

INVO NETWORK

PLAYER TERMS OF SERVICE

Effective Date: January 1, 2026

PLEASE READ THESE TERMS CAREFULLY. THEY GOVERN YOUR USE OF INVO AND CONTAIN IMPORTANT INFORMATION ABOUT YOUR RIGHTS AND OBLIGATIONS, INCLUDING:

- A BINDING ARBITRATION AGREEMENT AND CLASS ACTION WAIVER (Section 12). YOU MAY OPT OUT OF ARBITRATION WITHIN 30 DAYS OF ACCEPTING THESE TERMS.
- LIMITATIONS ON OUR LIABILITY (Section 11)
- REFUND POLICY AND DISPUTE PROCEDURES (Sections 6 and 12)
- INACTIVE BALANCE TREATMENT (Section 9)
- AUTOMATIC PAYMENTS AND RECURRING CHARGES, IF YOU ENROLL (Section 5)

BY CREATING AN INVO ACCOUNT, MAKING A PURCHASE, OR OTHERWISE USING THE INVO PLATFORM, YOU AGREE TO BE BOUND BY THESE TERMS. IF YOU DO NOT AGREE, DO NOT USE INVO.

1. About INVO and These Terms

1.1 Who We Are

INVO Network ("INVO," "we," "us," or "our") is a service operated by Invo Tech, Inc. and its affiliates. INVO provides a platform that supports virtual currency and related features used in video games and digital products developed by third-party developers and studios ("Games").

1.2 What These Terms Cover

These Player Terms of Service ("Terms") form a binding agreement between you and INVO. They cover your use of the INVO platform, including your INVO account, virtual currency purchases, balances, transfers, and any related features (collectively, the "Service").

1.3 Other Documents That Apply

In addition to these Terms, the following also apply to your use of the Service:

- INVO Privacy Policy, which describes how we handle your information
- INVO Acceptable Use Policy
- INVO Inactive Balance Policy
- Any additional policies referenced in these Terms or published in your account dashboard (collectively, the "INVO Policies")

1.4 Game Developers Have Their Own Terms

The Games you play are operated by third-party developers, not by INVO. Your use of any Game is governed by that developer's own terms of service and policies. INVO is not responsible for Game content, gameplay, or developer-Player disputes regarding the Game itself. INVO is responsible for the platform-level services described in these Terms.

1.5 Our Payment Processor

When you make a purchase, your payment is processed by a third-party Merchant of Record ("Payment Processor") that handles credit card, debit card, and bank account transactions on our behalf. The Payment Processor is responsible for payment acceptance, fraud screening, and certain payment-related compliance functions, including chargeback processing through your card network. INVO is responsible for managing your account and balance after the Payment Processor settles funds to us.

2. Eligibility and Your Account

2.1 Age Requirements

To use the Service, you must be at least 13 years old. If you are under 18 (or the age of majority in your jurisdiction), you may only use the Service with the consent and supervision of a parent or legal guardian who agrees to be bound by these Terms on your behalf. We may require additional verification or guardian approval for certain transactions, as described in the INVO Policies.

2.2 Parents and Guardians

If you are a parent or guardian and you believe a minor has used the Service or made a purchase without your consent, please contact INVO support promptly. We will work with you in good faith to address the situation, subject to applicable law and our verification requirements.

2.3 Account Registration

To use most Service features, you must create an INVO account. You agree to provide accurate, current, and complete information when registering and to keep your information up to date. You are responsible for maintaining the security of your account, including your password, phone number, email address, and any verification credentials.

2.4 One Person, One Account

You may only have one INVO account, unless we authorize additional accounts. Your account is for your personal, non-commercial use and may not be transferred, sold, or shared without our prior written consent.

2.5 Account Security

You are responsible for all activity that occurs under your account. If you suspect unauthorized access, contact INVO support immediately. We may require additional verification, such as SMS-based one-time passcodes, before approving certain transactions.

2.6 Prohibited Persons

You may not use the Service if you are located in, ordinarily resident in, or organized under the laws of any country or territory subject to comprehensive U.S. economic sanctions, or if you are listed on any restricted-party list maintained by the U.S. government, the United Nations, the European Union, or other applicable sanctions authority.

