

1 thereby obligating and binding the Client to the non-refundable Service payment.
2 Therefore, a refund of payment would in effect be a legal breach of our privately agreed
3 upon, lawfully executed, and enforceable service contract.

4 7. Nonetheless, on or about October 7, 2016, the Client demanded a refund, citing that she
5 was “disappointed” with the reading results because they “did not resonate” with her,
6 which is not reasonable grounds for a refund. The Service Terms and Disclosure clearly
7 state that the reading is for entertainment purposes only and accuracy is not guaranteed.
A true and correct copy of all correspondences between the Client and me is attached
8 hereto and incorporated by reference as Exhibit D.

9 8. Then on or about October 8, 2016, Client filed the refund claim with PayPal, despite full
10 acknowledgement of the Disclosure and Service Terms.

11 9. The Client’s demand for the refund is unreasonable because she knew and acknowledged
12 through informed consent and binding contract that the Service would be non-refundable
13 and furthermore, she has received the full benefit of the Service as described.

14 10. To approve the Client’s refund request would be to repudiate and discredit the binding
15 private contract the parties entered into. Furthermore, if Client’s refund request was
16 approved, then the Client would receive unjust enrichment from my Service.

17 11. The Client’s dispute with me is one that should be handled by a court of law with
18 jurisdiction over such a civil dispute, and is not one that should be handled by PayPal.
19 Therefore PayPal should reject Client’s claim and encourage the Client to seek the proper
20 channels for dispute resolution.

21 12. For the foregoing reasons, the Client’s refund request should be denied.

22 I agree and acknowledge, under penalty of perjury per the laws of the United States, that all
23 statements made herein are true and accurate to the best of my knowledge.

24 Dated: 10/11/2016

Respectfully submitted,

25 By: /s/ JANE ARCANA

26 Jane Arcana

EXHIBIT A
STANDARD COMPANY TERMS & CONDITIONS

JANE ARCANA TAROT & DIVINATION SERVICES



LIST OF READING SERVICES

- | | |
|---|---------|
| Concise Three Card Tarot Reading | \$15.00 |
| <p>Do you have a specific question that you want a quick, concise answer to? A concise tarot reading uses three cards that will offer a snapshot of the most pertinent concerns and energies surrounding a specific situation. Typical three-card readings given in person or by video will run about 10 minutes and written readings are 1-2 pages in length.</p> | |
| Classic Five Card Tarot Reading | \$20.00 |
| <p>Either a Simple Cross or an Essential Keys spread utilizing five cards will offer a well-rounded understanding of a specific situation. This reading can be used generally if you have no question in mind and will offer a sense of where you are on your life path right now, or it can be used for a specific question. Typical five-card readings given in person or by video will run about 15 minutes and written readings are 2-3 pages in length.</p> | |
| Celtic Cross Tarot Reading | \$45.00 |
| <p>Whether you have a specific question or you want a general reading, the traditional Celtic Cross is a tried and true method in tarot divination. The Celtic Cross is said to date back to the 19th century when esoteric tarot began to take form. The spread begins with the selection of a signifier card based on your date of birth, which then anchors the center of a cross, a smaller cross of cards over your signifier and then a larger cross of four cards around you, and finally, a column of cards to the right for a total of ten cards, with ten being the Qabalistic key to the Tree of Life, unlocking revelations found in the veil between the physical and metaphysical realms. Typical Celtic Cross readings given in person or by video will run about 30 minutes and written readings are about 5 pages in length.</p> | |
| General Life Path Reading | \$50.00 |
| <p>These readings are great for birthdays, New Year's, and other major holidays when you are thinking about your life path, where you have been, where you are going, and what might be up ahead. You can tailor these readings for a fixed period of time, such as the coming month, the coming year, or the coming five years. General life path readings offer an overview snapshot that can help you see what you might not be seeing about yourself and to help you make important adjustments to your life path so you can head in the direction of your desired future.</p> | |

