

Terms of Service and Consumer Information

Clear terms for personally prepared MINJAQ analyses purchased online.

CONSUMER TERMS

Provider	Viktória Mrázková - MINJAQ
Business address	Karpatské námestie 10, 831 06 Bratislava, Slovakia
Website	minjaq.com
Effective date	9 August 2026
Version	1.0

Important

These Terms apply to consumer orders. MINJAQ analyses are personally prepared services. They are not automated digital content and are not professional medical, psychological, legal, financial or therapeutic advice.

BUSINESS DETAILS

Business name	Viktória Mrázková - MINJAQ
IČO	54867703
DIČ	1124279673
Trade register	Okresný úrad Bratislava, register no. 110-318140
Email	minjaq.advisor@gmail.com
Phone	+421 951 800 817

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How these Terms work

These Terms form part of the contract between the customer and MINJAQ. Please read them before placing an order. A copy should be saved or printed and will be provided with the order confirmation on a durable medium, such as email.

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Consumer reminder

A personally prepared or informational service is not automatically excluded from withdrawal rights. The special rules in section 8 apply when the customer asks MINJAQ to begin work during the 14-day withdrawal period.

1. About these Terms

1.1 These Terms of Service and Consumer Information (the Terms) govern consumer purchases made through minjaq.com and the related Stripe-hosted checkout. The service provider is Viktória Mrázková, trading as Viktória Mrázková - MINJAQ (the Provider or MINJAQ).

1.2 The current services are offered to individuals acting for purposes outside their trade, business, craft or profession. MINJAQ does not currently accept business-customer orders under these Terms. A person wishing to order for business purposes must contact MINJAQ before payment.

1.3 The contract language is English. By completing checkout, the customer confirms that they can understand the information and Terms presented in English.

1.4 These Terms apply to orders placed on or after the effective date shown on the cover. The version accepted at checkout governs that order.

2. Services and prices

2.1 MINJAQ provides personally prepared written analyses. Every ordered analysis is created and reviewed by Viktória Mrázková. No report is produced automatically.

SERVICE	WHAT YOU RECEIVE	PRICE
Timing Advisor	A personally prepared timing analysis based on the information submitted with the order.	EUR 25
Parenting Consultant	A personally prepared reflective analysis concerning parenting dynamics and the information submitted.	EUR 85
Relationship Coach	A personally prepared reflective analysis concerning relationship dynamics and the information submitted.	EUR 85

2.2 The service description shown on the relevant product or order page forms part of the contract. One order covers the selected service and the people or subject matter identified in the order form. Any additional analysis requires a separate order unless MINJAQ agrees otherwise in writing.

2.3 Prices are stated in euros and are the final consumer prices charged by MINJAQ for the listed service. MINJAQ is not registered as a Slovak VAT payer. A customer's bank or card issuer may separately charge currency-conversion or other payment fees; such fees are not charged or controlled by MINJAQ.

2.4 MINJAQ may change services or prices for future orders. A change does not affect a contract already concluded.

3. Eligibility and information about others

3.1 A customer must be at least 16 years old. A customer aged 16 or 17 may order only with the prior authorization of a parent or legal guardian. MINJAQ may request reasonable evidence of that authorization. No person under 16 may place an order.

3.2 For Parenting Consultant, the customer must be the child's parent or legal guardian, or must otherwise have lawful authority to provide the child's information and request the analysis.

3.3 For Relationship Coach or any service involving another person, the customer must have a lawful basis to provide that person's data and, where required, must have informed that person. The customer should use only a first name or alias and provide no more information than is genuinely needed.

3.4 MINJAQ may refuse or cancel an order where age, authority, safety, legality, or misuse concerns cannot be resolved. If no work has been performed, the payment will be refunded. If work has begun with valid early-performance consent, any deduction will be limited to the proportionate value of work lawfully performed.

4. Ordering and contract formation

4.1 The customer selects a service, completes the Webflow order form, reviews the required notices, and continues to the Stripe-hosted payment page. Before paying, the customer can correct the information entered or return to the form.

4.2 The final Stripe payment action clearly states the amount to be paid. The customer must also accept the Terms through the required checkout control. Submitting payment creates an obligation to pay.

