Service Agreement (Public Offer)

Anastasia Sentyurina, hereinafter referred to as the "Service Provider," offers to enter into this agreement (the "Offer") for the provision of services with any individual or legal entity by accepting this Offer.

In accordance with Clause 2, Article 437 of the Civil Code of the Russian Federation (hereinafter referred to as the "Civil Code of the Russian Federation"), upon acceptance of the terms outlined below and completion of acceptance, the individual or legal entity accepting this Offer becomes the "Customer."

Pursuant to Clause 3, Article 438 of the Civil Code of the Russian Federation, acceptance of the Offer is equivalent to entering into a contract under the terms specified in this Offer.

1. Definitions and Terms

1.1. To avoid ambiguity and any misunderstandings in the interpretation of this Agreement, the Parties have agreed that the following terms shall have the meanings set forth below:

1.1.1. Offer – A proposal made by the Service Provider to an individual or legal entity to enter into an agreement for the provision of services under the terms specified in this Offer.

1.1.2. Acceptance of the Offer – The Customer's full and unconditional consent to the terms of this Agreement (Offer) and the execution of payment under this Agreement.

1.1.3. Service – A written astrological analysis of the Customer's natal chart, provided in the form of a personalized report in PDF format (or another digital format), containing an astrological interpretation and insights on various aspects of the Customer's life (such as personal qualities, life purpose, finances, relationships, relocation, etc., depending on the selected type of analysis). The term "Service" also includes other consulting services in the field of astrology provided by the Service Provider.

1.1.4. Customer - An individual or legal entity, a visitor of the website, who accepts the terms of this Offer and wishes to enter into a service agreement.

1.1.5. Website - https://stellarmatch.me.

1.1.6. Service Provider - Sentyurina Anastasia Alexandrovna.

1.2. Terms not defined in Clause 1.1 of this Agreement shall be interpreted in accordance with the text of this Agreement. In the absence of an unambiguous interpretation of a term within the Agreement, its meaning shall be determined as follows: Primarily, in accordance with the legislation of the Russian Federation. Secondarily, as stated on the website https://stellarmatch.me. Lastly, based on commonly accepted interpretations on the Internet.

2. General Provisions

2.1. Under this Offer, the Service Provider grants the Customer the opportunity to:

1) Review the Service Provider's proposal for entering into a service agreement,

- 2) Enter into a service agreement with the Service Provider,
- 3) Make a prepayment for a selected service.

2.2. The conclusion and termination of the service agreement shall be carried out in accordance with the Civil Code of the Russian Federation and the Law No. 2300-1 dated 07.02.1992 "On Consumer Protection."

The service agreement is considered concluded from the moment the Customer fully and unconditionally agrees to the terms of this agreement (offer) and makes a 100% payment under this agreement.

In accordance with Article 434 of the Civil Code of the Russian Federation, this offer is legally equivalent to a contract signed by both parties, has legal force, and is valid in electronic form.

2.3. Placing an order on the website https://stellarmatch.me is a mandatory requirement for entering into the service agreement.

2.4. The Customer and the Service Provider guarantee that they possess the necessary legal capacity and authority to enter into this service agreement.

2.5. The Service Provider reserves the right to unilaterally amend this offer. Any changes will take effect seven (7) calendar days after the publication of the updated offer on the website.

3. Subject of the Agreement

3.1. The Service Provider undertakes to provide services for the preparation of written astrological natal chart readings, the current list of which is available on the website https://stellarmatch.me, and the Customer undertakes to accept and pay for the selected services.

3.2. The provided services include:

- 1) Conducting an individual analysis of the Customer's natal chart in accordance with the type of reading selected on https://stellarmatch.me.
- 2) Preparing a personalized astrological report based on the interpretation of the Customer's natal chart.
- 3) Delivering the written report in PDF format (or another digital format) to the email address provided by the Customer at the time of order placement.

3.3. The services are provided by the Service Provider in a written online format through the website https://stellarmatch.me.

3.4. Services must be rendered within 60 days from the date of payment confirmation.

3.5. By providing their phone number and email, the Customer agrees to their use for the purposes of fulfilling this agreement.

3.6. The Service Provider guarantees that the services provided under this agreement comply with the requirements of the legislation of the Russian Federation.

3.7. The Customer agrees to the terms of service set forth in this offer.

4. Rights and Obligations of the Parties

4.1. The Service Provider undertakes to:

4.1.1. Provide the services stipulated in this agreement personally.

4.1.2. Ensure the services are of proper quality.

4.1.3. Provide the services in full within the timeframe specified in clause 3.4 of this agreement.

4.2. The Service Provider has the right to request clarifications from the Customer on any issues that arise during the provision of services, as well as any additional information necessary to fulfill the obligations under this agreement.

4.3. The Customer undertakes to:

4.3.1. Provide the Service Provider with all necessary documents and information required to fulfill the obligations under this agreement.

4.3.2. Accept the rendered services.

4.3.3. Make timely payments for the services in accordance with the procedure outlined in Section **5** of this agreement.

4.4. The Customer has the right to:

4.4.1. Receive verbal and written explanations from the Service Provider on any questions arising during the execution of this agreement.

4.4.2. Request a refund in case of refusal of services. The Service Provider will return the funds paid by the Customer, minus the cost of services already provided and actual expenses incurred.

Non-refundable expenses include:

- Banking service fees (including bank transaction fees).
- Costs associated with technical specialists.

- Bonus materials provided by the Service Provider.
- Other actual expenses incurred.

