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TERMS AND CONDITIONS

Online Courses and Membership Packages: All Spiritual Matters LLC purchases are final. We do not refund, transfer or defer any courses, classes or workshops. All courses, workshops and classes must be completed as purchased and specified.

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Private Consultations

Readings are a form of experiment. No claims are made, and results cannot be guaranteed. Kay Reynolds is not a fortune teller. Her aim is to try and give evidence of survival of loved ones in the spirit world. Spirit may include a glimpse of the recipient's life or a situation of the individual(s) at this time. Any life choices you make must be your own as you take full responsibility for your own life path. Kay Reynolds would advise you not to book a sitting if you are aware of any medical or psychiatric condition which may affect your interpretation of the sitting. Please understand there is no guarantee of who will come through to communicate. If the loved one you wish to hear from does not come through, please know it in no way indicates they do not love you. It simply means today was not the right time or it could mean the medium is not the right medium for that particular loved one.

If after 10 minutes into the reading you are not satisfied, you may stop the reading for a full refund.

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The non-disclosure agreement is considered binding upon digitally accepting terms and agreements and is made between the student (you) and Spiritual Matters LLC.

This Agreement shall govern the conditions of disclosure by Spiritual Matters LLC and The Student of certain Confidential Information, including but not limited to course material, trade secrets and intellectual property relating to the Spiritual Matters LLC courses and membership packages.

The Student hereby agrees that:

- The Student shall not disclose any business or personal information given verbally or in written form during the course of study, including but not excluded to, cost information, accounting and unpublished financial information, business plans, customer lists and customer information, purchasing techniques, supplier lists and supplier information and marketing, production or merchandising systems or plans, information relating to persons including Kay Reynolds or any other persons mentioned or alluded to during the course.
- The Student shall not directly or indirectly acquire any interest in, or design, create, manufacture, sell, teach or otherwise deal with any item or product, containing, based upon or derived from the information, except as may be expressly agreed to in writing by Kay Reynolds.
- That the secrecy obligations of The Student shall continue for a period ending 10 years from the date hereof.

Spiritual Matters LLC will be entitled to obtain an injunction to prevent threatened or continued violation of this Agreement, but failure to enforce this agreement will not be deemed a waiver of this Agreement.