3. Virtual Currency and Balances

3.1 What Virtual Currency Is

Virtual Currency is digital currency you obtain through the Service for use within Games or for transfer between Games, and platforms. Virtual Currency exists only within the INVO platform and the Games it supports.

3.2 What Virtual Currency Is Not

Virtual Currency is NOT: (a) real money or legal tender; (b) a security, commodity, deposit, or any other regulated financial product; (c) cryptocurrency, blockchain-based tokens, NFTs, or any decentralized digital asset; (d) an investment vehicle; or (e) redeemable for cash, except where INVO expressly enables a withdrawal or redemption feature under the INVO Policies and applicable law. Virtual Currency has no value outside the INVO platform and supported Games except where INVO expressly enables a withdrawal or redemption feature under the INVO Policies and applicable law.

3.3 No Ownership; License Only

You do not own Virtual Currency. INVO grants you a limited, personal, non-transferable, revocable license to use Virtual Currency within the Service. This license terminates when your account is closed, suspended, or terminated, or as otherwise set forth in these Terms.

3.4 No Interest

You will not earn or accrue interest on any Virtual Currency or other balance held in your INVO account, regardless of how long the balance is held.

3.5 Balance Visibility and Records

Your current Virtual Currency balance and transaction history are available in your INVO account. INVO's records of your balance and transactions are conclusive in the absence of manifest error.

4. Purchases of Virtual Currency

4.1 How Purchases Work

You may purchase Virtual Currency through the Service using payment methods accepted by our Payment Processor. When you make a purchase: (a) you authorize the Payment Processor to charge your selected payment method; (b) the Payment Processor processes the transaction, including applicable taxes and fraud screening; (c) once payment is cleared and settled, INVO credits the corresponding Virtual Currency to your account.

4.2 Pricing and Taxes

Prices for Virtual Currency are displayed at the time of purchase. Prices may include or exclude applicable sales, use, value-added, or similar taxes, as indicated at checkout. You are responsible for any taxes that apply to your purchase.

4.3 Authorization

By submitting a purchase, you represent that: (a) you are authorized to use the payment method; (b) the payment information you provide is accurate and current; (c) you authorize the charge for the full purchase amount including taxes and fees; and (d) the purchase complies with these Terms and applicable law.

4.4 Confirmation

A purchase is not complete until you receive confirmation from us and the Payment Processor settles the transaction. We may decline or reverse any purchase for fraud, security, compliance, or other risk reasons, in our sole discretion.

4.5 Currency

Purchases are processed in the currency displayed at checkout. If your payment method is denominated in a different currency, your bank or card issuer may apply a currency conversion or foreign transaction fee, which is not controlled by INVO.

4.6 App Store and Platform Provider Rules

If you access the Service through a mobile app, console, or other distribution platform (each, a "Platform Provider"), your purchases may also be governed by the Platform Provider's terms of service, payment policies, refund policies, and virtual currency rules. Where Platform Provider rules apply: (a) the Platform Provider may handle the payment instead of, or in addition to, our Payment Processor; (b) refund and cancellation policies of the Platform Provider may apply to your purchase; (c) the Platform Provider may have its own dispute resolution and customer service processes; and (d) certain features of the Service may be limited, modified, or unavailable to comply with Platform Provider rules. INVO is not responsible for Platform Provider acts, omissions, policies, or charges, and you should review the applicable Platform Provider terms before making purchases.

5. Subscriptions and Automatic Payments (If Offered)

This Section applies only if INVO offers, and you enroll in, a subscription, recurring purchase, or automatic top-up feature. INVO is not obligated to offer such features, and they may not be available in all jurisdictions or all Games.

5.1 If You Enroll

If INVO offers and you enroll in any subscription, recurring purchase, or automatic top-up feature, you authorize INVO and the Payment Processor to charge your payment method on a recurring basis at the intervals and amounts disclosed at enrollment. Recurring charges continue until you cancel.

