indicated

Functional Testing commonly reveals findings that warrant medical pathology testing. This may include elevated heavy metals, inflammatory markers, or findings suggesting a condition outside naturopathic scope of practice.

Medical Testing can be arranged in one of two ways:

- **Through your own medical practitioner.** I will provide you with written information explaining what was found and what testing would be useful. Where your general practitioner considers the testing clinically indicated, some or all of it may attract a Medicare rebate. Whether to order the testing is your medical practitioner's decision, not mine, and I have no control over their decision, over waiting times, or over cost.
- **Through me, privately.** I can arrange pathology testing directly through Third-Party Suppliers. No Medicare rebate is available for testing ordered by me, and you pay the full cost. This route is generally faster and does not depend on a medical appointment.

Which route is appropriate depends on the finding. Where a result suggests a condition requiring medical diagnosis or management, referral to your medical practitioner is the appropriate course, because the value lies in you being under medical care rather than in the result alone. I will tell you which I recommend and why, and the decision is yours.

Medical Testing is not included in the Program Fee. Where testing is arranged through me, it is paid directly to the Third-Party Supplier.

Where Medical Testing is delayed or does not proceed, the Integration Session goes ahead as scheduled using the results available at that time.

I may decline to continue naturopathic support, or may require medical clearance before continuing, where in my professional judgement your

presentation requires medical management. Where this occurs, fees for undelivered appointments are refunded in full.

3.3.6 Email support

Email support is included throughout the Program at no additional charge. It is available during Business Hours and there is no limit on how often you may contact me.

Email support covers questions about implementing your current Care Plan, tolerance of recommended supplements, and practical difficulties with the protocol.

Some matters require the time and attention of a consultation rather than an email. New health concerns, assessment of new symptoms, review of new test results, and any matter requiring clinical assessment are addressed in an appointment. Where a question falls into this category I will tell you and we will arrange a time.

I aim to respond within two Business Days. Email is not monitored outside Business Hours.

Email must not be used for urgent or emergency matters. Clause 8.3.3 applies.

3.3.7 Variation to the timeline

Where I am unavailable through illness, leave or other circumstances, appointments will be rescheduled and the Program timeline extends accordingly.

Where you are unavailable, appointments may be rescheduled in accordance with clause 6.2.

Where Medical Testing is delayed, the Program continues in accordance with clause 3.3.5.

Where the Program has not been completed within twelve months of the Initial Consultation, I will contact you to discuss how best to proceed. Where appointments remain undelivered and the Program cannot reasonably be completed, the fees for those undelivered appointments are refunded. Where I become unable to continue delivering the Program for any reason, the fees for all undelivered appointments are refunded.

3.3.8 Concluding the Program early

You may conclude the Program at any time by notifying me in writing. Where any part of the Program Fee relates to appointments not yet delivered, those appointments are refunded in full.

Appointments already delivered are not refundable.

Functional Testing already ordered or completed is not refundable. Testing is paid to Third-Party Suppliers and their terms apply.

Nothing in this clause limits your rights under the Australian Consumer Law, and clause 7.1 applies.

3.3.9 What the Program does not include

- Supplements and herbal medicines, which are paid to Third-Party Suppliers
- Functional Testing, which is paid to Third-Party Suppliers
- Medical Testing, whether arranged through your own medical practitioner or privately through me. Clause 3.3.5 applies
- Medical diagnosis, medical treatment, or prescription of medicines
- Emergency or crisis support
- Appointments beyond those listed at clause 3.3.2. Further appointments are available at the fees set out at clause 3.1

3.4 Family Package

Where two or more members of an immediate family engage my services, a Family Arrangement may be available. Terms, including fees, session structure and validity, are agreed in writing before commencement and prevail over these Terms and Conditions to the extent of any inconsistency. Where the arrangement includes a client under 18, clause 1.1.1 applies. Enquiries by email to wellness@janayakarlocinaturopath.com.au.

