INVO NETWORK

REFUND AND DISPUTE POLICY

Effective Date: September 27, 2026

This Refund and Dispute Policy (the "Policy") describes how Invo Tech, Inc. ("INVO") handles refund requests, payment disputes, and related Player matters. This Policy forms part of the INVO Policies and is incorporated by reference into the INVO Player Terms of Service.

INVO may modify this Policy from time to time. Continued use of the Service after modifications take effect constitutes acceptance of the updated Policy.

Nothing in this Policy is intended to limit or waive any non-waivable statutory refund or consumer protection rights you may have under applicable law.

Contents

1. Overview
2. General Refund Approach
3. When INVO May Issue Refunds
4. When INVO Generally Will Not Issue Refunds
5. Statutory Consumer Refund Rights
6. How to Request a Refund
7. Refund Review and Decisions
8. How Approved Refunds Are Processed
9. Card Chargebacks
10. Disputes With INVO
11. Fraudulent or Abusive Refund Activity
12. Special Situations
13. App Store and Platform Provider Refunds
14. General Provisions

1. Overview

1.1 Purpose

This Policy describes the operational framework for refund requests and disputes related to your INVO account, Virtual Currency purchases, and related matters. It supplements the Player Terms of Service and is intended to give Players a clear, fair, and consistent process for raising and resolving payment-related issues.

1.2 Scope

This Policy applies to:

- Refund requests for Virtual Currency purchases
- Refund requests for subscription or recurring charges, where applicable
- Disputes regarding INVO account activity or Platform-side errors
- Coordination with INVO's payment processor for chargebacks initiated through your card or bank

1.3 What This Policy Does Not Cover

This Policy does not cover:

- In-Game disputes about gameplay, items, or developer conduct, which are handled by the relevant Game developer
- Inactive balance matters (see the Inactive Balance Policy)
- Account security incidents (handled through INVO security channels)
- Refunds processed by Apple, Google, console, or other Platform Providers under their own policies

2. General Refund Approach

2.1 Final Sale Default

Virtual Currency purchases are generally final and non-refundable once Virtual Currency has been credited to your INVO account. This is consistent with how digital goods are commonly handled in the gaming industry, and reflects the fact that Virtual Currency can be used immediately upon credit.

2.2 Discretionary Refunds

Despite the general final-sale rule, INVO recognizes that legitimate situations arise where a refund is appropriate. INVO may, in its discretion, issue refunds for the situations described in Section 3 and as required by applicable law under Section 5.

2.3 Statutory Rights Preserved

Nothing in this Policy is intended to limit any non-waivable refund or cancellation rights you have under applicable consumer protection law. INVO will honor all such rights in accordance with applicable law, regardless of the general rules in this Policy.

2.4 Good-Faith Review

INVO reviews refund requests in good faith, considering the specific circumstances, applicable law, and INVO's records. INVO is not obligated to issue refunds outside the situations described in this Policy or required by applicable law.

3. When INVO May Issue Refunds

INVO may issue a refund in situations including, but not limited to:

3.1 Technical Errors

Where a Virtual Currency purchase failed due to a technical error in the Service (for example, the payment processed but Virtual Currency was not credited), INVO will generally credit the Virtual Currency or issue a refund, at your option where reasonably possible.

3.2 Duplicate Charges

Where a single purchase resulted in duplicate charges due to a Service or processor error, INVO will generally refund the duplicate.

3.3 Unauthorized Transactions

Where a purchase was made without your authorization (for example, account compromise) and you report it promptly, INVO will investigate and may issue a refund based on the investigation outcome. Reports should be made as soon as you become aware of unauthorized activity.

3.4 Service Outages

Where a significant Service outage prevented you from receiving the benefit of a recent purchase, INVO may issue a refund or credit, in INVO's discretion.

