LUMINA
INSIGHT COUNSELLING
SHINE FROM WITHIN

FINANCIAL AND CANCELLATION POLICY

Lumina Insight Counselling · Wellness Counsellor (ASCHP)

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)

Session Type	Duration	Fee
Introductory Session	10–15 minutes	Free
Individual Online Counselling	40–50 minutes	R350

Session Type	Duration	Fee
Couples Online Counselling — First Session	90 minutes	R500
Couples Online Counselling — Ongoing Sessions	50–60 minutes	R500

Please note: The first couples counselling session is 90 minutes to allow sufficient time for both partners to share their backgrounds, concerns, and goals. Subsequent sessions are 50 to 60 minutes.

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.
- For couples counselling, both partners are jointly responsible for ensuring payment is made in full before the session.

Payment Packages

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

Package	Sessions	Investment
Ground & Reset Series	4 consecutive weekly sessions	R1,200
The Alignment Series	8 consecutive weekly sessions (2 per week)	R2,500
The Empowered Self Journey	12 consecutive weekly sessions	R3,700

Note: Payment packages apply to individual counselling sessions only. Couples counselling sessions are charged at the standard couples rate per session.

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 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 of R350.
- Sessions may be rescheduled within the same week, permitting there is availability.
- If a client arrives less than 15 minutes late, the session will continue for the remaining time and will not extend beyond the original session end time. Rescheduling is not available for late arrivals.
- If a client arrives more than 15 minutes late, the session will be treated as a missed appointment. The full session fee will be charged, the session will not proceed, and it cannot be rescheduled or carried forward.
- 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, with 2 sessions per week.
- Weeks affected by leave or sickness of the counsellor 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 of R350.
- Sessions may be rescheduled within the same week, permitting there is availability.
- If a client arrives less than 15 minutes late, the session will continue for the remaining time and will not extend beyond the original session end time. Rescheduling is not available for late arrivals.
- If a client arrives more than 15 minutes late, the session will be treated as a missed appointment. The full session fee will be charged, the session will not proceed, and it cannot be rescheduled or carried forward.
- 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 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 of R350.
- Sessions may be rescheduled within the same week, permitting there is availability.
- If a client arrives less than 15 minutes late, the session will continue for the remaining time and will not extend beyond the original session end time. Rescheduling is not available for late arrivals.
- If a client arrives more than 15 minutes late, the session will be treated as a missed appointment. The full session fee will be charged, the session will not proceed, and it cannot be rescheduled or carried forward.
- 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 R700 or more will not be eligible for a delayed payment plan to prevent debt accumulation and protect business interests.

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. This does not apply to sessions forfeited due to late arrival.

Notice Given	Cancellation Fee
24 to 48 hours' notice	R175 individual / R250 couples (50%)
Less than 24 hours' notice	R350 individual / R500 couples (100%)

- 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 of less than 15 minutes will not extend beyond the original session end time.
- If a client arrives more than 15 minutes late, the session will be treated as a missed appointment. The full session fee will be charged and the session will not proceed. For package clients, the session will be forfeited and cannot be rescheduled or carried forward.

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