In-Depth Specific Question Reading

\$65.00

Do you have one specific question that requires an in-depth reading? For example, if you have been feeling stagnation in your career path and wish to consult the tarot for a spiritual roadmap to guide your way toward professional advancement, then an in-depth specific question reading would reveal to you what you most need to know. If you have not been experiencing the best of luck in love and matters of the heart and want to know why, an in-depth specific question reading can help you to reposition yourself for better romantic opportunities. A tarot spread consisting of 8 and 12 cards will be selected and customized specifically to you and your question. Plan for approximately an hour for such a reading.

Life Purpose Reading

\$75.00

The Life Purpose readings integrate numerology. First, per your date of birth, your Essence Card will be calculated, which will offer you insights into your innate disposition, strengths, and weaknesses. A quick name analysis can give you a sense of your most prominent character traits. Your Decisive Age and other basic personality analysis will be provided per your date of birth, followed by a full tarot reading session consisting of my signature 9 card spread plus a final oracle card draw.

Depth Diagnostics Reading

\$95.00

Two tarot decks are used for the Depth Diagnostics reading. The Depth Diagnostics reading can be used to answer a specific question or for a general reading. It will determine exactly what area of your life to focus on for your goals to manifest, what course of action to take, and then a full reading spread on the inquiry at hand. Details and a deconstruction of your life path is performed with the second tarot deck. The reading ends with a six-month projection to offer a general sense of what is up ahead.

JANE ARCANA TAROT & DIVINATION SERVICES

Terms of Service

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

Payment Methods. For online readings, I accept credit card transactions or PayPal. All payment transfers are done through the third party platform(s) operated by PayPal, so please be familiar with the privacy policy and terms of use for these third party platforms. Jane Arcana Tarot is not liable for any mishandling by these third party platforms. For in-person readings, cash only. Jane Arcana 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 Jane Arcana Tarot will be entitled to the balance owed plus a 25% interest as additional charge for the deficiency.

No Refunds. Tarot readings by Jane Arcana constitute a professional service and due to the nature of the service and labor involved, all readings are non-refundable.

Service, Not Goods. Tarot and all divinatory services by Jane Arcana Tarot are services, not goods, and therefore shall fall under the scope of applicable codes and regulations for services, not goods.

Statement of Tarot Ethics. A statement of ethics is provided at www.janearcanatarot.com/tarotethics, which covers the ethical policy of Jane Arcana Tarot, hereby integrated and incorporated into this Terms of Service.

Scope of Life Coach Services. The tarot reading services provided by Jane Arcana Tarot is more akin to life coach services and strives to help you work on your goals for the future and create the life path you desire. Your tarot reading with Jane Arcana Tarot 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 or qualified professionals. Jane Arcana Tarot in no way diagnoses problems, but rather, suggests creative perspectives for understanding your current problems or help you come up with actions you can take to empower yourself in a way that will maximize your personal and professional potentials. Jane Arcana Tarot strives to help you improve the quality of your life by tapping into your intuition. The role of such a life coach is supportive.

Time is Not of the Essence. The parties acknowledge that time is not of the essence here and the client is not requesting a time sensitive or urgent request.

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 Jane Arcana Tarot 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. A tarot reading can only facilitate how you cope spiritually with a given situation.

Video Reading Recordings. Jane Arcana Tarot may, at your option, provide video conference tarot readings through third party platforms or hosts, such as Skype or Google Hangout. These video readings may from time to time be recorded. If a video reading is recorded, you will be put on notice 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 go over any questions or concerns you may have with Jane Arcana Tarot. 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 Jane Arcana Tarot. If you would like to record your video tarot reading, please ask before doing so.

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 Jane Arcana Tarot neither claims nor pretends to tell fortunes and neither claims nor pretends to use occult powers in ways that would run against such laws. In certain

jurisdictions, a tarot professional is required to 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.