3.5 Initial Purchase Hardship

In limited cases, INVO may consider refund requests within a short period after a Player's first purchase if the Player demonstrates a misunderstanding of the Service or genuine hardship. These are evaluated case-by-case.

3.6 Minor Account Refunds

Where a parent or legal guardian demonstrates that a minor made unauthorized purchases without proper consent, INVO will work with the parent or guardian in good faith, subject to applicable law and verification of the relationship.

3.7 Statutory Refunds

Where applicable consumer protection law requires a refund (for example, mandatory cooling-off periods in certain jurisdictions, or specific digital goods rights), INVO will issue the refund as required by law. See Section 5 for details.

3.8 Goodwill Refunds

INVO may, in its sole discretion, issue goodwill refunds in situations not specifically described in this Policy. Goodwill refunds are not a precedent and do not entitle any Player to similar treatment in the future.

4. When INVO Generally Will Not Issue Refunds

Subject to applicable law, INVO generally will not issue refunds in situations including, but not limited to:

- Virtual Currency that has already been used, transferred, or sent to another Player
- Buyer's remorse, change of mind, or dissatisfaction with how Virtual Currency was used
- Dissatisfaction with Game content, gameplay, in-Game items, or Game developer decisions (these matters should be raised with the Game developer)
- Loss of Virtual Currency due to Player's voluntary in-Game decisions, gameplay outcomes, or trade-offs within a Game
- Loss of access to a Game that the developer has discontinued, modified, or made unavailable in your region
- Refund requests made after applicable time limits have expired
- Refund requests for Transactions where you cannot reasonably verify your identity or ownership
- Account suspensions or terminations resulting from your violation of the INVO Terms or Acceptable Use Policy
- Currency or item transfers between Players or between Games that completed correctly per INVO's records
- Repeat refund requests for the same Transaction after a final determination has been issued

Where applicable law requires a refund despite a situation described in this Section, applicable law controls.

5. Statutory Consumer Refund Rights

5.1 Acknowledgment

Some jurisdictions provide consumers with statutory refund, withdrawal, cancellation, or cooling-off rights for digital products and services. INVO will honor such rights in accordance with applicable law, regardless of the general final-sale rule in this Policy.

5.2 European Economic Area, United Kingdom, and Switzerland

If you are a consumer in the European Economic Area, the United Kingdom, or Switzerland, you may have rights under applicable consumer protection law, including (where applicable) a 14-day right of withdrawal for distance contracts. Note that consumer law in many of these jurisdictions allows you to waive the right of withdrawal for digital content delivered immediately, where you expressly consent to immediate delivery and acknowledge that you lose the right of withdrawal upon delivery. By purchasing Virtual Currency and receiving immediate credit to your account, you may be acknowledging this waiver. INVO will respect any non-waivable rights you retain under applicable law.

5.3 California and Other U.S. States

Some U.S. states provide specific refund rights for digital goods, gift cards, or stored value. Where applicable, INVO complies with those laws.

5.4 Australia

If you are a consumer in Australia, you may have rights under the Australian Consumer Law that cannot be waived, including rights related to product quality and fitness for purpose. INVO will comply with those rights where they apply.

5.5 Other Jurisdictions

If you are in a jurisdiction not specifically named above, you may still have statutory consumer rights under your local law. Contact INVO support if you believe you have a statutory right that applies to your situation.

5.6 Verification

INVO may require verification of your jurisdiction of residence, the nature of your statutory claim, and other relevant information before processing a statutory refund.

6. How to Request a Refund

6.1 Submission Channels

To request a refund, contact INVO support through the channels published in the INVO Policies. Use the channels designated for refund and dispute matters where available, as those channels are typically routed for fastest resolution.

6.2 What to Include

To help INVO review your request promptly, please include:

- Your INVO account email or username
- The Transaction date, amount, and Transaction ID (visible in your account)
- A clear description of the issue and the refund you are requesting
- Any supporting evidence (screenshots, error messages, correspondence, etc.)

