

Refund & Payment Policy

Last updated: [March 30, 2026]

1. General Policy

Due to the nature of the service (time-based consultation and professional analysis), all payments are **generally non-refundable**.

2. Payment Method

All payments are made to the **official bank account of the Service Provider**, registered as a sole proprietor (FOP).

Payment details are provided upon confirmation of the booking.

3. Booking Confirmation

A session is considered **confirmed only after full payment is received**.

4. Cancellation and Rescheduling

- Sessions may be rescheduled with at least **24 hours' notice**
- Cancellations made less than 24 hours before the session are **non-refundable**
- Missed sessions (no-show) are **non-refundable**

5. After the Session

Once a session has taken place, **no refunds will be issued**, as the service is considered delivered.

6. Exceptional Cases

Refund requests may be considered in exceptional circumstances at the sole discretion of the Service Provider.

7. Invoices and Receipts

Upon request, clients may receive:

- an **invoice before payment**, and/or
- a **receipt after payment is completed**

All documents are issued by the Service Provider in accordance with applicable regulations.

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