Privacy Policy & Terms of Service

Ketzal Healing Arts and Financial Wellness

Effective Date: August 11, 2026
Last Updated: August 11, 2026

Part I, Privacy Policy

1. Introduction

Ketzal Healing Arts and Financial Wellness ("we," "us," or "our") is a Massachusetts-based business offering financial counseling and energy medicine services to clients worldwide. We are committed to protecting your personal information and being transparent about how we collect, use, store, and share it. This Privacy Policy applies to all personal information collected through our website, our client portal powered by **SuiteDash**, and any related communications. By using our services, you acknowledge and agree to the practices described in this policy.

If you are located outside the United States, please review Section 10 (International Visitors) for disclosures specific to your region.

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2. Information We Collect

We collect the following categories of personal information, primarily through our SuiteDash client portal:

Category	Examples
Identity Data	Full name, date of birth
Contact Data	Email address, phone number, mailing address
Financial Information	Personal financial details shared during counseling sessions; income, debt, or budget information you voluntarily provide
Payment Information	Credit/debit card details, billing address (processed and stored by SuiteDash's payment processor, see Section 5)
Appointment Data	Session bookings, scheduling history, session notes
Account Data	Username, password (hashed), account preferences, login history
Communication Data	Email newsletter subscriptions, message history through the portal

Usage Data	Browser type, IP address, pages visited, access times (collected via cookies and analytics tools, see Section 8)

We collect this information when you:
Create an account in our SuiteDash client portal
Book an appointment
Make a payment for services
Subscribe to our email newsletter
Communicate with us through the portal or directly
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3. How We Use Your Information
We use your personal information for the following purposes:
Service Delivery, to provide financial counseling and energy medicine sessions, manage your appointments, and communicate session details
Payment Processing, to collect fees for services rendered
Account Management, to maintain your client portal account, authenticate your identity, and provide access to your records
Communications, to send appointment reminders, receipts, service updates, and (if subscribed) our email newsletter
Legal Compliance, to fulfill obligations under applicable law and respond to lawful requests
Business Operations, to improve our services, analyze usage patterns, and maintain business records
Safety and Security, to detect and prevent fraud, unauthorized access, or misuse
We do not sell your personal information to third parties. We do not use your personal financial information for any purpose other than delivering the counseling services you requested.
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4. SuiteDash as Our Platform Provider
Our client portal, appointment booking system, payment processing interface, and newsletter subscription management operate through **SuiteDash** (SuiteDash, Inc.), a third-party software platform. When you create an account, book an appointment, make a payment, or subscribe to our newsletter, your data is collected and stored within SuiteDash's platform infrastructure.
SuiteDash acts as a **data processor** on our behalf, meaning they process your data according to our instructions and their own data processing agreements and privacy policies. We encourage you to review SuiteDash's Privacy Policy at **https://suitedash.com/privacy-policy/** to understand how they handle your data independently.
We are responsible for ensuring SuiteDash is used in a manner consistent with this Privacy Policy and applicable law, but we do not control SuiteDash's internal infrastructure, security practices, or their own sub-processors.
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5. Payment Processing
Payments for our services are processed through the payment processing functionality integrated within **SuiteDash**. We do not directly store your full credit card or debit card numbers on our own systems. Payment card data is handled by SuiteDash's payment processor(s), which may include third-party providers such as Stripe.

When you make a payment, you are also subject to the terms and privacy policies of any payment processor SuiteDash uses. We encourage you to review those terms.
We retain records of transactions (amounts, dates, services paid for) for accounting, legal, and dispute-resolution purposes.
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6. Third-Party Service Providers
In addition to SuiteDash, we may share your information with trusted third-party service providers who assist us in operating our business, including but not limited to:
Email delivery and newsletter platforms (as integrated with or used alongside SuiteDash)
Accounting and bookkeeping services
Legal and compliance advisors (subject to professional confidentiality obligations)
IT and security service providers
We share only the minimum information necessary for these providers to perform their services. We do not authorize them to use your information for their own marketing purposes.
We do not share your personal financial information disclosed during counseling sessions with any third party without your explicit written consent, except as required by law.
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7. Data Retention
We retain your personal information for as long as:
Your client account is active
Necessary to provide services you have requested
Required by applicable Massachusetts law (including any record-keeping obligations relevant to financial or wellness services)
Necessary to resolve disputes, enforce agreements, or defend legal claims
Upon account closure or written request for deletion (where applicable law permits), we will delete or anonymize your personal information within a reasonable timeframe, except where retention is legally required.
Financial and session records may be retained for a minimum of **7 years** in accordance with general Massachusetts business record-keeping standards. You should consult an attorney to confirm the specific retention period applicable to your service type.
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8. Cookies and Analytics
Our website and SuiteDash portal may use cookies and similar tracking technologies to:
Maintain your session and preferences
Analyze traffic and usage patterns
Improve user experience
You may control cookie preferences through your browser settings. Note that disabling cookies may affect the functionality of our client portal.
If we use analytics tools (such as Google Analytics), data collected is typically aggregated and anonymized. SuiteDash may also use cookies and analytics within the portal environment independently.
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9. Data Security