- Your jurisdiction of residence, particularly if you are claiming statutory rights

6.3 Time Limits

Submit refund requests as promptly as possible after the issue arises. INVO publishes time limits in the INVO Policies for various categories of refund requests. Late requests may be denied or considered on a discretionary basis. Statutory refund rights are subject to the time limits set forth in the applicable law.

6.4 Authorized Representatives

If a refund request is made on behalf of a minor or another person (for example, by a parent, guardian, or estate representative), the requestor must provide reasonable documentation of the relationship and authority. INVO may require identity and authority verification before processing such requests.

6.5 Cooperation

During the review process, please respond promptly to any requests for additional information. Failure to respond within a reasonable period may result in the request being closed without action.

7. Refund Review and Decisions

7.1 Acknowledgment

INVO will acknowledge refund requests within a commercially reasonable time after submission, through the same channel by which the request was received.

7.2 Investigation

INVO reviews refund requests by examining account records, Transaction logs, supporting documentation provided by the Player, communications with the relevant Game developer (where appropriate), and other relevant information. INVO may also review fraud and security signals.

7.3 Response Time

INVO aims to respond to refund requests within a commercially reasonable time, consistent with the complexity of the request, the volume of information to review, and applicable law. More complex matters may require additional review time.

7.4 Outcome

Once review is complete, INVO will inform the Player of the outcome, which may include:

- Full refund of the Transaction
- Partial refund or credit
- Credit to the Player's INVO balance instead of a refund to the original payment method

- Denial, with explanation of the basis for denial
- Request for additional information before a final decision

7.5 INVO's Discretion

Except where applicable law requires a specific outcome, INVO has discretion in determining the appropriate response to refund requests. INVO's records of Transactions and account activity are the primary basis for refund decisions, in the absence of manifest error.

7.6 Final Decisions

INVO's refund decisions are final, subject to: (a) the Player's dispute rights under Section 10; (b) any applicable consumer protection rights that cannot be waived; and (c) any chargeback rights through the Player's card issuer or bank under Section 9.

8. How Approved Refunds Are Processed

8.1 Refund Method

Approved refunds are generally processed back to the original payment method used for the Transaction. Where the original payment method is unavailable (for example, expired card, closed account), INVO may use an alternative method available through the Payment Processor or, in some cases, a credit to the Player's INVO balance.

8.2 Processing Time

Once a refund is approved, INVO instructs the Payment Processor to process the refund. The time for the refund to appear in your account depends on the original payment method, your bank or card issuer, and Payment Processor processing time. Typical timelines vary and INVO does not control these timelines.

8.3 Reversal of Virtual Currency

When a refund is issued, the corresponding Virtual Currency is removed from your INVO account. If the Virtual Currency has already been used, transferred, or otherwise reduced, the available refund may be limited or unavailable.

8.4 Currency

Refunds are typically processed in the same currency as the original Transaction. Currency conversion, where required, may result in a different refunded amount in your local currency than the original charge, due to exchange rate movements between the original Transaction and the refund.

8.5 Fees and Taxes

INVO does not add a card processing fee to the price of a purchase. Where applicable, refunded amounts include taxes paid on the original Transaction. Currency conversion or foreign transaction fees imposed by your bank or card issuer are not controlled by INVO and

are typically not refundable by INVO.

8.6 Notification

INVO will notify the Player when a refund is initiated. The notification will identify the Transaction, refund amount, and method of refund.

9. Card Chargebacks

9.1 What Chargebacks Are

A chargeback is a payment dispute initiated through your card issuer or bank that reverses a payment through the card network. Chargebacks are governed by your card issuer's procedures, the card network's rules (Visa, Mastercard, etc.), and applicable law.

9.2 Who Handles Chargebacks

Chargebacks on card payments made through INVO are processed by your card issuer, the card network and INVO's payment processor, and INVO responds to them. For purchases made through a third-party storefront or payment rail, that storefront's chargeback and refund procedures apply.

