

# Terms of Service Agreement

## Payment Terms

The total fee is due for all readings under \$100.00 when your request is made before the reading. Payment must be received by Serenity before the commencement of your reading. For readings over \$100.00, a 20% deposit is due when 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 before the scheduled appointment or right before your reading begins, full payment must be tendered to Serenity. Due to the difficulty with debt collection, all payments for reading requests must be tendered in advance.

## Payment Methods

For online readings, Serenity accepts credit cards or PayPal. All payment transfers are done through the third-party platform(s) Square and PayPal, so please be familiar with these third-party platforms' privacy policies and terms of use. Serenity is not liable for any mishandling by these third-party platforms. For in-person readings, cash is preferred. Serenity 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 Serenity will be entitled to the balance owed and up to 20% interest as an additional charge.

## Refund Policy

Tarot readings by Serenity 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 advisor has canceled the reading before its commencement, your fee will be refunded to you in full. Serenity exercises great reasonable care and diligence in performing each and every Tarot reading.

## Statement of Tarot Ethics

A statement of ethics is provided at [Cosmic Tarot | Code of Ethics](#), which covers the ethical policy of Cosmic Tarot, hereby integrated and incorporated into this Terms of Service.





# Cosmic Tarot



## Scope of Life Coach Services

The Tarot reading services provided by Serenity are more akin to life coach services, and Serenity strives to help you work on your goals for the future and create the life path you desire. Your Tarot reading with Serenity in no way replaces professional counseling from a licensed counselor or therapist. It cannot be relied upon in lieu of sound legal, medical, or financial advice from licensed or qualified professionals. Serenity in no way diagnoses problems but instead suggests creative perspectives for understanding your current problems or helps you develop an action plan to empower yourself to maximize your potential. Serenity's goal is to help you improve the quality of your life by tapping into your intuition, and 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 Serenity 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.

## Video Reading Recordings

Serenity may, at your option, provide video conference Tarot readings through third-party platforms or hosts, such as Zoom or Discord. These video readings may, from time to time, be recorded. If a video reading is recorded, you will be notified 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 review any questions or concerns with Serenity. 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 Serenity. If you would like to record your video Tarot reading, please ask before doing so.





# Cosmic Tarot

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## Confidentiality of Tarot Readings

Serenity 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 Serenity 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 Serenity against claims or threats of claims, then Serenity reserves the right to do so to the extent reasonably necessary. Please remember 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 Serenity neither claim nor pretend to tell fortunes, and Serenity neither claims nor pretends to use occult powers in ways that would run against such laws. In certain jurisdictions, a Tarot professional must 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 ME FOR A READING, YOU ARE, IN EFFECT, ACKNOWLEDGING AND AGREEING TO THE ABOVE TERMS OF SERVICE.***

*Date Updated: November 2nd, 2022*



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[Linktr.ee/CosmicTarot](https://linktr.ee/CosmicTarot)