We take reasonable and appropriate technical and organizational measures to protect your personal information, including:

Secure HTTPS connections on our website and portal
Access controls limiting who can view your account and financial information
Relying on SuiteDash's infrastructure security for data stored within their platform

However, **no method of transmission over the internet or electronic storage is 100% secure.** We cannot guarantee absolute security. In the event of a data breach affecting your information, we will notify you in accordance with applicable Massachusetts data breach notification law (Massachusetts General Laws Chapter 93H).

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10. International Visitors

Our services are available to clients worldwide. If you are located outside the United States, please be aware that your personal information will be transferred to, processed, and stored in the United States, where data protection laws may differ from those in your home country.

European Economic Area (EEA), United Kingdom, and Switzerland: If you are located in these regions, we process your personal data on the following legal bases under the GDPR and applicable UK law:

Performance of a contract, to provide the services you requested
Legal obligation, to comply with applicable law
Legitimate interests, to operate and improve our business, where not overridden by your rights
Consent, for newsletter subscriptions and non-essential cookies

You have the right to access, rectify, erase, restrict, or port your personal data, and to object to processing. You also have the right to lodge a complaint with your local data protection authority.

Other Jurisdictions: We endeavor to comply with applicable local privacy laws. If you have questions about how your data is handled under the laws of your jurisdiction, please contact us.

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11. Children's Privacy

Our services are intended for adults and are not directed to individuals under the age of 18. We do not knowingly collect personal information from minors. If you believe a minor has provided us with personal information, please contact us and we will take steps to delete it.

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12. Your Rights and Choices

Depending on your location, you may have the right to:

Access the personal information we hold about you
Correct inaccurate or incomplete information
Request deletion of your information (subject to legal retention requirements)
Opt out of email newsletter communications at any time by clicking "unsubscribe" in any newsletter or contacting us
Withdraw consent for processing based on consent, without affecting prior lawful processing

Receive a copy of your data in a portable format (where applicable)
To exercise any of these rights, contact us using the information in Section 13. We will respond within a reasonable timeframe and in accordance with applicable law.
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13. Contact Us, Privacy
For privacy-related questions, requests, or concerns:
Ketzal Healing Arts and Financial Wellness
9 Center Court
Northampton, Massachusetts, United States
 kalli@ketzalwellness.com
 413-570-0817
 ketzalwellness.com
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14. Changes to This Privacy Policy
We may update this Privacy Policy from time to time. When we do, we will update the "Last Updated" date at the top of this document and notify you by email or through your client portal. Your continued use of our services after changes are posted constitutes acceptance of the updated policy.

Part II, Terms of Service
1. Acceptance of Terms
By creating an account, booking an appointment, making a payment, or otherwise using the services of Ketzal Healing Arts and Financial Wellness ("we," "us," or "our"), you ("Client," "you") agree to be bound by these Terms of Service ("Terms"). If you do not agree to these Terms, do not use our services.
We reserve the right to update these Terms at any time. Continued use of our services after updates are posted constitutes acceptance. We will notify you of material changes by email or through your client portal.
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2. Description of Services
Ketzal Healing Arts and Financial Wellness offers the following services:
Financial Counseling, Guidance, coaching, and educational support relating to personal financial wellness, budgeting, debt management, and related topics
Energy Medicine, Holistic, energetic wellness practices intended to support overall well-being
2.1 Nature and Limitations of Financial Counseling
Our financial counseling services are **educational and coaching in nature.** They are **not** investment advice, legal advice, tax advice, or accounting services. We are **not** a licensed investment advisor, securities broker, attorney, or CPA. Nothing shared in our sessions constitutes a recommendation to buy or sell any investment, engage in any specific financial transaction, or take any legal action.
Financial counseling is designed to support you in understanding and improving

your personal financial situation through your own informed decision-making. Results are not guaranteed and depend on factors including your individual circumstances, actions, and commitment.
You should consult licensed professionals, including a certified financial planner, accountant, or attorney, for advice specific to your legal, tax, or investment needs.

