

Terms and Conditions

Agreement Between User and Ms. Camay International (“MCI”)

Welcome to <https://www.mscomayinternational.com/> (the “Site”), an e-commerce website comprised of various web pages owned and operated by MCI. The Site is offered to you conditioned upon your acceptance, without modification, of the terms, conditions, notices, and policies contained herein (collectively, the “Terms”). By accessing or using the Site, you acknowledge and agree to be bound by these Terms and Conditions. Please read these Terms carefully and retain a copy for your records.

Purpose of Website

MCI is a professional consulting and educational website that provides information, booking access, and services related to business consulting, professional document preparation, estate planning document preparation, business entity formation support, notary public and certified signing agent services, workplace bullying consulting, professional speaking, educational webinars, digital resources, and administrative consulting solutions. The website allows visitors to learn about MCI services, schedule consultations, purchase or register for services, webinars, events, and downloadable resources, and request professional support tailored to business, professional, and personal documentation needs. MCI may also provide educational content, newsletters, interviews, podcasts, speaking engagements, online resources, and informational materials intended to educate, inspire, and empower individuals, entrepreneurs, nonprofit organizations, and professionals. MCI is a Registered Document Preparer and not a law firm. MCI is not authorized to practice law, provide legal advice, or represent clients in legal matters. Any information provided through this website is for informational and educational purposes only and does not create any attorney-client relationship or constitute legal representation.

Professional Services Disclosure

Certain services offered through MCI are provided by a Nevada Registered Document Preparer and commissioned Notary Public. By using this website and/or engaging services through MCI, users acknowledge receipt of and agreement to any applicable client disclosures, service agreements, acknowledgments, and intake documentation governing document preparation, notary, consulting, educational, and administrative support services.

Privacy

Your use of <https://www.mscomayinternational.com/> is subject to MCI's Privacy Policy. Please review our Privacy Policy, which also governs the “Site” and informs users of our data collection practices.

Electronic Communications

Visiting <https://www.mscomayinternational.com/> or sending emails to MCI constitutes electronic communications. You consent to receive electronic communications, and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communications be in writing.

Children Under Thirteen

MCI does not knowingly collect, either online or offline, personal information from persons under the age of thirteen. If you are under 18, you may use <https://www.mscomayinternational.com/> only with permission of a parent or guardian.

Cancellation, Rescheduling, and Refund Policy

Due to the time, preparation, scheduling, administrative resources, and professional services dedicated to clients, all sales, appointments, reservations, and service fees are subject to the following policy.

Consultations, Strategy Sessions, and Appointments

Consultations, Legacy Strategy Sessions, coaching sessions, document preparation appointments, business consulting sessions, workplace bullying consultations, notary/signing appointments, and related professional appointments may be rescheduled with at least 24 hours' advance notice, subject to availability.

Missed appointments, no-shows, or cancellations made with less than 24 hours' notice may result in forfeiture of fees paid and/or may be subject to a rescheduling fee at MCI's discretion. One courtesy rescheduling request may be permitted where circumstances reasonably warrant accommodation.

Legacy Strategy Session Reservation Fee Policy

Certain Legacy Strategy Sessions may require a non-refundable reservation fee of \$250.00 to reserve a limited appointment time and secure calendar availability. Legacy Strategy Sessions are offered on a limited, first-paid, first-reserved basis.

The reservation fee compensates MCI for scheduling, administrative preparation, intake review, consultation preparation, reserved appointment time, and availability dedicated exclusively to the client.

If the client elects to proceed with an eligible estate planning, document preparation, or legacy planning service package offered by MCI, the \$250.00 reservation fee shall be credited toward the total package cost, provided services are initiated within 90 days of the consultation unless otherwise approved by MCI in writing.

Reservation fees are non-refundable, including cancellations, no-shows, missed appointments, or a client's decision not to proceed with services following consultation. Clients may request one rescheduling opportunity with at least 24 hours' notice, subject to availability.