The exact amount of actual costs for each case is determined by the Service Provider based on the specific circumstances of the refund request. Refunds for unrendered services will be processed within ten (10) calendar days from the date of the Customer's request. The time required for the funds to be credited to the Customer's account depends solely on the policies, processing time, and efficiency of the Customer's bank.

5. Payment for Services and Settlement Procedure

5.1. The cost of the services is determined based on the type of natal chart reading selected by the Customer and is listed on the website https://stellarmatch.me.

5.2. The Customer shall pay for the selected service in the amount specified on https://stellarmatch.me at the time of order placement.

5.3. Payment for services under this agreement is made by the Customer in the amount of 100% (full prepayment) by transferring funds to the Service Provider through the available cashless payment methods. This is in accordance with Clause 3 of Article 16.1 of the Consumer Protection Law No. 2300-1 dated 07.02.1992 and Federal Law No. 161-FZ "On the National Payment System" dated 27.06.2011.

5.4. The Customer's payment obligation is considered fulfilled upon receipt of the funds in the Service Provider's bank account.

5.5. If the service cannot be rendered due to the fault of the Customer, the service is subject to full payment.

5.6. If the service cannot be provided due to circumstances beyond the control of either Party, the Customer shall reimburse the Service Provider for the actual expenses incurred.

6. Liability

6.1. The Service Provider is responsible for the timely provision of services, provided that the Customer complies with the terms and conditions outlined in this Offer.

6.2. The Parties shall not be liable for partial or complete failure to fulfill their obligations under this Offer if such failure results from force majeure circumstances that occurred after the conclusion of this Agreement due to extraordinary events that could not have been foreseen or prevented by reasonable measures. Force majeure includes events beyond the control of the Parties for which they bear no responsibility.

6.3. The Service Provider is not responsible for any discrepancy between the provided services and the Customer's expectations and/or their subjective assessment.

6.4. The Service Provider is not liable for the quality of public communication channels or third-party services that provide the Customer with access to the services.

6.5. The Service Provider is not responsible for the accuracy of the information provided by the Customer when placing an order on the website.

6.6. A mismatch with the Customer's expectations and/or a negative subjective evaluation shall not be grounds for considering the services to be of poor quality or not provided in full. Third-party opinions that differ from the Service Provider's (or their employees' and/or partners') views shall also not be considered as such grounds.

6.7. If the Customer, for reasons beyond the Service Provider's control, does not use the services and does not notify the Service Provider of their intention to cancel the services in the manner prescribed by this Offer, the services shall be deemed provided.

6.8. The Service Provider is not liable for technical malfunctions of the website. While all reasonable efforts are made to prevent errors and disruptions, the Service Provider does not guarantee uninterrupted operation of the website and is not obligated to notify the Customer of any service outages.

7. Dispute Resolution and Claims Procedure

7.1. The Service Provider accepts claims from the Customer for review via email within 10 (ten) days from the date of the disputed situation.

7.2. Any disputes and disagreements arising in the course of executing this Offer shall, whenever possible, be resolved through negotiations between the Customer and the Owner of the payment aggregator.

7.3. If an agreement cannot be reached, disputes shall be resolved in court in accordance with the applicable laws of the Russian Federation.

8. Processing of Personal Data

8.1. The processing of personal data in this Offer refers to the collection, systematization, accumulation, storage, use, updating (modification), blocking, and destruction of the Customer's personal data for the purpose of providing services.

8.2. The Parties undertake to fully comply with the requirements of the Personal Data Protection Law and related regulations when processing the personal data of Customers. The purpose of processing personal data in all cases is the execution of this Agreement. The retention periods for personal data are determined in accordance with the legislation of the Russian Federation.

8.3. The processing of personal data is carried out by the Service Provider using automated methods.

8.4. Access to the Customer's personal data is granted only to employees authorized to work with personal data and who have signed a confidentiality agreement.

8.5. By accepting this Offer, the Customer consents to the processing of their personal data, specifically:

8.5.1. For individuals:

- Full name (last name, first name, patronymic);
- Email address;
- Phone number(s);
- Passport data;
- Date, time, and place of birth;
- Gender (if required for the preparation of the astrological analysis).

8.5.2. For legal entities and individual entrepreneurs:

- Full name of the legal entity's representative or individual entrepreneur;
- Phone number;
- Email address;
- Business registration details (TIN, OGRN);
- Bank account details for payment processing.

9. Confidentiality

9.1. The Parties agree to maintain the confidentiality of any information obtained by one Party concerning the other in the course of executing this Agreement.

9.2. The confidentiality obligation applies to any other information that either Party identifies as confidential before or immediately after disclosing it to the other Party.

9.3. Information considered confidential under this Agreement does not include data that is publicly available in accordance with the laws of the Russian Federation.

9.4. The confidentiality obligations remain in effect for three (3) years after the termination or expiration of this Agreement.

9.5. In the event of a breach of confidentiality, the Party responsible for the violation must compensate the other Party for any direct damages incurred as a result.

10. Conclusion, Modification, and Termination of this Agreement

10.1. This Agreement is considered concluded when the funds paid by the Customer for the ordered services are credited to the Service Provider's bank account, and when the Customer submits an order form on the Website containing the personal data required for service provision.

10.2. This Agreement may be terminated early by mutual consent of the Parties or unilaterally in cases provided by the legislation of the Russian Federation.

10.3. The Parties may terminate this Agreement at any time by mutual agreement before the actual execution of the services.