3.5 Practitioner Mentoring

I provide professional mentoring to other health practitioners in relation to complementary support for clients with obsessive-compulsive disorder. Sessions are 60 minutes at \$80.

Practitioner Mentoring is professional education and peer discussion. It does not create a practitioner-client relationship between me and the mentee, nor between me and any client of the mentee.

The mentee retains full clinical responsibility for their own clients, including all assessment, advice, prescribing and referral decisions. I do not supervise the mentee's practice and I am not responsible for how any guidance is applied.

Cases discussed must be de-identified by the mentee before the session. Practitioner Mentoring is governed by separate Terms of Service. The remainder of these Website Terms & Conditions do not apply to that service, except clauses 10, 13 and 14.

3.6 Naturopathic Pet Product Formulation Service

I provide a Naturopathic Pet (canine, feline & equine) Product Formulation Service, available to commercial businesses wanting to create holistic internal and topical products that can be sold to the retail market.

Enquiries about this service should be emailed to

wellness@janayakarlocinaturopath.com.au.

Please refer to my specific [Terms of Service for my Naturopathic Pet Product Formulation service](#). The remainder of the information in these Website Terms and Conditions do not apply to this service.

4.0 What I Expect from You as a Client

Important information about how to care for your own wellbeing is set out below. If you have any questions or concerns, please email me before proceeding with your purchase or booking.

4.1 Important to understand

I am a qualified Australian Naturopath, and it's important to clarify that while I am deeply committed to supporting your health and wellbeing through naturopathic care, I am not a medical doctor, therapist, or counsellor. My work does not treat or diagnose any disease or illness. My expertise lies in naturopathy, which encompasses holistic approaches to health and wellness. I am not a substitute for medical advice, mental health support, therapy, or counselling. If any concerns arise during our work together, I strongly recommend you seek advice from a qualified professional or support service.

At all times, you remain fully responsible for your own physical, emotional, and mental wellbeing. While I strive to provide comprehensive care, there might be instances where my evaluation could potentially miss certain aspects. You are encouraged to make informed decisions regarding your own health. If at any point I believe that your situation requires the attention of a

medical professional, I will openly communicate and recommend seeking appropriate medical care.

Naturopathic care is complementary to conventional medical treatments, and I encourage you to continue consulting with your medical doctor for primary care needs. It is essential to maintain open communication between all healthcare providers involved in your wellbeing. If you are working with a different health practitioner at the same time, make sure you inform me and them, and continue any existing treatment plans. I am always happy to work collaboratively as part of your holistic healthcare team.

If you are taking any medication or treatments, this is NOT the time to stop.

4.2 Understanding the Naturopathic Healing System and how to get the best from working with me.

Naturopathic care is centred around holistic healing, focusing on the root causes of health concerns rather than merely addressing symptoms. It involves a comprehensive evaluation of your health, lifestyle, and unique circumstances. Just as it takes time for health issues to manifest, the journey towards improving health and, ultimately, optimal wellbeing is a gradual process.

Much like tending to a garden, the care you invest in your health directly influences the outcomes. Adhering to the recommended dietary changes, incorporating recommended supplements, and following lifestyle suggestions are vital components of the naturopathic journey. What you put into this process is integral to the results you'll experience.

Your active participation, honest feedback, and open communication about your experiences are invaluable. If you have any concerns or questions, or if you're not experiencing the expected improvements, please reach out. Your journey is unique, and adjustments to your plan may be necessary to better suit your individual needs.

In our One-to-One appointments, you are urged to disclose your complete medical history, including current medications and supplements, to ensure a comprehensive understanding of potential interactions and implications for your individual health and to update me of any changes, such as trying to conceive (males and females), becoming pregnant, being diagnosed with any

new health concerns or conditions, or starting any new medication or supplements.