Legacy Strategy Sessions are educational and administrative planning consultations intended to discuss client goals, available document preparation services, and planning options and do not alter or replace any separate client disclosures, acknowledgments, or service agreements.

Document Preparation Services

Due to the customized nature of document preparation services and the administrative, intake, drafting, preparation, scheduling, review, and consultation time dedicated to each matter, fees for document preparation services are generally non-refundable once work has commenced.

Work shall be deemed commenced when MCI has begun intake review, document preparation, drafting, revisions, administrative preparation, consultation services, information gathering, research directed by the client, document review, preparation of forms, or transmission of drafts or materials for client review.

Prior to commencement of work, cancellation requests may be considered subject to earned consultation, reservation, administrative, intake, processing, or scheduling fees already incurred. MCI reserves the right to retain fees proportionate to work completed, time expended, administrative preparation performed, and services rendered prior to cancellation.

Deposits and Retainers

Any deposit, reservation fee, or consultation fee paid to secure services, appointments, workshops, or project availability is non-refundable but may, at MCIs discretion, be credited toward rescheduled services if notice requirements are met.

Payment Disputes and Chargebacks

By purchasing services, scheduling appointments, paying reservation fees, or accessing digital products through MCI, clients agree to first contact MCI to attempt informal resolution of any billing concern prior to initiating a chargeback, payment dispute, or reversal request with a financial institution or payment processor.

Clients acknowledge that MCI may provide appointment records, signed disclosures, intake forms, contracts, invoices, correspondence, scheduling confirmations, digital access logs, service records, consultation history, and evidence of work performed in response to payment disputes or chargeback investigations.

Initiating a chargeback for services rendered, work commenced, consultations completed or agreed reservation fees may result in suspension or termination of services and collection efforts where permitted by law.

Nevada Notary and Signing Services Policy

Notarial fees charged by MCI are subject to the maximum fees permitted under Nevada law. Additional travel, mobile convenience, after-hours, administrative, printing, courier, scheduling, and signing-related fees may apply where permitted and shall be disclosed and agreed upon in advance.

Clients requesting mobile or travel-based notarial services acknowledge that travel, convenience, scheduling, and preparation-related fees may be deemed earned and non-refundable once appointment preparation or travel has commenced.

Fees may still apply where notarization cannot be completed due to circumstances outside MCI's control, including but not limited to lack of acceptable identification, incomplete documentation, signer refusal, incapacity, absence of required parties, failure to provide necessary documentation, unsafe conditions, cancellation after travel begins, or refusal to execute documents.

Webinars, Events, Digital Products, and Educational Materials

Registration fees paid for webinars, workshops, speaking engagements, educational sessions, downloadable resources, templates, checklists, digital materials, podcasts, online educational content, and related events are generally non-refundable, except where an event is canceled by MCI.

Access to purchased digital products, downloadable materials, educational resources, and recordings may not be copied, redistributed, reproduced, sold, sublicensed, or commercially exploited without express written permission.

No Guarantee of Outcome or Results

MCI makes no guarantee, representation, or warranty regarding legal, financial, business, administrative, workplace, filing, governmental, employment, or personal outcomes resulting from services, consultations, document preparation, educational materials, or recommendations. Outcomes depend upon numerous factors outside MCI's control, including client participation, accuracy of information, third-party decision makers, filing authorities, employers, agencies, courts, and applicable law.

Client Responsibility for Information

Clients are solely responsible for the accuracy, completeness, truthfulness, and timeliness of information, facts, instructions, documentation, and materials submitted to MCI.

MCI shall not be responsible for delays, errors, filing issues, rejected documents, incomplete outcomes, scheduling problems, or adverse consequences resulting from inaccurate, incomplete, omitted, misleading, untimely, or inconsistent information supplied by a client or third party.

Client Review and Approval of Documents

Clients are responsible for reviewing all documents for completeness, accuracy, spelling, factual correctness, consistency, and intended purpose prior to signing, notarization, filing, recording, submission, or use. Failure to review documents shall not create liability for MCI. Clients remain responsible for final approval and use of all documents prepared at their direction.

