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Unless we indicate otherwise, these Terms & Conditions apply to your use of the website WWW.FOURWINDSREIKI.COM and/or materials created and provided by Karen Chan.

2. Terms & Conditions

By using this Website and all available products (courses, meditations, distance energy services), you agree to be legally bound and to abide by these Terms & Conditions, just as if you had signed this agreement. If you do not comply with these Terms & Conditions at any time, we reserve the right, if applicable, to terminate your password, user account, and/or access to this Website (or any part thereof). In our sole discretion and without prior notice or liability, we may discontinue, modify or alter any aspect of the Website, including, but not limited to, (i) restricting the time the Website is available, (ii) restricting the amount of use permitted, and (iii) restricting or terminating any user's right to use the Website. You agree that any termination or cancellation of your access to, or use of, the Website may be effected without prior notice. If you do not abide by the provisions of these Terms & Conditions, except as we may otherwise provide from time to time, you agree that we may immediately deactivate or delete your user account and all related information and files in your user account and/or bar any further access to such information and/or files, or our Website. Further, you agree that we shall not be liable to you or any third-party for any termination or cancellation of your access to, or use of, our Websites. From time to time, we may supplement these Terms & Conditions with additional terms and conditions pertaining to specific content, activities or events ("Additional Terms"). Such Additional Terms may be placed on the Website to be viewed in connection with the specific content, activities, features or events and shall be identified as such. You understand and agree that such Additional Terms are hereby incorporated by reference into these Terms & Conditions.

3. Four Winds Reiki Policies

The previously published policies by WWW.FOURWINDSREIKI.COM and/or Karen Chan shall also apply.

4. Copyright

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6. Community Standards and Conduct Guidelines

You acknowledge that all Content posted, emailed, or otherwise transmitted to or on this Website, whether posted at our request or voluntarily, and whether publicly posted or privately transmitted (collectively, the

“Postings”), are the sole responsibility of the person who made such Postings. This means that you are entirely responsible for all Postings that you post, email or otherwise transmit to this Website. We do not control the Postings posted, emailed or otherwise transmitted on our Website by others and, as such, we do not guarantee the accuracy, integrity or quality of such Postings. Although we have adopted community standards and conduct guidelines for the users of our Website (as described below), you understand that by using this Website, you may be exposed to Postings that are offensive or objectionable. Under no circumstances will we be liable in any way for any Postings (other than for Content developed by us), including, but not limited to, for any errors or omissions in any Postings, or for any loss or damage of any kind incurred as a result of the use of any Postings posted, emailed or otherwise transmitted to or through this Website.

7. Submissions

If applicable, at our request or on your own, you send, email, post or otherwise transmit to us or this Website any Content, (collectively, the “Submissions”), you grant us and our successors and assigns a royalty-free, perpetual, irrevocable, non-exclusive right (including any moral rights) and license (as well as consent) to use, license, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, derive revenue or other remuneration from, communicate to the public, perform and display any Submissions (in whole or in part and with or without the use of your name) worldwide and/or to incorporate the Submissions in other works in any form, media, or technology now known or later developed, for the full term of any copyrights, trademarks and other intellectual and proprietary rights (collectively, the “Rights”) that may exist in such Submissions. You also warrant that, to the extent you are not the exclusive holder of all Rights in a Submission, any third party holder of any Rights, including moral rights in such Submissions, has completely and effectively waived all such Rights and validly and irrevocably granted to you the right to grant the license stated above. You further acknowledge that we and our successors and assigns shall be entitled to unrestricted use of the Submissions for any purpose whatsoever, commercial or otherwise, without compensation to the provider of the Submissions. You also permit any user to access, display, view, store and reproduce any Submission that you have made available in a Community Area for personal use. Subject to the foregoing, the owner of a Submission placed on this Website retains any and all Rights that may exist in such Submission. Except as provided in our Privacy Policy, none of the Submissions shall be subject to any obligation of confidence on our part, and we shall not be liable for any use or disclosure of any Submissions. WWW.FOURWINDSREIKI.COM and/or Karen Chan may alter, adapt, or edit the Submissions and any further material created under these Terms and Conditions, and market and exploit it entirely at WWW.FOURWINDSREIKI.COM and/or Karen Chan's sole discretion. WWW.FOURWINDSREIKI.COM and/or Karen Chan are not obliged to make any use of the Submissions or exercise any of the rights granted by these Terms and Conditions. Users of the Websites must only post Submissions that are owned by, and features, themselves, and no other third parties.

