

## Terms of Service

**Payment Terms.** For all readings, the full fee is due at the time your request is made, prior to the reading. Payment must be received by LISA JEMUS OF TAROT SOLUTIONS before the commencement of your reading. Due to the difficulty with debt collection, all payments for reading requests must be tendered in advance.

**Payment Methods.** For online readings, LISA JEMUS OF TAROT SOLUTIONS accepts PayPal or email transfer. All payment transfers are done through the third party platform(s) PAYPAL or email transfer provided by your banking institution, so please be familiar with the privacy policy and terms of use for these third party platforms. LISA JEMUS OF TAROT SOLUTIONS is not liable for any mishandling by these third party platforms. For in-person readings, cash at the time of reading OR you may pay in advance using PayPal or email transfer. LISA JEMUS OF TAROT SOLUTIONS 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 LISA JEMUS OF TAROT SOLUTIONS will be entitled to the balance owed plus a 25% interest as additional charge for the deficiency.

**Cancellation Policy:** 24 hours notice is required for cancelling a previously scheduled appointment and must be confirmed by LISA JEMUS OF TAROT SOLUTIONS. If less than 24 hours notice is given, you will be charged the full rate for the session, and this fee will not be put forward in payment for a rescheduled session. If more than 24 hours notice of cancellation is given, you may reschedule your appointment at no additional charge.

Tarot readings by LISA JEMUS OF TAROT SOLUTIONS 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. LISA JEMUS OF TAROT SOLUTIONS exercises great reasonable care and diligence in performing each and every tarot reading. If you are dissatisfied with your reading, please contact LISA JEMUS OF TAROT SOLUTIONS to see if an agreeable settlement may be worked out.

**Statement of Tarot Ethics.** A statement of ethics is provided at <https://www.lisajemus.com/wp-content/uploads/2020/11/The-Alchemist-and-Code-of-Ethics.pdf>, which covers the ethical policy of LISA JEMUS OF TAROT SOLUTIONS hereby integrated and incorporated into this Terms of Service.

**Scope of Life Coach Services.** The tarot reading services provided by LISA JEMUS OF TAROT SOLUTIONS 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 LISA JEMUS OF TAROT SOLUTIONS 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. LISA JEMUS OF TAROT SOLUTIONS 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. LISA JEMUS OF TAROT SOLUTIONS 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 LISA JEMUS OF TAROT SOLUTIONS 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.** LISA JEMUS OF TAROT SOLUTIONS may, at your option, provide video conference tarot readings through third party platforms or hosts, such as Skype or Zoom. 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 LISA JEMUS OF TAROT SOLUTIONS. 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 LISA JEMUS OF TAROT SOLUTIONS. If you would like to record your video tarot reading, please ask before doing so.

**Confidentiality of Tarot Readings:** LISA JEMUS OF TAROT SOLUTIONS 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

LISA JEMUS OF TAROT SOLUTIONS 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 LISA JEMUS OF TAROT SOLUTIONS against claims or threats of claims, then LISA JEMUS OF TAROT SOLUTIONS 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 LISA JEMUS OF TAROT SOLUTIONS 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 LISA JEMUS OF TAROT SOLUTIONS FOR A READING, YOU ARE IN EFFECT ACKNOWLEDGING AND AGREEING TO THE FOREGOING TERMS OF SERVICE.

Please email [ljemus@shaw.ca](mailto:ljemus@shaw.ca) with the words "I AGREE TO YOUR TERMS AND CONDITIONS" and once received LISA JEMUS OF TAROT SOLUTIONS will send the booking calendar link and details email.