



FINANCIAL AND CANCELLATION POLICY

Lumina Insight Counselling · Wellness Counsellor

Overview

This policy outlines the payment structure, terms and conditions for counselling services provided by Lumina Insight Counselling. It covers session fees, payment methods, cancellation terms, late payments, rescheduling, and confidentiality in handling financial transactions. Clients are encouraged to review this document to ensure clarity on financial obligations before booking a session.

Fee Reviews

Session fees are reviewed annually at the beginning of each year (January/February). This review considers business needs, economic factors, and the average rates for counselling services in the local area.

Changes to fees will be introduced at the end of the financial year (March). Where possible, fee increases will be applied to new clients only, and gradually introduced without affecting pre-existing clients. This approach is applied with a view to honouring and maintaining the fee agreed upon commencing counselling sessions.

In instances where the practice needs to dictate a blanket price increase, pre-existing clients will be notified of any changes to their fees, allowing at least one month's notice before these increases take effect.

Service Fees (2026/27)

Individual Session Fees		Duration	Fee
Introductory Session		10–15 minutes	Free
Online Counselling Session		40–50 minutes	R450

Individual Session Payment Terms

- Payments must be made in full at least 48 hours before the scheduled appointment.
 - Payment is accepted via bank transfer; new clients will receive the relevant payment details. Where possible, the payment reference should specify the client's name and appointment date.
 - If payment is not received, Lumina Insight Counselling reserves the right to cancel the appointment. Rescheduling will be possible once full payment is made.
 - Cash payments are accepted for follow-up sessions only, with prior notice. First sessions must be paid via bank transfer.
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Payment Packages

Clients may choose a package option to benefit from a discount if they are intending on engaging with weekly counselling sessions:

Package	Sessions	Investment
Ground & Reset Series	4 consecutive weekly sessions	R1,600
The Alignment Series	4 consecutive weekly sessions (2 per week)	R3,200
The Empowered Self Journey	12 consecutive weekly sessions	R4,800

Ground & Reset Series — Terms & Conditions

- The package runs on a 4-week cycle, starting from the date of the first payment.
- Payment is due in full at the start of each cycle.
- Sessions must be used consecutively within that 4-week period.
- Weeks affected by leave or sickness of the counsellor will not affect the client redeeming their package of sessions, and it will be treated as a 'break week'.
- Pre-arranged client holidays may be treated as a break-week for one week only, given that notice is provided upon booking.
- Additional sessions outside of the package are charged at the standard single-session rate.
- Sessions may be rescheduled within the same week, permitting there is availability to do so.
- Unused sessions cannot be refunded or carried forward.
- There is no long-term commitment: after a cycle ends, clients may return to pay-as-you-go sessions at any time.

The Alignment Series — Terms & Conditions

- The package runs on a 4-week cycle, starting from the date of the first payment.
- Payment is due in full at the start of each cycle.
- Sessions must be used consecutively within that 4-week period, limited to 2 sessions per week.
- Weeks affected by leave or sickness of the counsellor will not affect the client redeeming their package of sessions, and it will be treated as a 'break week'.
- Pre-arranged client holidays may be treated as a break-week for one week only, given that notice is provided upon booking.
- Additional sessions outside of the package are charged at the standard single-session rate.
- Sessions may be rescheduled within the same week, permitting there is availability to do so.
- Unused sessions cannot be refunded or carried forward.
- There is no long-term commitment: after a cycle ends, clients may return to pay-as-you-go sessions at any time.

The Empowered Self Journey — Terms & Conditions

- The package runs on a 12-week cycle, starting from the date of the first payment.
- Payment is due in full at the start of each cycle.
- Sessions must be used consecutively within that 12-week period.
- Weeks affected by leave or sickness of the counsellor will not affect the client redeeming their package of sessions, and it will be treated as a 'break week'.
- Pre-arranged client holidays may be treated as a break-week for one week only, given that notice is provided upon booking.
- Additional sessions outside of the package are charged at the standard single-session rate.
- Sessions may be rescheduled within the same week, permitting there is availability to do so.
- Unused sessions cannot be refunded or carried forward.
- There is no long-term commitment: after a cycle ends, clients may return to pay-as-you-go sessions at any time.

Late and Delayed Payments

- In exceptional circumstances, late payments may be arranged upon request, either in writing or verbally at the previous session.
 - Approval of a delayed payment plan is at the counsellor's discretion. If deemed inappropriate, sessions may be rescheduled or temporarily paused.
 - Clients with an outstanding balance of R900 or more will not be eligible for a delayed payment plan to prevent debt accumulation and protect business interests.
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No-Show Policy

- Clients who fail to attend a scheduled session without prior notice (or provide less than 24 hours' notice) will be charged the full session fee and are not eligible for a refund.
- A new session will not be scheduled until the missed appointment fee is paid.
- Two consecutive no-shows or frequent absences may result in termination of services.

Cancellations

- The cancellation policy is reviewed annually alongside the fee review.
- If Lumina Insight Counselling cancels a session, clients may either reschedule or request a full refund.
- Refund requests must be submitted in writing with bank details provided for the return payment. Please allow up to 14 working days for processing.
- Payment packages are non-refundable. If availability allows, sessions may be rescheduled within the same week. Sessions cannot be carried into the following week if the client chooses to cancel their appointment.

Notice Given	Cancellation Fee
24 to 48 hours' notice	R225 (50% of session fee)
Less than 24 hours' notice	R450 (100% of session fee)

- To book a new session after a cancellation, the cancellation fee must be paid. Failure to pay may result in the cancellation of future sessions until full payment is received.

Rescheduling Policy

- Clients may reschedule an appointment without incurring a fee if they provide at least 48 hours' notice.
- A request to reschedule with 48 hours' notice or less is considered a cancellation and will incur a fee.

Late Arrivals

- Sessions begin at the scheduled time, even if a client arrives late.
- Late arrivals will not extend beyond the original session end time.
- If a client is more than 15 minutes late, the session may be considered a missed appointment, and the full session fee will be charged.

Confidentiality in Payments

- All payment details are handled securely to protect client confidentiality. All payments will be processed through a designated business account to ensure financial transparency and security.
- Personal and financial information will not be shared with third parties, except where required by law or with client consent.
- Bank transfers should only be made using the official payment details provided by Lumina Insight Counselling to ensure security.
- For any questions regarding this policy, please contact Lumina Insight Counselling directly.

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Lumina Insight Counselling

Shine From Within