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Some of the Content on this Website may not be appropriate for children. Due to the nature of the internet and the issue of access, our sole responsibility is limited to making the statement that CHILDREN UNDER THE AGE OF 18 SHOULD HAVE PARENT'S OR GUARDIAN'S PERMISSION TO USE THIS WEBSITE.

9. Links

These Terms & Conditions apply only to this Website, and not to the websites of any other person or entity. We may provide, or third parties may provide, links to other worldwide websites or resources. You acknowledge and agree that we are not responsible for the availability of such external sites or resources, and do not endorse (and are not responsible or liable for) any content, advertising, products, or other materials on or available from such websites or resources. You further acknowledge and agree that, under no circumstances, will we be held responsible or liable, directly or indirectly, for any loss or damage that is caused or alleged to have been caused to you in connection with your use of, or reliance on, any content, advertisements, products or other resources available on any other website (regardless of whether we directly or indirectly link to such content, advertisements, products or other resources). You should direct any concerns with respect to any other website to that website's administrator or webmaster.

10. Health and Mental Health Disclaimer

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The products, offerings, content, and materials on this website are provided "As Is" and without warranties of any kind, either expressed or implied. We disclaim all warranties, expressed or implied including but not limited to implied warranties of merchantability and fitness for a particular purpose, title, compatibility, security, accuracy, and non-infringement. Neither WWW.FOURWINDSREIKI.COM and/or Karen Chan, any affiliates, nor any of our or their respective licensors, licensees, service providers or suppliers warrant that this website or any function contained in this website will be uninterrupted or error-free, that defects will be corrected, or that this website or the servers that make this website are free of viruses or other harmful components. Any product, offering, content, and material download or otherwise obtained through the use of this website is done at your sole risk and you will be solely responsible for any damage to your computer system, electronic device, or loss of data that results from the download of any such product, offering, content, or material. Neither WWW.FOURWINDSREIKI.COM and/or Karen Chan, any affiliates, nor any of our or their respective licensors, licensees, service providers, or suppliers warrant or make any representations regarding the use or results of the use of the products, offerings, content, and materials in this website in terms of their correctness, accuracy, reliability, or otherwise. Further, please note that no advice or information, obtained by you from our agents or through this website, shall create any warranty not expressly provided for in these Terms & Conditions.

12. Limitation of Liability

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[including, but not limited to, negligence], or otherwise) exceed the amount paid by you, if any, for accessing this website or any products or services offered and/or available on this website. If you are dissatisfied with any portion of our website, products, content, or with any of these Terms & Conditions, your sole and exclusive remedy is the discontinuation of your use of this website and any/all related products and offerings. If any portion of this limitation is found to be invalid, liability is limited to the fullest extent permitted by law.

13. Indemnification

You agree to indemnify, hold harmless and, at our option, defend WWW.FOURWINDSREIKI.COM and/or Karen Chan, any of our affiliates, our and their officers, directors, employees, stockholders, agents and representatives from any and all third party claims, liability, damages and/or costs (including, but not limited to, reasonable attorneys fees and expenses) arising from your improper use of this Website or our products or offerings, your violation of these Terms & Conditions, or your infringement, or the infringement or use by any other user of your account, of any intellectual property or other right of any person or entity.

14. Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Province of Alberta, without resort to its conflict of law provisions. You agree that any action at law or in equity arising out of or relating to the Terms and Conditions or your use of this site shall be filed in the relevant court in the Province of Alberta, and except as stated herein you hereby irrevocably and unconditionally consent and submit to the exclusive jurisdiction of such courts over any suit, action, or proceeding arising out of the Terms and Conditions. Notwithstanding the above, any controversy or claim related to this Agreement shall be resolved exclusively by arbitration in accordance with relevant Canadian laws and acts. The terms of this paragraph survive any termination of the Terms and Conditions.

15. International Users

This Website is controlled, operated, and administered by WWW.FOURWINDSREIKI.COM and/or Karen Chan from its office within Canada. WWW.FOURWINDSREIKI.COM and/or Karen Chan makes no representation that materials on the Website are appropriate or available for use at other locations outside of Canada and access to them from territories where the contents or products available through the Website are illegal is prohibited. You may not use the Website or export the content or products in violation of U.S. export laws and regulations. If you access this Website from a location outside of Canada, you are responsible for compliance with all local laws.

16. Termination

Notwithstanding any of these Terms and Conditions, WWW.FOURWINDSREIKI.COM and/or Karen Chan reserves the right, without notice and in its sole discretion, for any reason or no reason, to terminate your ability to use the Website and to block or prevent future access to and use of the Website. You agree that WWW.FOURWINDSREIKI.COM and/or Karen Chan shall not be liable for any termination of your use of or access to the Website.