For Entertainment Purposes. In compliance with the fortune telling laws of certain jurisdictions and the policies of certain third party hosting services, please understand that tarot divination services you book with Jane Arcana are for entertainment purposes only and shall be construed by law as an entertainment service.

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

First Posted: 02/10/2005

Updated: 06/03/2005

Updated: 12/01/2006

Updated: 03/12/2007

EXHIBIT B
CLIENT'S REQUEST FOR SERVICES

JANE ARCANA TAROT & DIVINATION SERVICES



Reading Request Form

Date of Submission: 1 Oct 2016

Your Name: Polly Poopie

Contact Info: pp_poopie@email.com

BOOK A READING WITH JANE

Service Types	Fee	Qty.	Subtotal
Concise Three Card Tarot Reading	\$15.00		
Classic Five Card Tarot Reading	\$20.00		
Celtic Cross Tarot Reading	\$45.00		
General Life Path Reading	\$50.00		
In-Depth Specific Question Reading	\$65.00		
Life Purpose Reading	\$75.00	1	\$75.00
Depth Diagnostics Reading	\$95.00		
TOTAL DUE:			<u>\$75.00</u>

BY CONTACTING JANE ARCANA TAROT FOR A READING, YOU ARE ACKNOWLEDGING AND AGREEING TO HER TERMS OF SERVICE. The Terms of Service are provided in full here: www.janearcana.com/serviceterms.

Thank you for your patronage! Your appointment has been set and your **LIFE PURPOSE READING** will be delivered to you by e-mail within five (5) business days.

Jane Arcana

EXHIBIT C
PROOF OF DELIVERY FOR SERVICES



Jane Arcana <readings@janearcana.com>

Life Purpose Tarot Reading for Polly Poopie

Jane Arcana Tarot <readings@janearcana.com>
To: pp_poopie@email.com

Wednesday, Oct 5, 2016 at 10:24 AM

Hi Polly:

What a pleasure it was for the opportunity to read for you. Enclosed as a PDF attachment you will find your Life Purpose Tarot reading.

Your payment of \$75.00 has been received and processed. Thank you.

I look forward to working with you in the future.

As always, per my standard business practices, I would like to remind you of my tarot reading service terms and conditions, which you reviewed and accepted prior to booking your reading service with me and which you can review again at www.janearcana.com/serviceterms.

Thanks so much,
Jane

www.janearcanatarot.com

2 Attachments



asdf asdf asd sdf sdf sd
sdfsd sdfsd sdf sdf sdf
sdfsd ddfsd sdf sdf d
sdfs rtrtr ertrtr ertrtr
ertrtr cvbc vbg sdf dd112
sdfsd sdfsd sdf 323s





Polly Poopie <pp_poopie@email.com>

Re: Life Purpose Tarot Reading for Polly Poopie

Polly Poopie <pp_poopie@email.com >
To: readings@janearcana.com

Wednesday, Oct 5, 2016 at 11:18 AM

Hi Jane:

Wow! I'm so excited! Thank you so much. Everything looks so beautiful and the photograph of your tarot reading is magical!

I can't wait to dig in!

Blessings,
Polly

EXHIBIT D
CORRESPONDENCES



Jane Arcana <readings@janearcana.com>

Life Purpose Tarot Reading for Polly Poopie

Jane Arcana Tarot <readings@janearcana.com>
To: pp_poopie@email.com

Sunday, Oct 2, 2016 at 12:01 PM

Hi Polly:

I've received your request for a Life Purpose Tarot Reading, which is \$75.00. Payment is accepted through PayPal.

I will be delivering your tarot reading as an e-mail attachment, both a PDF of your tarot reading write-up and a photograph as a JPG of the tarot reading spread.

In the meantime, please review the standard terms and services below. These terms also appear on my website. If you have any questions, do not hesitate to contact me. If you proceed with the reading service, then your agreement to all terms as set forth herein is presumed and binding.