Service Refusal / Inability to Perform

MCI reserves the right to refuse, suspend, postpone, or terminate services where required by law, ethical obligations, safety concerns, suspected fraud, coercion, incapacity, abusive or inappropriate conduct, incomplete information, failure to provide required identification or documentation, scheduling conflicts, nonpayment, or circumstances preventing lawful or ethical completion of services.

Appointments and Office Access

MCI operates as a scheduled appointment-based business. Services are provided by appointment only, subject to availability and confirmation. Unscheduled visits, walk-ins, or unannounced arrivals are not permitted and may be refused service. MCI reserves the right to reschedule, relocate, convert appointments to virtual meetings, or deny in-person access where necessary for scheduling, privacy, operational, or safety reasons.

Links to Third Party Sites/Third Party Services

<https://www.mscomayinternational.com/> may contain links to other websites ("Linked Sites"). The Linked Sites are not under the control of MCI and MCI is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site. MCI is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by MCI of the site or any association with its operators.

Certain services made available via <https://www.mscomayinternational.com/> are delivered by third party sites and organizations. By using any product, service or functionality originating from the <https://www.mscomayinternational.com/> domain, you hereby acknowledge and consent that MCI may share such information and data with any third party with whom MCI has a contractual relationship to provide the requested product, service or functionality on behalf of <https://www.mscomayinternational.com/> users and customers.

No Unlawful or Prohibited Use/Intellectual Property

You are granted a non-exclusive, non-transferable, revocable license to access and use <https://www.mscomayinternational.com/> strictly in accordance with these terms of use. As a condition of your use of the Site, you warrant to MCI that you will not use the Site for any purpose that is unlawful or prohibited by these Terms. You may not use the Site in any manner which could damage, disable, overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Site.

All content included as part of the Service, such as text, graphics, logos, images, as well as the compilation thereof, and any software used on the Site, is the property of MCI or its suppliers and protected by copyright and other laws that protect intellectual property and proprietary rights. You agree to observe and abide by all copyright and other proprietary notices, legends or other restrictions contained in any such content and will not make any changes thereto.

You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the content, in whole or in part, found on the Site. MCI content is not for resale. Your use of the Site does not entitle you to make any unauthorized use of any protected content, and in particular you will not delete or alter any proprietary rights or attribution notices in any content. You will use protected content solely for your personal use and will make no other use of the content without the express written permission of MCI and the copyright owner. You agree that you do not acquire any ownership rights in any protected content. We do not grant you any licenses, express or implied, to the intellectual property of MCI or our licensors except as expressly authorized by these Terms.

Photography, Recording, and Media

Webinars, interviews, podcasts, workshops, educational events, and speaking engagements may be recorded, photographed, livestreamed, or reproduced for educational, marketing, promotional, or business purposes. By participating in public events or recordings hosted by MCI, participants consent to reasonable use of their image, likeness, voice, statements, or participation unless otherwise agreed in writing.

Force Majeure

MCI shall not be liable for delays, interruptions, rescheduling, inability to perform, or cancellation of services caused by circumstances beyond reasonable control including illness, emergencies, weather, power outages, internet interruptions, platform outages, governmental actions, travel interruptions, technology failures, venue issues, natural disasters, acts of God, or other unforeseen circumstances.

International Users

The Service is controlled, operated and administered by MCI from our offices within the USA. If you access the Service from a location outside the USA, you are responsible for compliance with all local laws. You agree that you will not use the MCI Content accessed through <https://www.mscomayinternational.com/> in any country or in any manner prohibited by any applicable laws, restrictions or regulations.

Indemnification

You agree to indemnify, defend and hold harmless MCI, its officers, directors, employees, agents and third parties, for any losses, costs, liabilities and expenses (including reasonable attorney's fees) relating to or arising out of your use of or inability to use the Site or services, any user postings made by you, your violation of any terms of this Agreement or your violation of any rights of a third party, or your violation of any applicable laws, rules or regulations. MCI reserves the right, at its own cost, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will fully cooperate with MCI in asserting any available defenses.