Please remember this information is just as important in the initial consultation as it is in all subsequent appointments. The more information you can provide about your overall health and wellness, the better I can understand your unique self and how your body reacts to different modalities and changes. If anything changes for you between our appointments together, it is important that you share this information with me, i.e., body functions, signs, symptoms, mindset, etc. Also as important - if something changes between appointments in terms of your health status i.e. you find out through another health practitioner that you now have high blood pressure, high cholesterol, or any new diagnoses, you decide you want to try to start conceiving (male or female), may be pregnant and/or start taking new medications – I need to know this information to personalise recommendations safely and according to your individual needs.

If you choose not to continue working with me for any reason, there will be no hard feelings; you can come back anytime in the future should you wish. However, **it is essential that you understand** treatment evolves as your health evolves, so if I recommend something in your first care plan, it may not be useful (sometimes it can even be harmful) to keep doing in the long term – please seek clearance from another qualified health professional before deciding to continue with recommendations made by me without my guidance.

Finally, remember to celebrate the small victories along the way. Positive changes, even if subtle, are indications that the healing process is unfolding. I am committed to supporting you every step of the way and adjusting your plan as needed.

4.3 Are we the right match to work together?

You will get the most out of working with me if you approach our collaboration with an open mind, a commitment to making positive lifestyle changes, and a willingness to actively engage in personalised strategies and recommendations tailored to your unique health journey. Embracing this partnership with dedication, honesty, and proactive communication will empower you to achieve optimal well-being and unlock the full potential of your health transformation.

You might not be a good fit for this work if you seek quick fixes without a willingness to invest time and effort in holistic lifestyle changes. Additionally,

if you are not open to collaborative communication, exploring alternative health approaches, or actively participating in the naturopathic process, this may not be the most suitable fit for your wellness journey.

It's essential to recognise that achieving meaningful and sustainable health outcomes often requires a commitment to gradual progress and a cooperative effort between client and practitioner.

5.0 Payment Terms and Conditions

5.1 General Payment Information

- All prices are in Australian dollars (AUD) and are free from GST
- Payments are processed through **My Appointments** website
- Accepted payment methods: Visa and MasterCard.

5.2 Single Session Payments

- 25% deposit required at time of booking
- Deposit is refundable if cancellation/rescheduling occurs at least 24 hours before scheduled time
- Balance of payment due within 7 days of appointment
- Late payment procedure:
 - First reminder sent after 7 days
 - Weekly reminders thereafter
 - Administrative fee of \$27.50 added for each reminder after the first
 - Please contact me for alternative payment arrangements to avoid administrative fees
 - For invoices more than 60 days overdue, all debt collection costs will be added to the amount due

5.3 Package Payments

- 100% payment required upfront for all packages
- Package validity periods:
- Sustained Progress Package: six months from date of purchase
- Clear Path Program: see clause 3.3.7

5.4 Third-Party Payment Processing

- All payments processed through My Appointments (<https://myappointments.app>)
- Payment processing handled by Lateral Payment Solutions Pty Ltd (ABN 12 610 150 064) (Latpay)

- Credit card details are stored by Latpay at its secure payment gateway. Personal information transmitted through My Appointments is encrypted in transit. My Appointments stores data on servers located in Australia and holds ISO/IEC 27001:2013 certification.
- Personal information handled according to Latpay's terms and conditions and privacy policy
- Credit card details and personal information not accessible to Janaya Karloci Naturopath Pty Ltd.
- Questions about payment details or personal information should be directed to Latpay
- Additional information about personal information handling available in [My Appointments Privacy Policy](#)

6.0 Appointment Policies

6.1 Booking Procedures

- All appointments conducted via online video consultation (telehealth) using **My Appointments**
- Requirements for appointments:
 - Private, quiet area where you won't be disturbed
 - Quiet space to focus (no driving)
- Private appointment link provided via email and text message 15 minutes before scheduled time
- Please contact me by phone or email if your private appointment link is not received 10 minutes before appointment.