4.3 A contract is concluded when Stripe confirms successful payment, provided MINJAQ receives the information required to perform the service. MINJAQ will send or cause to be sent a confirmation on a durable medium, normally by email, containing or linking to the accepted Terms and the required consumer information.

4.4 If payment succeeds but MINJAQ cannot lawfully or reasonably perform the order, MINJAQ may cancel it promptly and refund the amount received through the original payment method. MINJAQ may first contact the customer to clarify incomplete information.

4.5 The customer should save the Stripe receipt and order confirmation. The email address submitted with the order will be used as the main contract contact.

5. Customer information and cooperation

5.1 The customer must provide complete and accurate information, especially the correct name, email address, birth date, selected service, and necessary notes. The customer is responsible for checking the form before payment.

5.2 The customer must not submit national identification numbers, financial account details, passwords, exact home addresses of other people, or special-category data such as medical diagnoses, religious beliefs, political opinions, sexuality, or other highly sensitive information. Notes should be concise and relevant.

5.3 If information is incomplete or unclear, MINJAQ may request clarification. The delivery period is paused until the necessary response is received.

5.4 If the customer provides an incorrect birth date or other material input and the report has already been prepared or delivered, a new order and payment are required. If the customer identifies the issue before work begins, MINJAQ may correct it without a new order at its discretion.

6. Payment

6.1 Payment is made in advance through Stripe using the payment methods displayed at checkout. MINJAQ does not receive or store the full payment-card number.

6.2 An order is not accepted until payment is successfully authorized. If a payment is reversed, disputed, fraudulent, or unauthorized, MINJAQ may suspend delivery while the matter is investigated, without limiting mandatory consumer rights.

6.3 Refunds due under these Terms or mandatory law are made through the original payment method unless the customer expressly agrees otherwise and incurs no fee from MINJAQ for that refund.

7. Delivery

7.1 The usual delivery time is 24 to 72 hours, counted from the later of successful payment and receipt of all complete and usable information. Unless the product page states otherwise, these are calendar hours.

7.2 The report is normally delivered as a PDF attached to an email or as a substantive email reply sent to the address supplied by the customer. Delivery is completed when the report is sent to that address. The customer should check spam, junk and filtered folders.

7.3 The 24 to 72 hour period is the normal service target. If exceptional demand, illness, technical failure, a clarification request, or another reasonable obstacle is likely to delay delivery, MINJAQ will inform the customer and provide a revised time. If the delay becomes excessive, the customer retains any rights available under mandatory law.

7.4 The customer must notify MINJAQ promptly if the report does not arrive or the attachment cannot be opened. MINJAQ will resend an available report without charge after verifying the order.

8. Withdrawal rights and early performance

Key rule

A consumer generally has 14 days from the conclusion of a distance service contract to withdraw without giving a reason. The right is lost only after the service has been fully performed where early performance began with the consumer's prior express request and the consumer acknowledged the loss of the right after full performance.

8.1 The customer may withdraw from the contract within 14 days from the day the contract is concluded. To meet the deadline, it is sufficient to send the withdrawal notice before the 14-day period expires.

8.2 Because the normal delivery time is shorter than 14 days, checkout includes a separate, unticked request for MINJAQ to begin the service during the withdrawal period. The customer must expressly request early performance and acknowledge that the withdrawal right will be lost after the service is fully performed and the report is delivered.

8.3 If the customer does not give valid early-performance consent, MINJAQ may wait until the withdrawal period expires before starting or may cancel and refund an order that cannot be delivered on the advertised schedule.

8.4 If the customer validly withdraws after asking MINJAQ to begin but before the service is fully performed, the customer must pay only a proportionate amount for the work actually performed up to the time the withdrawal notice is received. The calculation will reflect the stage and extent of the work and will not exceed the agreed price.

8.5 Once MINJAQ has fully performed the service and delivered the report following the customer's valid express early-performance request and acknowledgement, the statutory withdrawal right ends. This does not remove rights concerning a defective or non-conforming service.

8.6 The customer may withdraw by any clear statement sent to minjaq.advisor@gmail.com, by post to the business address, or through the function labelled Withdraw from contract here made available in the footer of minjaq.com. The model form in Annex A is optional.