2.2 Nature and Limitations of Energy Medicine

Energy medicine services are **holistic and complementary wellness practices** and are **not** a substitute for medical care, diagnosis, treatment, or advice from a licensed healthcare provider. We make no medical claims and do not diagnose, treat, cure, or prevent any disease or medical condition.
If you have a physical or mental health condition, you should seek the care of a qualified, licensed healthcare professional. Energy medicine is intended to complement, not replace, conventional medical treatment.
By booking an energy medicine session, you acknowledge that you understand the nature of the service and are not relying on it as medical care.
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3. Account Registration

To access our services, you must create an account through our SuiteDash client portal. You agree to:
Provide accurate, current, and complete information during registration
Maintain and promptly update your account information
Keep your login credentials confidential and not share them with others
Notify us immediately of any unauthorized access to your account
Be responsible for all activity occurring under your account
You must be at least **18 years of age** to create an account and use our services. We reserve the right to suspend or terminate accounts that violate these Terms, contain inaccurate information, or are used for unauthorized purposes.
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4. Scheduling and Appointments

Appointments are booked through our SuiteDash client portal. By booking a session, you agree to the scheduling policies set forth in this section.

4.1 Appointment Confirmation

An appointment is confirmed only when you receive a confirmation notice through the portal or by email. It is your responsibility to ensure your contact information in the portal is current so that you receive confirmations and reminders.

4.2 Cancellation Policy

You must provide at least 24 hours' notice to cancel or reschedule an appointment.
Cancellations made **at least 24 hours before** the scheduled session may be rescheduled or refunded in accordance with our payment and refund policy.
Cancellations made **less than 24 hours before** the scheduled session, or **no-shows**, will result in the **full session cost being forfeited.** No credit or refund will be issued for late cancellations or missed appointments.
To cancel or reschedule, you must do so through the SuiteDash client portal or by contacting us directly at **kalli@ketzalwellness.com**. Verbal cancellations are not accepted unless confirmed in writing.
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5. Payment Terms

5.1 Payment Required Before Service

All services must be paid in full before the session begins. We do not provide services on credit or on a post-session billing basis. Sessions will not be conducted until payment has been received and confirmed.

Payments are processed through our SuiteDash client portal. By providing your payment information, you authorize us to charge the full session fee at the time of booking or before the session commences.

5.2 Accepted Payment Methods

We accept the payment methods available through our SuiteDash portal, which may include major credit cards and debit cards. Accepted methods are displayed at the time of checkout.

5.3 Pricing

Current pricing for all services is displayed in the client portal at the time of booking. Prices are subject to change, and any price changes will apply to future bookings only.

5.4 Taxes

You are responsible for any applicable taxes, duties, or charges that may apply to your purchase based on your location. For U.S. clients, we will collect and remit applicable Massachusetts sales tax if required by law.

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6. Refund Policy and Money-Back Guarantee

6.1 100% Money-Back Guarantee

Ketzal Healing Arts and Financial Wellness stands behind the quality of our services. If you are **not completely satisfied** following a completed session, you are entitled to a **100% refund of the amount paid for that session**, subject to the following terms:

- You must let us know immediately after the session to request a refund under this guarantee.
- Upon issuance of a refund under this guarantee, **all future scheduled sessions will be cancelled** automatically.
- This guarantee applies to **one completed session per client.** It is not a recurring or unlimited guarantee.
- The money-back guarantee does not apply to late cancellations or no-shows (see Section 4.2).
- To request a refund, you must inform us at the end of a session, during the session and before the session closes.

6.2 Refund Processing

Approved refunds will be credited to your original payment method within **5–10 business days**, depending on your financial institution. We are not responsible for delays caused by your bank or card issuer.

6.3 Non-Refundable Circumstances

The following are **not** eligible for a refund:

Sessions cancelled with less than 24 hours' notice (see Section 4.2)

No-shows

Requests made outside the guarantee timeframe, such as the day or week after a session
Dissatisfaction arising from a misunderstanding of the scope or nature of our services as described in Section 2

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7. Client Responsibilities

By using our services, you agree to:
Engage honestly and in good faith during sessions
Provide accurate personal and financial information necessary for the services you have requested
Take responsibility for your own decisions, including any financial decisions made as a result of counseling sessions
Comply with all applicable laws in your jurisdiction related to your use of our services
Refrain from recording sessions (audio or video) without our prior written consent
Treat our staff with respect; we reserve the right to terminate services to any client who is abusive, harassing, or threatening

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8. Confidentiality

We treat all personal financial information and session content as confidential. We will not disclose your session content or personal financial details to third parties without your written consent, except:
As required by applicable law or a valid court order
To protect the safety of you or others
To our professional advisors bound by confidentiality obligations
Note: Our services are **not** covered by attorney-client privilege or HIPAA (the Health Insurance Portability and Accountability Act), as we are not a licensed healthcare provider or attorney. Please see our Privacy Policy (Part I) for full details on data handling.

