

INVO NETWORK

PAYEE TERMS

Effective Date: October 13, 2026

These Payee Terms are an agreement between you and Invo Tech, Inc. ("INVO", "we", "us"). They apply when a game developer or platform that uses INVO (a "Developer") registers you so that INVO can pay you for content, goods or services you provide through the Developer's program (a "Creator Program"), and you accept them on INVO's page. In these Terms, "you" means the individual or business INVO pays (a "Payee").

1. Who Pays You

1.1 INVO pays you directly, as INVO's own payee. When INVO accepts you as a Payee, you become INVO's customer, and INVO makes each payment to you itself (a "Payee Payout"). The Developer does not hold or send your money.

1.2 Payee Payouts are paid from the earnings INVO owes the Developer that registered you, on that Developer's instruction. They are never paid from any player's balance or from virtual currency. Being a Payee does not let anyone, including you, withdraw or convert virtual currency into money.

1.3 The Developer decides whether to register you and how much you have earned in its Creator Program. INVO does not decide what you earn. Any disagreement about what you earned is between you and the Developer.

1.4 Each Payee Payout is compensation for services you perform as an independent party. You are not an employee, agent or partner of INVO or of the Developer, and nothing in these Terms requires you to work only with INVO or with the Developer.

2. Verification

2.1 Before INVO pays you, you must give INVO, on INVO's own page, the information and documents INVO asks for. This includes your legal name, date of birth, country of citizenship, address, taxpayer identification number and tax certification (IRS Form W-9, W-8BEN or W-8BEN-E), a government-issued identification document and, for a business, its formation details and the people who own or control it.

2.2 INVO verifies every Payee to the same standard it applies to its developer customers. This includes identity verification, sanctions and restricted-party screening, verification of your bank account against its documentation, and collection of tax information. INVO repeats screening while you are a Payee and asks you to verify again at least once a year.

2.3 You must be at least 18 years old. INVO cannot pay a person who is the subject of sanctions, a person who is a citizen or resident of, or banks in, a country or region under comprehensive sanctions, or a business formed in such a country or region or owned by persons there.

2.4 INVO decides, in its sole discretion, whether to accept you as a Payee and whether your verification is complete. INVO may ask for more information at any time and may hold Payee Payouts until it is provided.

3. Accurate Information

3.1 Everything you give INVO must be true, complete and current, and must be your own. You must not give INVO another person's identity, documents or bank account.

3.2 You must tell INVO promptly if your information changes, including your bank account or tax status, by contacting INVO through the channels published in the INVO Policies. INVO will send you a link to update your details on INVO's page and may need to verify the change before paying you again.

4. Payments

4.1 INVO pays you in United States dollars to the bank account INVO has verified for you. If your bank account is in another currency, your bank converts the payment, and any conversion fee is between you and your bank.

4.2 The payout fee that applies to the Developer's account (by default one percent (1%) of the payment, up to five hundred U.S. dollars (\$500) per payment) is deducted from each Payee Payout. INVO shows the fee separately from the payment, and tells you the amount sent.

4.3 INVO emails you when a payment is sent. Timing depends on INVO's review and on the banks involved. INVO is not responsible for delays caused by a bank.

4.4 INVO may hold or decline a Payee Payout where your verification, tax details or yearly certification (section 6.4) are incomplete or out of date, screening is not clear, fraud is suspected, your bank account cannot be verified, or applicable law requires it.

5. Returned Payments

5.1 If your bank returns or rejects a Payee Payout, the payment is not completed. INVO will contact you about a new bank account, and the amount INVO receives back goes to the Developer's earnings with INVO. The payout fee is not refunded.

5.2 You must give INVO a new bank account that INVO can verify before INVO can pay you again. Any further payment is made on the Developer's new instruction.

6. Taxes

6.1 You are responsible for your own taxes on the payments you receive.

6.2 INVO is the payer of every Payee Payout. If you are a United States person, INVO issues you the year-end information return that applicable law requires, such as IRS Form 1099-NEC, reporting the payments before the payout fee, and files it with the tax authorities where required. INVO may apply backup or other withholding where applicable law requires it.

6.3 You may agree, on INVO's page, to receive your tax forms electronically. If you agree, INVO emails you a link to download each form. You may withdraw that agreement at any time by contacting INVO, and you may ask for a paper copy. If you do not agree, INVO sends your forms by mail to the address you gave INVO.

6.4 If you are not a United States person, you must certify to INVO, when you first verify and again each tax year before INVO pays you that year, whether the services you perform for

Creator Programs are performed outside the United States. You must tell INVO promptly if this changes. INVO relies on your certification to decide which tax rules apply to your payments, and may hold Payee Payouts until it is given, or where you tell INVO that you perform services in the United States.

7. Suspension and Ending

7.1 INVO may suspend or end your status as a Payee at any time, including where your verification lapses or fails, screening is not clear, you breach these Terms, the Developer ends its Creator Program, or applicable law requires it. A suspension is final, applies to every Creator Program through which INVO would pay you, and INVO may not be able to tell you the reason. INVO declines any payment that has not yet been sent to you.

7.2 You may stop being a Payee at any time by telling INVO. INVO will then stop accepting payout instructions for you through that Developer's Creator Program. Payments already sent are not affected. The Developer may also remove you from its Creator Program. Ending your status this way is not a suspension, and a Developer may register you again later.

7.3 Sections 5, 6, 8 and 10 survive the end of your status as a Payee.

8. Your Information

8.1 INVO is the data controller for the information you give INVO as a Payee. The INVO Privacy Policy describes how INVO collects, uses and protects it, and how you can exercise your privacy rights.

8.2 INVO tells the Developer whether your verification is complete or needs more information, and the status of each payment. INVO does not give the Developer your identification documents, your taxpayer identification number or your bank account details.

8.3 INVO keeps your verification, screening and consent records for ten (10) years after you stop being a Payee, and your payment and tax records for ten (10) years after the end of the tax year of the payment, or longer where applicable law requires it, even if you ask INVO to delete your information. Information you entered on INVO's page but never submitted is deleted when it is no longer needed.

9. INVO's Responsibility

9.1 INVO's total liability to you under these Terms is limited to the amount of the Payee Payout in question. INVO is not liable for indirect or consequential losses, or for losses caused by a bank, by the Developer, or by information you gave INVO that was wrong.

9.2 Nothing in these Terms limits liability that cannot be limited under applicable law.

10. General

10.1 These Terms are governed by the laws of the State of Florida, United States, without regard to its conflict of laws principles. Any legal action arising from these Terms shall be brought exclusively in the state or federal courts located in Florida, unless applicable law gives you the right to bring it where you live.

10.2 INVO may change these Terms by publishing an updated version under a new date. If a change materially affects you, INVO will tell you by email or on INVO's page before it applies, and may ask you to accept the updated Terms before INVO pays you again. Each version INVO has published stays available at its own address.

10.3 These Terms, together with the INVO Privacy Policy, are the whole agreement between you and INVO about Payee Payouts. They do not make you an employee, agent or partner of INVO or of the Developer.

10.4 You can contact INVO about these Terms through the contact channels published in the INVO Policies.

--- END OF PAYEE TERMS ---