8.7 The online withdrawal function asks the customer to provide or confirm their name, contract or payment reference, and email address, and then to activate a separate confirmation action. MINJAQ will provide an immediate durable confirmation containing the submitted withdrawal notice and its date and time.

8.8 When a valid withdrawal takes effect, MINJAQ will refund all payments due no later than 14 days after receiving the notice, less any lawful proportionate amount under section 8.4. The refund will use the original payment method unless expressly agreed otherwise.

9. Corrections, complaints and remedies

9.1 Withdrawal because the customer changes their mind is different from a complaint that the service does not conform to the contract. Mandatory consumer remedies remain available.

9.2 If MINJAQ makes an objective error, such as using a birth date different from the one correctly submitted, MINJAQ will correct the affected analysis without an additional fee. An incorrect date or instruction supplied by the customer is governed by section 5.4.

9.3 A complaint should be sent to minjaq.advisor@gmail.com with the subject Complaint and should include the customer's name, order or Stripe reference, the service, a clear description of the issue, and the requested remedy. Screenshots or the delivered PDF may be attached where useful.

9.4 MINJAQ will provide written confirmation of the complaint without delay and will identify a reasonable period for remedy that will not exceed 30 days, unless a shorter mandatory period applies. If MINJAQ rejects responsibility, the reasons will be given in writing.

9.5 Depending on the issue and mandatory law, an appropriate remedy may include correction, repeat performance, a proportionate price reduction, or refund. A remedy is not available merely because the customer dislikes a subjective interpretation where the promised service was performed with reasonable care and in accordance with the order.

10. Nature of the service and disclaimers

10.1 MINJAQ provides interpretive and reflective information based on the birth data and notes submitted by the customer. The service is personal, subjective in nature, and intended for self-reflection and general informational use.

- The service is not medical, psychological, psychotherapeutic, legal, financial, tax, educational, child-development, safeguarding, or other regulated professional advice.
- The service does not diagnose any condition, assess a child's welfare, replace counselling or therapy, or determine what action a customer should take.
- No outcome, relationship result, parenting result, future event, accuracy of prediction, or personal improvement is guaranteed.
- A customer remains responsible for their own decisions and should consult a suitably qualified professional where the matter requires professional advice.
- The service is not an emergency or crisis service. In an urgent safety or health situation, contact local emergency services or an appropriate qualified professional.

10.2 Website descriptions, examples and testimonials describe experiences or the nature of the service; they do not create a guarantee that another customer will receive the same result.

11. Intellectual property and permitted use

11.1 MINJAQ retains copyright and other intellectual-property rights in its original methods, wording, templates, designs and reports. After full payment, the customer receives a personal, non-exclusive, non-transferable licence to read, store and use the delivered report for private, non-commercial purposes.

11.2 The customer may share the report privately with a close family member, partner, guardian or professional adviser where appropriate. The customer may not resell, publish, upload publicly, reproduce commercially, remove branding from, train an automated system on, or create a competing product from the report without MINJAQ's written permission.

11.3 The customer permits MINJAQ to use the submitted information solely as reasonably necessary to provide the service, communicate about the order, meet legal obligations and handle any complaint. Privacy obligations are described in the separate Privacy & Essential Cookies Policy.

12. Responsibility and liability

12.1 MINJAQ will perform the service with reasonable care and skill and in accordance with the agreed description. Nothing in these Terms limits or excludes liability or consumer rights where doing so would be unlawful, including liability for intentional misconduct or personal injury caused by negligence where applicable.

12.2 MINJAQ is not responsible for an error or unsatisfactory result caused by inaccurate, incomplete or unauthorized customer input; a customer's failure to read the report or follow delivery instructions; use outside the permitted personal purpose; or independent decisions made by the customer or another person.

12.3 To the extent permitted by mandatory law, MINJAQ is responsible only for loss that is a reasonably foreseeable result of a breach of the contract. The service is consumer-facing and MINJAQ is not responsible for business loss, lost profit, or commercial opportunity arising from a consumer order.

