

Terms of Service

Payment Terms. For all readings under \$100.00, the full fee is due at the time your request is made, prior to the reading. Payment must be received by Tarot by Firelight LLC before the commencement of your reading. For readings over \$100.00, a 20% deposit is due at the time the reading is scheduled to reserve your appointment. Due to the time and labor required for the longer readings, you must reserve the appointment well in advance with a deposit. Within 24 hours prior to the scheduled appointment or right before your reading begins, full payment must be tendered to Tarot by Firelight LLC. Due to the difficulty with debt collection, all payments for reading requests must be tendered in advance.

Payment Methods. For online readings, Tarot by Firelight LLC accepts credit cards or PayPal. All payment transfers are done through the third party platform(s) Apple Pay or Google Play, so please be familiar with the privacy policy and terms of use for these third party platforms. Tarot by Firelight LLC is not liable for any mishandling by these third party platforms. For in-person readings, cash only. Tarot by Firelight LLC does not accept checks or money orders. If your credit card is declined or payment is not properly transferred due to deficiencies on your end, then Tarot by Firelight LLC will be entitled to the balance owed plus a 25% interest as additional charge for the deficiency.

Refund Policy. Tarot readings by Tarot by Firelight LLC constitute a professional service and due to the nature of the service and labor involved, all readings are non-refundable. However, if no reading was performed or your tarot professional has cancelled the reading prior to its commencement, then of course, your fee will be refunded to you in full. Tarot by Firelight LLC exercises great reasonable care and diligence in performing each and every tarot reading. If you are dissatisfied with your reading, please contact your tarot professional to see if an agreeable settlement may be worked out.

Statement of Tarot Ethics. A statement of ethics is provided at <https://tarotbyfirelight.com/code-of-ethics>, which covers the ethical policy of Tarot by Firelight LLC, hereby integrated and incorporated into this Terms of Service.

Scope of Life Coach Services. The tarot reading services provided by Tarot by Firelight LLC is more akin to life coach services and strives to help you work on your goals for

the future and create the life path you desire. Your tarot reading with Tarot by Firelight LLC in no way replaces professional counseling from a licensed counselor or therapist and cannot be relied upon in lieu of sound legal, medical, or financial advice from licensed or qualified professionals. Tarot by Firelight LLC in no way diagnoses problems, but rather, suggests creative perspectives for understanding your current problems or help you come up with actions you can take to empower yourself in a way that will maximize your personal and professional potentials. Tarot by Firelight LLC strives to help you improve the quality of your life by tapping into your intuition. The role of such a life coach is supportive.

Disclosure of Limitations. A tarot reading should never be used in place of professional counseling. Your reading cannot offer legal, medical, business, or financial advice nor does any portion of your reading from Tarot by Firelight LLC purport to do so. You should not rely on a tarot reading to make any decision that would affect your legal, financial, or medical condition. If your inquiry involves the law, finance, or medicine, then you should seek the advice of a licensed or qualified legal, financial, or medical professional. Also, a tarot reading cannot replace qualified mental health care. A tarot reading can only facilitate how you cope spiritually with a given situation.

Video Reading Recordings. Tarot by Firelight LLC may, at your option, provide video conference tarot readings through third party platforms or hosts, such as Skype or Google Hangout. These video readings may from time to time be recorded. If a video reading is recorded, you will be put on notice in advance of the recording. You are entitled to a copy of the video recording, though charges may apply. Before consenting to a video reading, please go over any questions or concerns you may have with Tarot by Firelight LLC. By commencing a video reading, you are consenting to the terms herein. Likewise, please be advised that you are not permitted to record video readings without express, written permission from Tarot by Firelight LLC. If you would like to record your video tarot reading, please ask before doing so.

Confidentiality of Tarot Readings. Tarot by Firelight LLC exercises reasonable diligence in maintaining the confidentiality of your tarot reading and will not voluntarily, knowingly, intentionally, or willfully disclose your identity or the contents of your tarot reading to third parties. However, if Tarot by Firelight LLC genuinely believes disclosure is required to: (1) prevent imminent harm or risk of harm to yourself or to another, (2) meet any applicable law, regulation, legal process, or governmental request, or (3) protect or defend Tarot by Firelight LLC against claims or threats of claims, then Tarot by Firelight LLC reserves the right to do so to the extent reasonably necessary. Please keep in mind that no legally recognized privilege exists between a

tarot professional and client the way a privilege might exist between an attorney and client, doctor and patient, husband and wife, or priest and penitent.

Fortune Telling Laws. Pursuant to applicable laws of certain jurisdictions, a person can be guilty of fortune telling when, for a fee or compensation, that person claims or pretends to tell fortunes, or holds him or herself out as being able, by claimed or pretended use of occult powers, to answer questions or give advice on personal matters or to exorcise, influence, or affect evil spirits or curses, unless otherwise done so explicitly for entertainment purposes only. Any and all readings provided by Tarot by Firelight LLC neither claims nor pretends to tell fortunes and neither claims nor pretends to use occult powers in ways that would run against such laws. In certain jurisdictions, a tarot professional is required to disclose to you that tarot readings should be for entertainment purposes only, and if such a law applies to your reading, then you are hereby on notice thereof.

BY CONTACTING Tarot by Firelight LLC FOR A READING, YOU ARE IN EFFECT ACKNOWLEDGING AND AGREEING TO THE FOREGOING TERMS OF SERVICE.