9.3 Recommended Approach

Before initiating a chargeback with your card issuer, please contact INVO support to attempt resolution directly. Many issues can be resolved more quickly through INVO's refund process than through chargebacks. Initiating a chargeback may delay resolution of your underlying issue while the chargeback is processed.

9.4 Effect of Chargebacks on Your Account

If a chargeback is initiated:

- INVO may deduct the disputed amount of Virtual Currency from your account
- Your account may be temporarily restricted or suspended pending resolution
- Additional verification may be required for future Transactions
- If the chargeback is upheld, the Virtual Currency reversal becomes permanent
- If the chargeback is reversed (won by the merchant), the Virtual Currency may be restored, subject to INVO's policies and the Payment Processor's procedures

9.5 Chargeback Fraud and Abuse

Chargeback fraud (sometimes called "friendly fraud")—where a Player initiates a chargeback for a Transaction the Player authorized and benefited from—is a violation of these Terms and the Acceptable Use Policy. INVO may take action against accounts engaged in chargeback fraud, including account suspension, termination, recovery of associated costs, and reporting to applicable authorities or industry consortiums.

9.6 Chargeback Costs

If a chargeback is determined to be invalid, abusive, or fraudulent, INVO may charge the Player for any associated chargeback fees, plus reasonable administrative costs, as permitted by applicable law.

10. Disputes With INVO

10.1 Informal Resolution

Most issues can be resolved through INVO support without formal dispute proceedings. Players are encouraged to contact INVO support first and work in good faith to resolve any concerns.

10.2 Formal Dispute Submission

If informal resolution is unsuccessful, you may submit a formal dispute through the channels published in the INVO Policies. The dispute should describe the issue, the resolution you are seeking, the relevant Transaction or account information, and any supporting documentation.

10.3 Review Process

INVO reviews formal disputes in good faith, consistent with applicable law and INVO's records. INVO may request additional information from the Player and may take a reasonable time to investigate.

10.4 Final INVO Determination

INVO's resolution of a formal dispute is final, subject to your further dispute resolution rights under the Player Terms of Service.

10.5 Arbitration and Court

If you remain dissatisfied with INVO's resolution, the dispute resolution provisions of the Player Terms of Service (including the arbitration agreement and class action waiver, with the 30-day opt-out right) describe how disputes may be escalated outside of INVO's internal process.

10.6 Time Limits

Disputes must be brought within the time limits set forth in the Player Terms of Service or as required by applicable law, after which they may be barred.

11. Fraudulent or Abusive Refund Activity

11.1 What Counts as Abuse

Refund and chargeback abuse may include:

- Submitting refund requests for Transactions you authorized and received the benefit of

- Submitting false, misleading, or exaggerated information in support of refund requests
- Initiating chargebacks for Transactions you authorized and benefited from ("friendly fraud")
- Repeated requests for refunds across multiple Transactions or accounts in patterns suggestive of abuse
- Coordinating with others to obtain refunds through deception
- Using refund or chargeback processes to extract free Virtual Currency or items

11.2 Consequences of Abuse

Abusive refund or chargeback activity may result in:

- Denial of pending and future refund requests
- Reversal of previously credited Virtual Currency or items
- Additional verification requirements for Transactions
- Account suspension or termination
- Recovery of any costs, fees, or damages from the Player
- Reporting to card networks, fraud consortiums, or law enforcement where appropriate
- Pursuit of legal remedies, including damages and injunctive relief

11.3 Investigation

INVO investigates suspected refund or chargeback abuse using methods INVO determines appropriate. INVO may consult with the Payment Processor, banking partners, fraud detection providers, and other parties as part of investigations.

11.4 Documentation

Players found to have engaged in refund or chargeback abuse may be flagged in INVO's records for risk-based handling of future Transactions, and information may be shared with industry consortiums or partners as permitted by applicable law.