6.2 Cancellation and Rescheduling

6.2.1 Standard Appointments

- Minimum of 24 hours' notice required
- Less than 24 hours' notice:
 - Cancellation fee of 25% of service fee applies
 - Deposit will be forfeited

6.2.2 Package Appointments

- Minimum of 24 hours' notice required
- Less than 24 hours' notice:
 - Cancellation fee of 25% of original non-discounted service fee applies
 - Fee structure:
 - Initial Consultation: \$60
 - First Follow-Up Visit: \$40

- Care Plan Review: \$20
- Functional Testing Discovery of Findings: 25% of the applicable tiered fee, being \$60 to \$120
- Invoice for cancellation fee sent with 7-day payment terms
- Late payment procedure [applies as per single session payments](#)

6.3 Late Arrival Policy

- 10-minute grace period for both parties
- If either party is more than 10 minutes late:
 - On-time party to contact the other ASAP by phone.
- If I am late:
 - Session will be extended
 - If extension not possible, next appointment will be extended
- If you are late:
 - Missed time will not be made up
 - If unable to attend at all, cancellation policy applies

6.4 Practitioner Cancellation Policy

- Notice will be provided as soon as possible
- Attempt to reschedule to mutually convenient time

7.0 Refund Policies

7.1 Consumer Guarantees

I take my obligations under Australian Consumer Law seriously and will do my best to address any issues that arise. However, even if there is a major problem, my liability is strictly limited to:

- providing the services again; or
- if I am unable to do so within a reasonable time, refunding the full amount that you have paid to me.

If you feel that there is any problem with my services, please let me know within 48 hours of the problem occurring. I am keen to understand what has gone wrong if you are unhappy so that I can address your concerns and try to find a mutually acceptable solution.

7.2 Pre-Paid One-to-One Packages Refund Policy

This clause applies to the Sustained Progress Package. Refunds for the Clear Path Program are governed by clause 7.3.

Refunds are limited to my service fees, subject to these conditions:

1. Refund requests must be submitted in writing within 14 days of the consultation with which you are dissatisfied
2. Refunds will be prorated based on sessions attended and services rendered
3. No refunds issued for completed testing or consultations
4. Refunds processed only for:
 - o The session you were unsatisfied with
 - o Any remaining, unused portion of practitioner's service fees
5. All refund requests subject to review

7.3 Clear Path Program Refund Policy

1. Refunds are limited to my practitioner's service fees. Functional Testing and Medical Testing are paid to third parties and their refund terms apply.
2. Appointments already delivered are not refundable.
3. Functional Testing already ordered or completed is not refundable.
4. Where any part of the Program has been prepaid and appointments remain undelivered, those appointments are refunded in full.
5. Where I decline to continue naturopathic support under clause 3.3.5, fees for undelivered appointments are refunded in full.
6. Refund requests must be submitted in writing within 14 days of the appointment with which you are dissatisfied.
7. Fees are not refundable on the basis that Functional Testing did not identify a specific cause of your symptoms. Clause 3.3.4 applies.
8. Nothing in this clause limits your rights under the Australian Consumer Law. Clause 7.1 applies.

8.0 Service Delivery

8.1 Telehealth Requirements

8.1.1 Technical Requirements

- Adequate internet connection capable of supporting video calls
- Device with video and audio capabilities (smartphone, tablet, laptop, or desktop computer)
- Access to **My Appointments** platform
- Backup phone number in case of technical difficulties

8.1.2 Environment Requirements

- Private, quiet space where you:
 - o Feel comfortable discussing personal health matters
 - o Can speak freely without being overheard

- Won't be interrupted during the consultation
- Can focus fully on our session
- Adequate lighting so we can see each other clearly
- Stable surface for your device

A café or public space is not suitable for these consultations

8.1.3 Session Preparation

- Test your device and internet connection before the appointment
- Ensure your device is fully charged or connected to power
- Have drinking water or a warm drink available
- Find a comfortable seated position where you can take notes if desired
- Have any relevant health documents or test results ready to reference
- Be in your chosen quiet space at least 5 minutes before the appointment time

