

Terms of Service

Payment Terms. Due to the difficulty with debt collection, all payments for workshops, classes, events, Reiki sessions, or reading requests must be tendered in advance via Venmo, CashApp, Zelle, or cash. Please direct your payment preference type to Hannah at the time of your service request. Please note that all payment transfers are done through the third party platform(s) Venmo, CashApp, and Zelle, so please be familiar with the privacy policy and terms of use for these third party platforms. Virga is not liable for any mishandling by these third party platforms. In the event of third party mishandling, your claim will be with Venmo, CashApp, or Zelle directly. Virga does not accept checks, bank checks, wire transfers, or money orders. If your credit card is declined or payment is not properly transferred due to deficiencies on your end, then Virga will be entitled to the balance owed plus a 10% interest as additional charge for the deficiency.

Cancellation Policy. For in-person events, workshops, classes, readings, Reiki sessions, parties or live Zoom or Google Meet readings by appointment, to cancel you must send the cancellation notice to virgatarot@gmail.com at least 24 (twenty-four) hours in advance of the appointment, workshop, class, party, or event. Otherwise you will be bound to pay the session price even if you do not attend your session. When you purchase and schedule your in-person Reiki session, tarot reading, party, or live Zoom or Google Meet session, a fee will automatically be deducted from your potential refund amount in order to hold your spot. Due to the nature of our business here at Virga, cancelations are an enormous burden on us and greatly impact our ability to serve our clients. Thus, if you book a session, reading, or party, then we rely on your representation that you will fulfill your end of the arrangement and we will fulfill ours.

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 Hannah. 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. Workshops, classes, events, Reiki sessions, and tarot readings by Virga constitute professional services and, due to the nature of the service and labor involved, all are non-refundable. However, if no service was rendered or if Hannah has canceled the workshop, class, event, Reiki session, or tarot reading prior to its commencement, then your fee will be refunded to you. Hannah exercises great reasonable care and diligence in performing each and every workshop, class, event, Reiki session, and tarot reading. If you are dissatisfied with the

service(s) you have received, please contact Hannah to see if an agreeable outcome can be achieved.

Scope of Guidance and Coaching Services. Some of the services provided by Virga are akin to life coaching services and we strive to help you work on your goals for the future and create the life path you desire. Your experience with Virga 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 and qualified professionals. Hannah in no way diagnoses problems, but instead strives to help you improve the quality of your life by tapping into your creativity and intuition. The role of such a coach is solely supportive in nature.

Disclosure of Limitations. The spirituality-based services Virga offers should never be used in place of professional counseling. Your interactions with Virga and its workshops, classes, events, parties, Reiki sessions, or tarot readings are in no way claiming to offer legal, medical, business, or financial advice nor does any portion of your interactions purport to do so. You should not rely on any such spirituality-based service 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, spirituality-based services delivered by Hannah cannot replace qualified mental health care; they can only facilitate how you cope spiritually with a given situation.

Video Reading Recordings. Virga may, at your option, provide video consultations, workshops, classes, events, parties, Reiki sessions, or tarot readings through third party platforms or hosts such as Zoom or Google Meet. These video sessions may from time to time be recorded. If a 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, though processing and administrative charges may apply. Before consenting to a video session, please go over any questions or concerns you may have with Hannah. By entering into 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, written permission from Hannah. If you would like to record your video session, then you **must ask and receive written permission** before doing so. Reasonable accommodation or arrangements can then be made accordingly.

Confidentiality. Virga exercises reasonable diligence in maintaining the confidentiality of your information and we will not voluntarily, knowingly, intentionally, or willfully disclose your identity or potentially identifying information to third parties. However, if Hannah 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 Virga against claims or threats of claims, then Hannah reserves the right to do

so to the extent reasonably necessary. Please keep in mind that no legally recognized privilege exists between an alternative spirituality 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, still outlawed in certain places, 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 services provided by Virga neither claim nor pretend to tell fortunes and neither claim nor pretend to use occult powers in ways that would run against such laws.

For Entertainment Purposes Only. In certain jurisdictions, the spirituality-based services provided by Virga would require a clear disclaimer that such services are for entertainment purposes only. Thus, if such a law applies to any sessions, 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 Hannah, all sessions will comply strictly with the morals and codes outlined by that faith and spiritual practice. We take our moral obligation to you seriously; irrespective of the law above, we treat our spirituality-based interactions with our clients as an authentic exchange of knowledge and guidance as outlined by the provisions above.

Reservation of Right. From time to time, as would be ordinary for any business, Virga may modify the Terms of Service and we reserve the right to do so at our discretion accordingly. The terms your service with us will be bound by will be the terms 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 virgatarot@gmail.com.

BY CONTACTING VIRGA FOR ANY SERVICES, YOU ARE IN EFFECT ACKNOWLEDGING AND AGREEING TO THE FOREGOING TERMS OF SERVICE.

Last Modified: September 20, 2025