12. Special Situations

12.1 Game Developer Insolvency or Closure

If a Game developer becomes insolvent, ceases operations, or otherwise stops supporting a Game, the handling of any Virtual Currency or items associated with that Game depends on the circumstances and applicable law. INVO will communicate available options where reasonable. INVO is not responsible for Virtual Currency or items rendered unusable due to a Game developer's actions or insolvency, except where required by applicable law.

12.2 Service Discontinuation

If INVO discontinues the Service or a significant portion of it, INVO will provide reasonable notice and information about how remaining balances will be handled, in accordance with

applicable law.

12.3 Account Closure With Balance

If a Player closes their account while holding a Virtual Currency balance, INVO handles the remaining balance as described in the Player Terms of Service and applicable law. Refunds of remaining balances are not automatic; the Player should follow the account closure process and refund procedures described in the INVO Policies.

12.4 Death or Incapacity

If a Player has died or become incapacitated, an estate representative or court-appointed successor may contact INVO. Handling depends on applicable law, INVO's verification procedures, and any jurisdictional requirements. See also the Inactive Balance Policy for related matters.

12.5 Regulatory or Legal Holds

In some cases, INVO may be required by law, regulation, court order, or banking partner direction to hold or freeze refund processing. INVO will comply with such requirements and will inform the Player to the extent permitted by law.

13. App Store and Platform Provider Refunds

13.1 Platform Provider Policies

If you made your purchase through a mobile app store (such as the Apple App Store or Google Play Store), a console provider, or another distribution platform (each, a "Platform Provider"), the Platform Provider's refund and dispute policies may apply to your purchase, in addition to or instead of this Policy.

13.2 Where to Request a Refund

Where a Platform Provider handles the payment for your Transaction, you generally must request the refund directly through the Platform Provider's process. INVO may not have the ability to refund Platform Provider-processed Transactions directly. Examples include:

- Apple App Store: refund requests are typically submitted through Apple's reportaproblem.apple.com process
- Google Play Store: refund requests are typically submitted through the Google Play refund process
- Console providers (Xbox, PlayStation, Nintendo): refund requests are typically submitted through the relevant provider's process

13.3 INVO Coordination

If a Platform Provider issues a refund for a Transaction and notifies INVO, INVO will adjust your Virtual Currency balance accordingly, in the same manner as a chargeback under Section 9.

13.4 Platform Provider Limitations

INVO is not responsible for Platform Provider refund decisions, response times, or procedures. INVO is also not responsible for Platform Provider rules that may restrict refund availability or modify INVO's standard refund process.

14. General Provisions

14.1 Modifications

INVO may modify this Policy from time to time to reflect legal, regulatory, operational, or business changes. Material changes are effective when posted, unless otherwise noted or required by applicable law. Continued use of the Service after modifications constitutes acceptance.

14.2 Conflict With Other Documents

In the event of a conflict between this Policy and the Player Terms of Service, the Terms of Service control, except where this Policy provides more specific operational requirements consistent with the Terms.

14.3 Compliance With Applicable Law

All refund and dispute handling is subject to applicable law. Where applicable law mandates a specific outcome that differs from this Policy, applicable law controls.

14.4 No Waiver of Statutory Rights

Nothing in this Policy is intended to limit or waive any non-waivable statutory rights of Players under applicable consumer protection, refund, or cancellation law.

14.5 No Precedent

Refund decisions in individual cases do not establish precedent or commitment to similar treatment for other Transactions or Players. Each refund request is reviewed on its own merits.

14.6 Severability

If any provision of this Policy is held unenforceable, the remaining provisions continue in full effect.

14.7 Survival

Sections of this Policy that by their nature should survive termination of a Player's account or the relationship with INVO will do so, including without limitation provisions on chargebacks, fraud, dispute time limits, and final determinations.

--- END OF REFUND AND DISPUTE POLICY ---