8.1.4 During the Session

- Keep your device stable (not walking around)
- Ensure you're not driving or supervising young children
- Stay focused on our consultation
- Let me know immediately if you experience any technical difficulties

8.1.5 Backup Plan

- If we lose connection, wait 2 minutes for me to reconnect
- If connection isn't restored, I will contact you on your provided phone number
- We can continue the session by phone if necessary or reschedule if preferred

8.2 Documentation Requirements

8.2.1 Prior to Initial Consultation

- Completion of in-depth initial intake form
- Informed consent/consent to treatment form
- Documentation must be completed at least 48 hours before appointment

8.2.2 Ongoing Documentation

By engaging my services you agree to:

- Provide all relevant information about your health and medical history
- Provide updates about any changes to your health, medications, supplements or circumstances, as set out at clause 4.2
- Accept that a cancellation fee may apply in accordance with clause 6.2

Consent to treatment is confirmed with you at each appointment. Your recommendations are discussed with you before they begin, and you may decline or ask questions about any part of them at any time. Consent given at one appointment does not extend to recommendations made at a later appointment.

8.2.3 Care Plans

Following appointments:

- Personalised care plan provided
- Invoice for remaining 75% of appointment fee (due within 7 days)
- Optional recommended prescriptions available through:
 - www.vital.ly
 - www.naturalchemist.com.au
- Personal information sharing required for third-party suppliers:
 - Name
 - Email
 - Mobile number

8.3 Communication Protocols

8.3.1 Regular Communication

- Primary contact methods:
 - Email: wellness@janayakarlocinaturopath.com.au
 - Messages through [My Appointments](#)
- Response time: Within 4 business days
- Office hours: Mon – Thu 9:30am until 2:30pm

8.3.2 Urgent Health Updates

If you:

- Feel unwell
- Become pregnant
- Start new medications
- Begin new supplementation

Required actions:

1. Stop taking prescribed/recommended supplements immediately
2. Contact me ASAP at 0415 575 788
3. Seek urgent medical attention if required

8.3.3 Emergency Situations

IMPORTANT: Janaya Karloci Naturopath is not the appropriate contact for immediate risk situations.

For immediate risk:

- Call Emergency Services (000) immediately if:
 - You or someone has harmed themselves/others
 - Shows immediate intent to harm
 - Requires urgent medical attention

8.3.4 Mental Health Crisis Contacts

Crisis Assessment and Treatment Team (CATT) Contacts:

State/Territory Contact Number Service Name

ACT	1800 629 354	Mental Health Triage Service
NSW	1800 011 511	Mental Health Line
NT	1800 682 288	Northern Territory Mental Health Line
QLD	1300 64 22 55	24-hour specialist mental healthcare
SA	13 14 65	Mental Health Triage Service
TAS	1800 332 388	Mental Health Service Helpline
VIC	1300 60 60 24	Nurse On Call
WA	1800 676 822	Mental Health Emergency Response Line

Additional emergency contacts available on my [website here](#)

8.3.5 Technical Difficulties Protocol

8.3.5.1 Before the Session:

- Test your connection 10 minutes before appointment
- Ensure device is fully charged/plugged in
- Close unnecessary applications
- Have phone nearby as backup

8.3.5.2 During Session Technical Issues:

1. Connection Drops:
 - Wait 2 minutes for automatic reconnection
 - If no reconnection, check your internet connection
 - Click the meeting link again to rejoin
2. Audio Issues:
 - Check device audio settings
 - Try leaving and rejoining the session
 - Switch to phone audio if necessary
3. Video Issues:
 - Try turning video off and on
 - Check camera settings
 - Ensure adequate lighting

8.3.5.3 If Problems Persist:

1. I will contact you via:
 - Phone call to your provided number
 - Text message if call unsuccessful
 - Email if unable to reach by phone/text
2. We will either:
 - Continue session by phone
 - Reschedule without cancellation fee
 - Make alternative arrangements

8.3.6 Prevention of Technical Issues

Recommended Preparation:

- Update your device regularly
- Close unnecessary browser tabs/applications
- Have good lighting in your space
- Test audio/video before session
- Have phone charged and nearby
- Keep My Appointments app updated

9.0 Privacy and Confidentiality

In our appointments, you will be expected to share highly confidential and sensitive information with me about your health, lifestyle, and other aspects of your life, which may not be publicly available.