Arbitration

In the event the parties are not able to resolve any dispute between them arising out of or concerning these Terms and Conditions, or any provisions hereof, whether in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved only by final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered by the American Arbitration Association, in a location mutually agreed upon by the parties. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. In the event that any legal or equitable action, proceeding or arbitration arises out of or concerns these Terms and Conditions, the prevailing party shall be entitled to recover its costs and reasonable attorney's fees. The parties agree to arbitrate all disputes and claims in regard to these Terms and Conditions or any disputes arising as a result of these Terms and Conditions, whether directly or indirectly, including Tort claims that are a result of these Terms and Conditions. The parties agree that the Federal Arbitration Act governs the interpretation and enforcement of this provision. The entire dispute, including the scope and enforceability of this arbitration provision shall be determined by the Arbitrator. This arbitration provision shall survive the termination of these Terms and Conditions.

To the extent any dispute is not subject to arbitration, or for purposes of enforcing an arbitration award, obtaining injunctive relief, or resolving matters legally required to be brought before a court, the parties agree that exclusive venue and jurisdiction shall lie in the state or federal courts located in Clark County, Nevada.

Class Action Waiver

Any arbitration under these Terms and Conditions will take place on an individual basis; class arbitrations and class/representative/collective actions are not permitted. The parties agree that a party may bring claims against the other only in each's individual capacity, and not as a plaintiff or class member in any putative class, collective and/ or representative proceeding, such as in the form of a private attorney general action against the other. Further, unless both you and MCI agree otherwise, the arbitrator may not consolidate more than one person's claims and may not otherwise preside over any form of a representative or class proceeding.

Liability Disclaimer

The information, software, products, and services included in or available through the site may include inaccuracies or typographical errors. Changes are periodically added to the information herein. MCI and/or its suppliers may make improvements and/or changes in the site at any time.

MCI and/or its suppliers make no representations about the suitability, reliability, availability, timeliness, and accuracy of the information, software, products, services and related graphics contained on the site for any purpose. To the maximum extent permitted by applicable law, all such information, software, products, services and related graphics are provided "as is" without warranty or condition of any kind. MCI and/or its suppliers hereby disclaim all warranties and conditions with regard to this information, software, products, services and related graphics, including all implied warranties or conditions of merchantability, fitness for a particular purpose, title and non-infringement.

To the maximum extent permitted by applicable law, in no event shall MCI and/or its suppliers be liable for any direct, indirect, punitive, incidental, special, consequential damages or any damages whatsoever including, without limitation, damages for loss of use, data or profits, arising out of or in any way connected with the use or performance of the site, with the delay or inability to use the site or related services, the provision of or failure to provide services, or for any information, software, products, services and related graphics obtained through the site, or otherwise arising out of the use of the site, whether based on contract, tort, negligence, strict liability or otherwise, even if MCI or any of its suppliers has been advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the above limitation may not apply to you. If you are dissatisfied with any portion of the site, or with any of these terms of use, your sole and exclusive remedy is to discontinue using the site.

Termination/Access Restriction

MCI reserves the right, in its sole discretion, to terminate your access to the Site and the related services or any portion thereof at any time, without notice. To the maximum extent permitted by law, this agreement is governed by the laws of the State of Nevada, and you hereby consent to the exclusive jurisdiction and venue of courts in Nevada in all disputes arising out of or relating to the use of the Site. Use of the Site is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this section.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and MCI as a result of this agreement or use of the Site. MCI's performance of this

agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of MCI's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Site or information provided to or gathered by MCI with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and MCI with respect to the Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and MCI with respect to the Site. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form. It is the express wish to the parties that this agreement and all related documents be written in English.

Changes to Terms

MCI reserves the right, in its sole discretion, to change the Terms under which <https://www.mscomayinternational.com/> is offered. The most current version of the Terms will supersede all previous versions. MCI encourages you to periodically review the Terms to stay informed of our updates.

Contact Us

MCI welcomes your questions or comments regarding the Terms:

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Effective as of January 01, 2026