13. Privacy

13.1 MINJAQ processes personal data in accordance with the GDPR, Slovak data-protection law, and the separate MINJAQ Privacy & Essential Cookies Policy available in the website footer and before the order form is submitted.

13.2 The customer must read the privacy notice before submitting personal data and must comply with the safeguards for children's and third-party data described in section 3 and in the Privacy Policy.

14. Events outside reasonable control

14.1 MINJAQ is not in breach for a delay caused by an event reasonably outside its control, such as serious illness, widespread communications failure, payment-platform outage, or force majeure. MINJAQ will take reasonable steps to reduce the effect and will communicate a revised delivery time where possible.

14.2 If such an event makes performance impossible or causes an unreasonable delay, either party may end the unperformed part of the contract. MINJAQ will refund the amount paid for work not lawfully performed.

15. Dispute resolution and supervision

15.1 Customers are encouraged to contact MINJAQ first at minjaq.advisor@gmail.com so that a complaint or request for redress can be resolved directly.

15.2 If MINJAQ rejects a request for redress or does not answer it within 30 days, an eligible consumer may submit a proposal for alternative dispute resolution under Slovak Act No. 391/2015 Coll. to a competent ADR entity, including the Slovak Trade Inspection where applicable.

15.3 Slovak Trade Inspection (Slovenská obchodná inšpekcia): Central Inspectorate, Bajkalská 21/A, P.O. BOX 29, 827 99 Bratislava, Slovakia. Website: www.soi.sk. The competent supervisory inspectorate for the Provider's place of business is the Inspectorate of the Slovak Trade Inspection for the Bratislava Region, Bajkalská 21/A, P.O. BOX 5, 820 07 Bratislava.

15.4 The European Commission's former Online Dispute Resolution platform has been discontinued and is therefore not listed as a dispute channel. The customer retains the right to seek a judicial remedy.

16. Governing law and final provisions

16.1 The contract is governed by the law of the Slovak Republic, including Act No. 108/2024 Coll. on Consumer Protection, the Slovak Civil Code, and other applicable rules. This choice does not deprive a consumer of mandatory protection granted by the law of the country in which the consumer habitually resides where that protection applies.

16.2 Courts will have jurisdiction as determined by mandatory consumer-jurisdiction rules. Nothing in these Terms requires a consumer to bring a claim only in Slovakia where applicable law gives the consumer another forum.

16.3 If a provision is invalid or unenforceable, the remaining provisions continue to apply. The invalid provision will be interpreted or replaced only to the minimum extent necessary and consistently with mandatory consumer law.

16.4 MINJAQ may update these Terms for future orders because of legal, technical or service changes. A new version will state its effective date. An existing order remains governed by the version accepted when that contract was concluded unless a mandatory legal change requires otherwise.

Annex A. Withdrawal instructions and model form

You have the right to withdraw from the service contract without giving any reason within 14 days from the day the contract was concluded. To exercise the right, inform Viktória Mrázková - MINJAQ by a clear statement before the period expires.

You may use any of these methods:

- Online: use the function labelled Withdraw from contract here in the footer of minjaq.com.
- Email: send a clear statement to minjaq.advisor@gmail.com.
- Post: send a statement to Viktória Mrázková - MINJAQ, Karpatské námestie 10, 831 06 Bratislava, Slovakia.

If you requested performance during the withdrawal period and withdraw before full performance, you must pay an amount proportionate to the service supplied before your notice. After full performance, the right is lost only where the service began with your prior express request and you acknowledged that consequence.

Effect of withdrawal

MINJAQ will return the payments due without undue delay and no later than 14 days after receiving your withdrawal notice, using the same payment method unless you expressly agree otherwise. A lawful proportionate amount for work already performed may be deducted.

MODEL WITHDRAWAL FORM

Complete and send this form only if you wish to withdraw. A signature is needed only if this form is sent on paper.

To	Viktória Mrázková - MINJAQ, Karpatské námestie 10, 831 06 Bratislava, Slovakia
Email	minjaq.advisor@gmail.com

I hereby give notice that I withdraw from my contract for the following service:

Service ordered / order or Stripe payment reference:

Date ordered:

Customer name:

Customer address (optional for an email withdrawal):

Email used for the order:

Date:

Signature (paper form only): _____