As a qualified health professional, I am strictly obligated to maintain confidentiality. Any information you provide will only be used for your benefit and will not be shared or disclosed to any third party without your express permission.

I manage and protect your personal information in accordance with my [Privacy Policy](#) which describes how I collect and manage your personal and sensitive information when you interact with my business. I take this responsibility very seriously. Please ensure you review my [Privacy Policy](#) for full information and if you have any questions or concerns about how your personal or sensitive information is being handled, please do not hesitate to contact me.

10.0 Intellectual Property

10.1 Copyright

All my content, including content provided on my website, via email from me to you or to you as part of my services, is protected by copyright laws and

treaties around the world, with all rights reserved. This means that you must not use, copy or make my work public without my permission.

I believe in openness and transparency, so I want to let you know that I have used artificial intelligence, or AI, to help make my content better. This means parts of what you see on my website, including text and images, might have been made with AI assistance. I have chosen my AI tools carefully and have the right to use anything that the AI helped create in my work. I have also invested considerable intellectual effort in transforming the raw material produced by AI into an original work before sharing it with you. Even though AI may have helped co-create or inspire me, my content is still very much my unique creation, and I claim exclusive ownership of it.

10.2 Content Usage

Public Content:

- Blog posts and publicly available content may be shared through social media and emails with website link
- Content may be stored/printed for personal use only
- Source acknowledgment required

Client-Exclusive Content:

- May be printed/downloaded for personal, non-commercial use
- Contains trade secrets exclusively for clients
- No sharing without explicit written consent
- Commercial exploitation strictly prohibited

10.3 Website Linking

- Permitted if fair and legal
- Must not damage reputation
- No implied association or endorsement
- You must not suggest any form of association, approval or endorsement on my part where none exists.
- Must not take advantage of reputation

10.4 Trade Marks

- Logo claimed as unregistered trademark
- Use requires express permission

11.0 Care Planning Process

11.1 Technology-Assisted Planning

I am committed to providing you with comprehensive, personalised care. To support my clinical practice, I use two categories of technology tools:

- HEIDI HEALTH — Clinical Documentation
 - I use Heidi Health (heidihealth.com.au) as my primary clinical documentation platform. Heidi Health is an Australian-founded platform compliant with Australian Privacy Principles. All data is locally hosted in Australia. Audio transcripts are not stored. Your data is never used to train AI models. Heidi holds ISO 27001, ISO 42001 and SOC2 certifications and is independently audited. Separate consent for Heidi Health is obtained via the client consent form. You may withdraw consent at any time without affecting your care.
- CLAUDE AI (ANTHROPIC) — Research and Support
 - For research assistance, clinical reasoning support and document preparation, I use Claude AI. All personal identifying information is removed before use — you are referred to by a client code only.
 - Claude is used as a temporary working space and outputs are deleted after each session. Claude is never the sole basis for any clinical decision.

All clinical decisions remain solely with me as your practitioner, guided by my professional training, clinical experience, and our therapeutic relationship.

I welcome any questions about my care planning process and am happy to discuss how I integrate traditional wisdom with modern technology to support your healing journey.

