

Terms of Service

Owner: EquiOpt LLC ("AskNumerologist," "we," "us," or "our")

Location: P.O. Box 3645, Mission Viejo, CA 92690, U.S.A.

1) Agreement to Terms

By accessing or using AskNumerologist.com and related services, apps, or content (the "Services"), you agree to these Terms. If you do not agree, do not use the Services.

2) Eligibility & Accounts

You must be at least 18 (or the age of majority in your jurisdiction) to use the Services. You are responsible for your account credentials and all activity under your account.

3) Purchases, Subscriptions, & Billing

We offer digital products (e.g., personalized reports), subscriptions, and/or consultations. Prices and features may change. Taxes may apply. Payments are processed by third-party providers (e.g., Stripe/SamCart); we do not store full card data.

Refunds: Unless a product page or offer explicitly states otherwise, **all sales are final** for digital goods and delivered services. If you believe there's an error with delivery, contact us within 7 days.

4) Intellectual Property & License

All content, software, designs, text, images, videos, and reports are owned by EquiOpt LLC or our licensors and protected by IP laws. Subject to these Terms, we grant you a limited, non-exclusive, non-transferable license to access and use the Services for personal, non-commercial purposes. You may not copy, distribute, modify, reverse-engineer, or create derivative works without written permission.

5) Your Content

If you submit content (questions, reviews, testimonials, messages, birth data, etc.), you grant us a worldwide, royalty-free license to use, reproduce, adapt, and display that content solely to operate, improve, market (testimonials with your consent), and provide the Services. You represent you have rights to the content you submit and that it does not violate any law or third-party rights.

6) No Professional Advice; Educational/Entertainment Purpose

Numerology/astrology content is **informational and educational** and may be considered "entertainment" in some jurisdictions. It is **not** medical, legal, psychological, or financial advice. Do not rely on the Services for professional decisions; consult a qualified professional.

7) Acceptable Use

You agree not to:

- Use the Services unlawfully or for fraud, harassment, defamation, infringement, or spam.
- Interfere with security or operation (e.g., scraping, data mining, reverse engineering, load testing).
- Upload malware or circumvent technical controls.
- Use the Services to train models or build competing services without our written consent.

We may suspend or terminate access for violations.

8) Third-Party Services

The Services may link to or integrate with third-party sites and tools (e.g., payment processors, analytics, scheduling). We are not responsible for third-party content or policies. Your use of those services is governed by their terms.

9) Privacy

Your use of the Services is subject to our **Privacy Policy** (see site footer). It explains what data we collect and how we use and share it, including cookie/advertising choices and rights available under applicable laws.

10) Disclaimers

THE SERVICES AND ALL CONTENT ARE PROVIDED “AS IS” AND “AS AVAILABLE.” WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, SECURE, OR ERROR-FREE, OR THAT RESULTS WILL BE ACCURATE OR RELIABLE.

11) Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, EQUIOPT LLC AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AND PARTNERS WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOSS OF PROFITS, REVENUE, DATA, OR USE, ARISING FROM OR RELATED TO THE SERVICES OR THESE TERMS, EVEN IF ADVISED OF THE POSSIBILITY. OUR TOTAL LIABILITY FOR ANY CLAIM WILL NOT EXCEED THE GREATER OF (A) THE AMOUNT YOU PAID US IN THE 3 MONTHS PRECEDING THE CLAIM OR (B) USD \$100.

Some jurisdictions do not allow certain limitations; in those cases, the above limits apply to the fullest extent permissible.

12) Indemnification

You agree to defend, indemnify, and hold harmless EquiOpt LLC from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising from your use of the Services, your content, or your violation of these Terms or applicable law.

13) Governing Law; Dispute Resolution

These Terms are governed by the laws of the State of California (without regard to conflicts rules).

Informal resolution: Before filing a claim, you agree to contact us with a description of the dispute so we can try to resolve it informally within 30 days.

Arbitration & Class-Action Waiver: Except for small-claims matters or injunctive relief for IP/security, any dispute will be resolved by **binding individual arbitration** in Orange County, California, under the rules of the American Arbitration Association. **You and we waive any right to a jury trial or to participate in a class or representative action.** If the class-action waiver is found unenforceable, this Section 13 (arbitration) shall be severed and disputes will be heard in court.

14) Changes to the Services and Terms

We may modify or discontinue features and update these Terms at any time. Material changes will be posted with an updated date at the bottom. Continued use after changes means you accept the updated Terms.

15) Termination

We may suspend or terminate your access at any time, including for violations of these Terms. Upon termination, Sections 4–8 and 10–15 survive.

16) Miscellaneous

These Terms constitute the entire agreement between you and EquiOpt LLC. If any provision is invalid, the remainder remains in effect. Failure to enforce a provision is not a waiver. You may not assign these Terms without our consent; we may assign them in connection with a merger, acquisition, or sale of assets.

[Updated September 8, 2025]