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9. Intellectual Property

All content provided by Ketzal Healing Arts and Financial Wellness, including session materials, worksheets, guides, written content, and website content, is the intellectual property of Ketzal Healing Arts and Financial Wellness and is protected by applicable copyright law.
You may use materials provided to you for your own personal, non-commercial use only. You may not reproduce, distribute, modify, sell, or create derivative works from our materials without our prior written permission.

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10. Disclaimers

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:
Our services are provided **"as is"** and **"as available"** without warranties of any kind, express or implied.
We do not warrant that our services will meet your expectations or produce specific financial, health, or wellness outcomes.
We do not warrant that our website or client portal will be uninterrupted, error-free, or free from viruses or harmful components.
We expressly disclaim any warranties of merchantability, fitness for a particular

purpose, and non-infringement.

Nothing in these Terms limits our liability for fraud, willful misconduct, or gross negligence, or any liability that cannot be excluded by law.

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11. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, Ketzal Healing Arts and Financial Wellness, its owners, employees, and agents shall not be liable for:

Any indirect, incidental, special, consequential, or punitive damages

Loss of profits, revenue, data, or goodwill

Financial losses arising from decisions made based on our counseling sessions

Damages arising from unauthorized access to or alteration of your account or data

Any damages resulting from reliance on our services as a substitute for licensed medical, legal, financial, or investment advice

Our total liability to you for any claim arising from or related to these Terms or our services shall not exceed the **total amount you paid us in the 90 days preceding the event giving rise to the claim.**

Some jurisdictions do not allow limitations of liability, in such cases, our liability will be limited to the minimum extent permitted by applicable law.

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12. Indemnification

You agree to indemnify, defend, and hold harmless Ketzal Healing Arts and Financial Wellness and its owners, employees, contractors, and agents from and against any claims, liabilities, damages, losses, and expenses, including reasonable legal fees, arising from:

Your use of our services

Your violation of these Terms

Your violation of any applicable law or the rights of any third party

Any inaccurate information you provided to us

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13. Third-Party Services, SuiteDash

Our services rely on SuiteDash as a platform provider. We are not responsible for SuiteDash's performance, availability, or any failures of their platform, including but not limited to interruptions to the client portal, booking system, or payment processing. Your use of the SuiteDash portal is also subject to SuiteDash's own Terms of Service and Privacy Policy.

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14. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the **Commonwealth of Massachusetts**, United States of America, without regard to its conflict of law principles.

If you are located outside the United States, you agree that Massachusetts law governs these Terms and that Massachusetts courts have jurisdiction over any disputes, to the fullest extent permitted by your local law.

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15. Dispute Resolution

15.1 Informal Resolution

Before initiating any formal proceeding, you agree to first contact us at **[Insert Email Address]** to attempt to resolve the dispute informally. We will make a good-faith effort to resolve disputes within **30 days** of receiving written notice.

15.2 Mediation

If informal resolution fails, either party may request non-binding mediation before a mutually agreed mediator in Massachusetts before pursuing litigation.

15.3 Jurisdiction and Venue

If mediation fails or is waived, you agree that any legal action or proceeding shall be brought exclusively in the state or federal courts located in **Massachusetts**, and you consent to personal jurisdiction in those courts.

15.4 Waiver of Class Action

TO THE EXTENT PERMITTED BY APPLICABLE LAW, you agree that any dispute will be resolved on an individual basis and not as a class action, collective action, or representative proceeding.

This section may not apply to you if you are located in a jurisdiction that restricts mandatory arbitration or class action waivers.

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16. Termination

We reserve the right to suspend or terminate your access to our services at any time, with or without cause, and with or without notice, including for:

Violation of these Terms

Non-payment

Abusive conduct toward our staff

Fraudulent activity

Upon termination, any outstanding payments remain due. Provisions that by their nature survive termination (including Sections 9–15) will remain in effect.

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17. Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and Ketzal Healing Arts and Financial Wellness with respect to your use of our services and supersede all prior agreements, understandings, and representations.

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18. Contact Us, Terms of Service

For questions about these Terms:

Ketzal Healing Arts and Financial Wellness
9 Center Court
Northampton, Massachusetts, United States
 kalli@ketzalwellness.com
 413-570-0817
 ketzalwellness.com

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