Thanks so much,
Jane
www.janearcanatarot.com

* * *

TERMS OF SERVICE

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

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For Entertainment Purposes. In compliance with the fortune telling laws of certain jurisdictions and the policies of certain third party hosting services, please understand that tarot divination services you book with Jane Arcana are for entertainment purposes only and shall be construed by law as an entertainment service.

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



Jane Arcana <readings@janearcana.com>

Life Purpose Tarot Reading for Polly Poopie

Jane Arcana Tarot <readings@janearcana.com>
To: pp_poopie@email.com

Wednesday, Oct 5, 2016 at 10:24 AM

Hi Polly:

What a pleasure it was for the opportunity to read for you. Enclosed as a PDF attachment you will find your Life Purpose Tarot reading.

Your payment of \$75.00 has been received and processed. Thank you.

I look forward to working with you in the future.

As always, per my standard business practices, I would like to remind you of my tarot reading service terms and conditions, which you reviewed and accepted prior to booking your reading service with me and which you can review again at www.janearcana.com/serviceterms.

Thanks so much,
Jane

www.janearcanatarot.com

2 Attachments



asdf asdf asd sdf sdf sd
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sdfs rterte ertrtrt erttt
ertext cvbc vbg sfd dd112
sdfsdfsd sdfdfdf sdf 323s

PDF

Polly Poopie <pp_poopie@email.com>

Re: Life Purpose Tarot Reading for Polly Poopie

Polly Poopie < pp_poopie@email.com >
To: readings@janearcana.com

Wednesday, Oct 5, 2016 at 11:18 AM

Hi Jane:

Wow! I'm so excited! Thank you so much. Everything looks so beautiful and the photograph of your tarot reading is magical!

I can't wait to dig in!

Blessings,
Polly

Polly Poopie <pp_poopie@email.com>

Re: Life Purpose Tarot Reading for Polly Poopie

Polly Poopie < pp_poopie@email.com >
To: readings@janearcana.com

Wednesday, Oct 5, 2016 at 02:18 PM

Hi Jane:

It's me again. I read the Life Purpose Tarot Reading many times and frankly I'm disappointed in the reading results. What you said about me needing to exert greater willpower does not resonate with me because I am already trying my hardest!

I don't feel like this Life Purpose Tarot Reading really shed any light on my actual life purpose. I'm really disappointed and feel like \$75.00 is too much money.

I WANT A FULL REFUND.

Blessings,
Polly

Jane Arcana <readings@janearcana.com>

Re: Life Purpose Tarot Reading for Polly Poopie

Jane Arcana Tarot <readings@janearcana.com>
To: pp_poopie@email.com

Wednesday, Oct 5, 2016 at 03:00 PM

Hi Polly:

I am sorry you feel that way about your tarot reading. You can rest assured I did my best and per my spiritual practices, really tried to connect to the Divine and your spirit guides to help answer your questions. Based on my best interpretation of the cards and what I intuited from your guides, I put together your Life Purpose Tarot Reading.

I know many clients often feel a reading does not resonate because there is still much in their own life path they do not see. However, after time, in retrospect, they realize the tarot readings were spot on. I hope the same will happen to you and time will shed further light on your divination reading.

Please also understand that accuracy was never a guarantee. I'm sorry you don't feel the reading resonates with you, but as you know from my terms of service, at the end of the day, these readings are for entertainment purposes only and was a service. Therefore, as a service, there are no refunds.

I truly wish you the best of luck and that all will be well.

Sincerely,
Jane Arcana

Polly Poopie <pp_poopie@email.com>

Re: Life Purpose Tarot Reading for Polly Poopie

Polly Poopie < pp_poopie@email.com >
To: readings@janearcana.com

Wednesday, Oct 5, 2016 at 03:40 PM

Jane:

This is terrible. Everything is terrible. Your reading was sorely disappointing. I am going to demand a refund through PayPal and file a claim.