## Terms of Service

Payment Terms. All payments for reading requests must be tendered in advance. Direct credit card and Venmo payments accepted. Please direct your Venmo payments to @Masterson415 last four digits 7621 at the time of your service request. Please note that all payment transfers are done through the third-party platform Wix, so please be familiar with the privacy policy and terms of use for these third-party platforms. Meredyth Masterson and Sea Tarot are not liable for any mishandling by these third-party platforms. In the event of third-party mishandling, your claim will be with Wix, Venmo, Visa, etc. directly. Cash is also accepted in-person. Sea Tarot 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 Meredyth Masterson of Sea Tarot will be entitled to the balance owed plus a 25% interest as additional charge for the deficiency.

Cancellation Policy. For in-person sessions by appointment, to cancel you must send the cancelation notice to Sea Tarot at least 24 (twenty-four) hours in advance of the appointment. Otherwise, you will be bound to pay the session price even if you do not show up for your session. Sea Tarot is a services business and thus Meredyth Masterson's time is the only available inventory; cancellations are an enormous burden on Sea Tarot's business. Thus, if you book a session, then I rely on your representation that you will fulfill your end of the arrangement and I will mine. For e-mail written reading reports, all sales are final and therefore once offer and acceptance have been confirmed, you will be bound to the terms.

**Service Requested is Not Time Sensitive.** You understand and acknowledge that the service you have requested is not urgent and that time is not of the essence. If, however, your inquiry is urgent or time-sensitive, then separate, additional, written arrangements need to be made with Sea Tarot. If no such documented, written arrangements are made on timing of delivery, then you hereby assure us that your request and needs are not time sensitive.

**Refund Policy for Services.** Sea Tarot values one-to-one personalized care, supported by a spiritual point of view. You are requesting a spirituality-based service tendered from experience, specialized knowledge, and personalized attention. Thus, my services are non-refundable. All service fulfillments are final. Nonetheless, Sea Tarot wants to ensure that you glean the most value from your spiritual experience, and so if you have any questions or concerns, please do not hesitate to reach out. I would be more than happy to attend to you and see what I can do to resolve any concerns you may have.

Video Reading Recordings. If you book an online session, Sea Tarot may, at your option, provide video conference consultations or sessions through the third-party platform host Zoom. If your video session is recorded, you will be put on notice in advance of the recording. You are entitled to a copy of the video recording. Before consenting to a video session, please go over any questions or concerns you may have with Sea Tarot. By commencing a video session, you are consenting to the terms herein. Likewise, please be advised that you are not permitted to record video sessions without express permission from Sea Tarot. If you would like to record your video session, then please ask before doing so. Reasonable accommodation or arrangements can then be made accordingly.

Confidentiality. Sea Tarot exercises reasonable diligence in maintaining the confidentiality of your sessions and I will not voluntarily, knowingly, intentionally, or willfully disclose your identity or the contents of your sessions with us to third parties. However, if Sea Tarot 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 Meredyth Masterson of Sea Tarot against claims or threats of claims, then Meredyth Masterson of Sea Tarot 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.

**For Entertainment Purposes Only**. Sea Tarot and Meredyth Masterson explicitly don not claim to predict the future. Meredyth Masterson explicitly begins each session with a

reminder that the future in not a fixed thing and that, in the future, we will be in the present. All of Sea Tarot's guidance if for the present moment. In San Francisco, Tarot-based services provided by Sea Tarot require a clear disclaimer that such services are <u>for entertainment purposes only</u>. Thus, if such a law applies to any sessions between us, then you are hereby on notice that our session is and can only be for entertainment purposes only. Nonetheless, please note that per the faith and personal spiritual practices of Meredyth Masterson and Sea Tarot, all sessions will comply strictly to the morals and codes outlined by that faith and spiritual practice. In other words, I take my moral obligation to you seriously. I treat my spiritual connection with you with reverence, faith, and integrity.

**Reservation of Right.** From time to time, as would be ordinary for any business, Sea Tarot may modify the Terms of Service, and I reserve the right to do so at our discretion accordingly. The terms of your service will be bound by the terms of service applicable at the time your service was rendered.

**Contact.** If you have any questions or concerns about our Terms of Service and company policy, please contact meredyth@seatarot.com

BY CONTACTING SEA TAROT FOR A READING, YOU ARE IN EFFECT ACKNOWLEDGING AND AGREEING TO THE FOREGOING TERMS OF SERVICE.