12.0 Legal Disclaimers and Limitations

12.1 Content Disclaimer

- Content provided for education and personal development only
- Content aims to share knowledge and foster understanding of natural solutions
- Content is not intended to replace professional medical advice, diagnosis, or treatment
- No professional relationship formed through website visits or content consumption

- No guarantees of specific results
- Content accuracy maintained but not guaranteed
- Right reserved to modify, update, or discontinue any content without notice

12.1.2 Downloads

I may offer paid and free downloads. While I take cybersecurity seriously and make every reasonable effort to ensure these downloads are safe and hassle-free, I am not responsible for any viruses or other damage that might occur as a result of you downloading material from this site. Please make safety your priority and ensure you have adequate internet security to protect yourself against malicious interference from cyber criminals.

12.1.3 External Links

From time to time, I may provide links to external sites. I have no control over the information provided on these sites, and the links are solely for your information, education, or entertainment. I do not endorse any products they offer for sale and have no relationship with them unless otherwise clearly notified.

I may also provide links to the websites of my affiliates and clients. I think they are wonderful, but I do not explicitly endorse any services or products they offer for sale. While I believe them to be reputable businesses, any relationship you enter into with them is at your own risk, and I am not a party to the transaction in any way.

If you find a broken link, feel free to let me know.

By continuing to access and use my website and my content, you affirm your understanding and acceptance of these consumer responsibilities and the overall terms and conditions outlined in this document.

12.2 Visitor Responsibilities

You are responsible for:

- Your own safety and wellbeing while using my website and content
- Conducting personal research before acting on information
- Consulting your personal qualified health professionals for personalised advice
- Understanding that naturopathic interventions:
 - May not suit everyone
 - Can carry potential risks
 - May react differently between individuals

- May be contraindicated for certain conditions
- Can interact with medications (both prescribed and non-prescribed medications) and other supplements.

Required Actions:

- Obtain clearance from your personal qualified healthcare professionals before implementing changes
- Stop any intervention immediately if adverse effects occur
- Seek emergency care if required
- Report adverse experiences to me

Prohibited Activities:

- Malicious behaviour
- Spamming
- Posting defamatory content
- Introducing malware
- Unauthorised website access
- Unlawful or harmful use of website or content

12.3 Indemnity

I do not make any guarantees or warranties about the accuracy of any material displayed on this website, or the products, services, programs, or packages offered through it, except for any non-excludable consumer guarantees and other consumer protection provisions set out in the Australian Consumer Law. I am human, and errors creep in despite the best of intentions. If you see something that doesn't seem right, please let me know.

While I make all reasonable efforts to ensure that this website, my content, and my services meet with the highest standards of best practice, if something does go wrong that is not a direct result of my negligence, misrepresentation or deliberate fault, you agree that, to the fullest extent permitted by law, I will not be liable for any loss or damage arising out of or related to my website, my content, products or services purchased through it, or any material posted on it, irrespective of whether such damages were foreseeable, and regardless of the nature of the claim.

You take full responsibility for your implementation of any suggestions that I may make while providing my services. You understand that my advice is limited to providing you with options for your consideration, and that you are solely responsible for any actions that you choose to take. Always consult your own values and vision, do your own research, and check with appropriately qualified professionals before making major decisions or significant changes.

You agree to indemnify me against all consequences arising directly or indirectly from your choices.

You expressly agree that if this indemnity is unenforceable for any reason, my total cumulative liability for all causes of action of any kind (other than negligence or deliberate wrongdoing) shall not exceed the amount that you have paid to me.

13.0 Dispute Resolution & Jurisdiction

If a dispute arises, you agree that you will not engage in any public discussion about the issues, will behave politely towards me, and will avoid any conduct or communication that might reasonably be expected to interfere with my business or personal interests. You agree to act in good faith and be reasonably cooperative at all stages of the dispute-resolution process. I will treat you with the same consideration.

13.1 Negotiation Process

If you have any concerns, issues, or complaints arising out of your use of this website, my content, my products or services, or these terms and conditions, you agree to communicate with me with the intention of making a genuine effort to seek a win/win solution and trying to resolve the dispute in good faith through negotiation and discussion. Please email me at wellness@janayakarlocinaturopath.com.au and expect a response within four 4 business days.