17. Third Party Rights

Only you and WWW.FOURWINDSREIKI.COM and/or Karen Chan shall be entitled to enforce these Terms and Conditions. No third party shall be entitled to enforce any of these Terms and conditions.

18. Miscellaneous Terms

In any action against us arising from the use of this Website, the prevailing party shall be entitled to recover all legal expenses incurred in connection with the action, including but not limited to its costs, both taxable and non-taxable, and reasonable attorney's fees. If any provision of these terms shall be unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from these terms and shall not affect the validity and enforceability of any remaining provisions. These Terms & Conditions are the entire agreement between you and us relating to the subject matter herein. If you are a subscriber to one of our online subscription offerings or products, in the event of any conflict between these Terms & Conditions and the Subscription Agreement, the Subscription Agreement shall control. These Terms & Conditions may be modified only by our posting of changes to these Terms & Conditions on this Website, or by written agreement of both parties. Each time you access this Website, you will be deemed to have accepted any such

changes. We may assign our rights and obligations under these Terms & Conditions. These Terms & Conditions will inure to the benefit of our successors, assigns and licensees. The failure of either party to insist upon or enforce the strict performance of the other party with respect to any provision of these Terms & Conditions, or to exercise any right under the Terms & Conditions, will not be construed as a waiver or relinquishment to any extent of such party's right to assert or rely upon any such provision or right in that or any other instance; rather, the same will be and remain in full force and effect. As a reminder, by using information from or participating in activities described on this or any of our related websites, you automatically agree to assume full responsibility for all your actions and will be participating voluntarily at your own risk. You also agree that we are in no way liable for your actions or the actions of any others involved. ALWAYS make sure to check with your physician and mental health professional before starting any new program. Participating in physical activity involves the inherent risk of injury, including minor, major, or catastrophic, including death. By use of this Website, you voluntarily accept these risks and agree that WWW.FOURWINDSREIKI.COM and/or Karen Chan, any officers, affiliates, directors, employees, volunteers, agents, and independent contractors will not be held liable for any personal, bodily, or mental injury, economic loss, or any damage incurred. WWW.FOURWINDSREIKI.COM and/or Karen Chan & all associates are not medical professionals, nor should they be perceived as such, and are not medically supervised. Only your primary physician can diagnose any medical condition. Any medical advice and nutritional guidance is provided in good faith based on personal experience only.

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20. Disclaimer

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WARNING

Not all exercises or meditations are suitable for everyone. Please consult your physician and mental health professional before making any lifestyle, exercise or mental exercise change, such as meditation. The meditation education in this website are suggestions only. If you are unsure about potential reactions please consult your mental health professional and your physician.

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Meditation should always be performed without strain or strict effort. If at any time you feel distressed or you feel pain/discomfort, you should discontinue immediately and reconsider your use of this information and/or specific techniques in particular. The information provided on this website is intended to be used for educational purposes only. The advice the authors provide herein, is based on years of practical application, dealing with the needs of their own happiness as well as the needs of others. Any recommendations the authors may make to you must be discussed between you and your doctor(s).

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Please read this Agreement carefully before accessing or using the Website. By accessing or using any part of the web site, you agree to become bound by the terms and conditions of this agreement. If you do not agree to all the terms and conditions of this agreement, then you may not access the Website or use any services. If these terms and conditions are considered an offer by WWW.FOURWINDSREIKI.COM and/or Karen Chan, acceptance is expressly limited to these terms. The Website is intended for access by individuals who are at least 18 years old.

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If you create an account on WWW.FOURWINDSREIKI.COM and/or Karen Chan, you are responsible for maintaining the security of your account and you are fully responsible for all activities that occur under the account. You must immediately notify WWW.FOURWINDSREIKI.COM and/or Karen Chan of any unauthorized uses of your account or any other breaches of security. WWW.FOURWINDSREIKI.COM and/or Karen Chan will not be liable for any acts or omissions by you, including any damages of any kind incurred as a result of such acts or omissions.

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If you post material to the Website, post links on the Website, or otherwise make (or allow any third party to make) material available by means of the Website (any such material, "Content"), You are entirely responsible for the content of, and any harm resulting from, that Content. That is the case regardless of whether the Content in question constitutes text, graphics, an audio file, or computer software. By making Content

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8. Copyright Infringement and Canadian Notice and Notice Regime Policy

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WWW.FOURWINDSREIKI.COM and/or Karen Chan will respond to all such notices, including as required or appropriate by removing the infringing material or disabling all links to the infringing material.

