

LEGAL TEMPLATE

Terms of Service Template for Online Fortune Telling Platforms

A basic Terms of Service page tells customers, card networks, and your acquiring partner exactly what they are buying and agreeing to. This outline covers the clauses reviewers look for most often.

What this template covers

Use this as a drafting outline for your own Terms of Service page. Have it reviewed by a lawyer familiar with your operating countries before publishing.

Core clauses to include

- Nature of service: state plainly that readings are offered for entertainment, guidance, or reflection purposes, not as a substitute for medical, legal, or financial advice.
- Eligibility: minimum age to purchase (typically 18+) and any restricted territories.
- Pricing and billing: how sessions/subscriptions are priced, billed, and renewed.
- Cancellation and refunds: link to your separate refund policy.
- Acceptable use: no harassment, threats, or requests for illegal services during sessions.
- Limitation of liability: readings are opinion-based and the business is not liable for decisions made based on a reading.
- Dispute resolution: how billing questions should be raised before a chargeback is filed.
- Governing law and contact details for support and legal notices.

Where to publish it

- Linked in the website footer on every page.
- Linked at checkout with a required acceptance checkbox.
- Version-dated, so you can show acquiring partners exactly what a customer agreed to on the transaction date.

DISCLAIMER

This template is provided by QuadraPay for general informational purposes only. It is a starting point, not legal, tax, compliance, or financial advice, and it does not guarantee merchant account approval. Card network rules, consumer protection laws, and licensing requirements vary by country, state, and business model, and change over time. Have a qualified attorney or compliance professional review any customer-facing document before you publish or use it.

Need a fortune telling merchant account?

QuadraPay works with acquiring partners experienced in fortune telling businesses across the US, UK, EU/EEA, Australia and New Zealand.

Get a free account review → <https://quadrapay.com/fortune-tellers-merchant-account/>