MEDIATION

If the dispute cannot be resolved by negotiation and discussion within 14 days, you agree to proceed to mediation with the assistance of an independent accredited mediator, seeking mediation online or by telephone if anyone would need to travel for more than an hour to attend the mediation.

The mediator is to be appointed by agreement or failing agreement within 14 days of the negotiation period ending, I will provide you with contact details for at least 2 appropriately qualified, neutral mediators (having first confirmed their availability), and you must select one of them within 48 hours of receiving the nominations. All costs of mediation must be shared equally.

Legal action must not be commenced until, in the opinion of the independent mediator, the potential for negotiation and mediation have been exhausted.

Professional Standards Complaint

If a dispute cannot be resolved by negotiation and discussion, you may access the complaints procedure offered by Australian Natural Therapists

Association (ANTA) here:

<https://www.australiannaturaltherapistsassociation.com.au/about/complaints-process/>

13.2 Jurisdiction

These Terms & Conditions are subject to the governing law of New South Wales. Regardless of where you live in the world, you irrevocably agree that if the dispute resolution processes fail, the courts of New South Wales, and the Commonwealth of Australia, will have exclusive jurisdiction.

14.0 Respectful Communication

I reserve the right to moderate any comments made on this website, in the Facebook Groups I control, and on any of my social media pages and profiles, including deleting comments that I deem to be rude, offensive, spammy or unacceptable, without any notification or correspondence with you. Keep all communication kind and polite, please.

Disrespectful or aggressive behaviour towards me or anybody else will not be tolerated.

Appendix 1 – Version History

This document follows a structured version control process to ensure transparency of changes and maintain a clear audit trail.

Version	Date	Key Changes	Author
7.0	11 September 26	• Definitions updated — six new terms added, discontinued packages removed, Treatment Plan renamed to Care Plan throughout. • Section 3 rebuilt with new services: five appointment types at correct durations and fees, the Sustained Progress Package, the full Clear Path Program at 3.3, family package, and mentoring. • Cancellation fees corrected to \$60 / \$40 / \$20 plus the tiered rate for Discovery of Findings. • Clause 7.3 replaced with a Clear Path refund policy. • Version bumped to 7.0.	Janaya Karloci
6.3	3 August 26	• Updated Section 11.1 Technology-Assisted Planning to reflect current AI tools: added Heidi Health as primary clinical documentation platform with full compliance details (Australian data hosting, ISO 27001, ISO 42001, SOC2 certification, audio not retained, data never used to train AI models) • Added Claude AI (Anthropic) as de-identified research and support tool • Clarified distinction between identified data in Heidi and de-identified data in Claude	Janaya Karloci
6.2	5 June 25	• Updated Comprehensive Mental Health Support Packages with new progressive session structure and pricing • Added new Specialised Support Packages (Foundation Package, Try Before You Commit, Ongoing Support) • Renamed all "Transformational" packages to "Support Packages" • Updated session structure to include gentle, progressive implementation approach • Updated refund policy amounts to reflect new pricing	Janaya Karloci

6.1	3 Mar2025	• Added new section 11 "Treatment Planning Process section"	Janaya Karloci
6.0	15 Nov 2024	• Added comprehensive pre-payment packages (Package A and B) • Introduced Mental Health Transformational Packages (Levels 1-4) • Restructured document with improved hierarchical numbering • Added detailed table of contents • Enhanced service delivery and telehealth sections. • Consolidated acceptance terms into introduction. • Updated business hours and communication protocols • Streamlined duplicate content • Added document version control	Janaya Karloci
5.0	Oct 2024	• Initial comprehensive terms and conditions • Basic service descriptions. • Standard appointment policies • Basic payment terms	Janaya Karloci

Thank you for reading & respecting my T&Cs

Document End Notes

Version: 7.0

Last Updated: 11 September 2026

Next Review Date: 11 September 2027

Please refer to the Version History table in [Appendix 1](#) for a complete record of changes and updates as at version 7.0.

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