WWW.FOURWINDSREIKI.COM and/or Karen Chan will terminate a visitor's access to and use of the Website if, under appropriate circumstances, the visitor is determined to be a repeat infringer of the copyrights or other intellectual property rights of WWW.FOURWINDSREIKI.COM and/or Karen Chan or others. In the case of such termination, WWW.FOURWINDSREIKI.COM and/or Karen Chan will have no obligation to provide a refund of any amounts previously paid to WWW.FOURWINDSREIKI.COM and/or Karen Chan or pay any damages or loss due to said termination.

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12. Changes

WWW.FOURWINDSREIKI.COM and/or Karen Chan reserves the right, at its sole discretion, to modify or replace any part of this Agreement. It is your responsibility to check this Agreement periodically for changes. Your continued use of or access to the Website following the posting of any changes to this Agreement constitutes acceptance of those changes. WWW.FOURWINDSREIKI.COM and/or Karen Chan may also, in the future, offer new services and/or features through the Website (including, the release of new tools and resources). Such new features and/or services shall be subject to the terms and conditions of this Agreement.

13. Termination

WWW.FOURWINDSREIKI.COM and/or Karen Chan may terminate your access to all or any part of the Website at any time, with or without cause, with or without notice, effective immediately. If you wish to terminate this Agreement or your WWW.FOURWINDSREIKI.COM and/or Karen Chan account (if you have one), you may simply discontinue using the Website. All provisions of this Agreement which by their nature should survive

termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity and limitations of liability.

14. Disclaimer of Warranties

The Website is provided "as is". WWW.FOURWINDSREIKI.COM and/or Karen Chan and its suppliers and licensors hereby disclaim all warranties of any kind, express or implied, including, without limitation, the warranties of merchantability, fitness for a particular purpose and non-infringement. Neither WWW.FOURWINDSREIKI.COM and/or Karen Chan nor its suppliers and licensors, makes any warranty that the Website will be error free or that access thereto will be continuous or uninterrupted. You understand that you download from, or otherwise obtain content or services through, the Website at your own discretion and risk.

15. Limitation of Liability

In no event will WWW.FOURWINDSREIKI.COM and/or Karen Chan, or its suppliers or licensors, be liable with respect to any subject matter of this agreement under any contract, negligence, strict liability or other legal or equitable theory for: (i) any special, incidental or consequential damages; (ii) the cost of procurement for substitute products or services; (iii) for interruption of use or loss or corruption of data; or (iv) for any amounts that exceed the fees paid by you to WWW.FOURWINDSREIKI.COM and/or Karen Chan under this agreement during the twelve (12) month period prior to the cause of action. WWW.FOURWINDSREIKI.COM and/or Karen Chan shall have no liability for any failure or delay due to matters beyond their reasonable control. The foregoing shall not apply to the extent prohibited by applicable law.

16. General Representation and Warranty

You represent and warrant that (i) your use of the Website will be in strict accordance with the WWW.FOURWINDSREIKI.COM and/or Karen Chan Terms of Agreement and Community Guidelines, with this Agreement and with all applicable laws and regulations.

17. Indemnification

You agree to indemnify and hold harmless WWW.FOURWINDSREIKI.COM and/or Karen Chan, its contractors, and its licensors, and their respective directors, officers, employees and agents from and against any and all claims and expenses, including attorneys' fees, arising out of your use of the Website, including but not limited to your violation of this Agreement.

18. Miscellaneous

This Agreement constitutes the entire agreement between WWW.FOURWINDSREIKI.COM and/or Karen Chan and you concerning the subject matter hereof, and they may only be modified by a written amendment signed by an authorized executive of WWW.FOURWINDSREIKI.COM and/or Karen Chan, or by the posting by WWW.FOURWINDSREIKI.COM and/or Karen Chan of a revised version. Except to the extent applicable law, if any, provides otherwise, this Agreement, any access to or use of the Website will be governed by the laws of the province of Alberta, Canada, excluding its conflict of law provisions, and the proper venue for any disputes arising out of or relating to any of the same will be the appropriate courts located in Edmonton, Alberta. The prevailing party in any action or proceeding to enforce this Agreement shall be entitled to costs and attorneys' fees. If any part of this Agreement is held invalid or unenforceable, that part will be construed to reflect the parties' original intent, and the remaining portions will remain in full force and effect. A waiver by either party of any term or condition of this Agreement or any breach thereof, in any one instance, will not waive such term or condition or any subsequent breach thereof. You may assign your rights under this Agreement to any party that consents to, and agrees to be bound by, its terms and conditions; WWW.FOURWINDSREIKI.COM and/or Karen Chan may assign its rights under this Agreement without condition. This Agreement will be binding upon and will inure to the benefit of the parties, their successors and permitted assigns.

This document is FWR-KC. It was last updated May 27, 2017.