

Payment, Cancellation, and Refund Policy

At CK Ministries LLC and Empowerment Enterprises LLC, we are committed to delivering high-quality services and experiences. This policy ensures clarity and fairness for all parties involved.

1. Deposit

- A **non-refundable deposit of 50%** of the total service fee is required at the time of booking.
- Services will not be confirmed until the deposit is received.

2. Balance Payment

- The remaining balance is due **on the day services are provided**, unless otherwise specified in your service agreement.
- Payment must be made via the payment platforms listed on our website (www.cynthiakeel.com) or as outlined in your service agreement.

3. Membership Subscriptions

- Memberships are billed as per the terms selected at signup (e.g., monthly, quarterly, annually).
- **Cancellation Policy:**
 - Members may cancel their subscription at any time through the account management portal or by contacting customer support.
 - Cancellations will be effective at the end of the current billing cycle, and no refunds will be issued for partially used billing periods.
 - If CK Ministries LLC or Empowerment Enterprises LLC terminates a membership subscription due to a violation of terms, no refund will be provided.

4. Conferences, One-Day Sessions, or Meetings

- **Cancellations by Clients:**
 - Written notice is required to cancel attendance at conferences, one-day sessions, or meetings.
 - Cancellations made more than 14 days before the event are eligible for a **50% refund** of the total fee.
 - Cancellations made within 14 days of the event will not be eligible for a refund.
- **Cancellations by CK Ministries LLC or Empowerment Enterprises LLC:**
 - If the event is canceled by us, clients will receive a **full refund** or the option to transfer their payment to a future event of equal value.

5. General Refund Policy

- **Non-Refundable Deposit:** Deposits are non-refundable under all circumstances, except if CK Ministries LLC or Empowerment Enterprises LLC cancels the service or event due to unforeseen circumstances.
- If clients need to reschedule, their deposit can be applied to a new service date within 90 days of the original booking, subject to availability.
- **Service Disputes:** If a client is dissatisfied with services rendered, they may submit a written request for a partial refund or service adjustment within 7 days of service completion. Refunds or adjustments will be assessed on a case-by-case basis.

6. Payment Methods

- Payments can be made via Zelle, Stripe, Venmo, Cash App, checks/money orders/cashier's checks. Instructions are available on our website and in service agreements.

7. State of Illinois Compliance

- This policy complies with the consumer protection laws of the state of Illinois. Any disputes will be handled in accordance with Illinois law.

8. Contracts and Agreements

- By making a payment, clients agree to the terms outlined in their service agreement, this policy, and any applicable terms of service.

For any questions or concerns regarding payments, cancellations, or refunds, please contact us at support@cynthiakeel.com, 773-980-9955