5.2 How to Cancel

You may cancel a subscription or recurring payment at any time through your INVO account or as described in the enrollment disclosures. Cancellation takes effect at the end of the current billing period unless otherwise stated. You will not receive a refund for the current billing period unless required by applicable law.

5.3 Price Changes

If we change the price of a subscription or recurring purchase, we will notify you in advance with the notice period required by applicable law. Continued enrollment after the price change constitutes acceptance of the new price.

5.4 Failed Payments

If a recurring charge fails, we may retry the charge, suspend benefits, or cancel the subscription. You are responsible for keeping your payment method current.

6. Refunds and Disputes

6.1 General Refund Policy

All Virtual Currency purchases are generally final and non-refundable once Virtual Currency has been credited to your account, except as required by applicable law or as specifically provided in the INVO Policies. We may, in our discretion, issue refunds for purchases affected by technical errors, unauthorized transactions, or other circumstances we deem appropriate.

6.2 Statutory Refund Rights

Some jurisdictions provide consumers with statutory refund or cancellation rights for digital products. Where such rights apply, we will honor them in accordance with applicable law. You may have rights under, for example, EU consumer protection law, UK consumer rights law, certain U.S. state laws, or other consumer protection regimes. Nothing in these Terms is intended to waive any non-waivable consumer right.

6.3 How to Request a Refund

To request a refund, contact INVO support through the channels published in the INVO Policies. Please provide your account information, the transaction in question, and the reason for your request. We will review your request in good faith.

6.4 Card Chargebacks

If you dispute a charge directly with your bank or card issuer (a "chargeback"), the dispute is handled by your bank, the card network, and the Payment Processor. INVO is not a direct party to the chargeback dispute. If a chargeback is upheld, the corresponding Virtual Currency, plus any associated fees or losses, may be deducted from your account balance, and your account may be suspended pending review. We recommend contacting INVO support before initiating a chargeback so we can attempt to resolve the issue directly.

6.5 Fraudulent or Abusive Disputes

If we determine that you have initiated a fraudulent or abusive chargeback or refund request, we may close your account, reverse Virtual Currency credits, and pursue any remedies available under applicable law.

7. Using Your Virtual Currency

7.1 In-Game Purchases

You may use Virtual Currency to purchase items, content, or services within Games or platform that support INVO. The availability, price, and delivery of in-Game items are determined by the

relevant Game developer. INVO records the deduction from your balance; the Game developer is responsible for delivering the item or service.

7.2 Cross-Game Transfers and Sends

Where supported, you may transfer Virtual Currency between Games or send Virtual Currency to other Players. These transactions: (a) require identity verification, including SMS-based one-time passcodes; (b) may incur platform and Game fees as disclosed at the time of the transaction; (c) are generally final and not reversible by you once completed; and (d) are subject to the limits and rules set forth in the INVO Policies.

7.3 Withdrawals

If INVO offers a withdrawal feature in any Game or jurisdiction, you may convert Virtual Currency to real-world money in accordance with the INVO Policies and applicable law. Withdrawals are subject to identity verification, fraud review, transaction limits, tax reporting, and the operational requirements of our financial partners. Withdrawals are not available in all jurisdictions or all Games and Platforms. INVO is not obligated to offer withdrawals.

7.4 Reversals

In limited circumstances, including suspected fraud, technical errors, regulatory order, or violations of these Terms, we may reverse a transaction or adjust your balance. We will notify you of any reversal.

7.5 Verification and Limits

To comply with our compliance obligations and protect the Service, we may impose limits on transactions and require identity verification, source-of-funds documentation, or other information. Failure to provide requested information may result in suspension of your account or transactions.

8. Prohibited Use

8.1 General Prohibitions

You agree not to use the Service for any unlawful purpose or in violation of these Terms or the INVO Policies. Without limiting the foregoing, you may not:

- Engage in money laundering, terrorist financing, sanctions evasion, or fraud
- Use stolen, fake, or unauthorized payment methods or identities
- Buy, sell, or trade INVO accounts, Virtual Currency, or in-Game items outside the Service
- Use bots, scripts, exploits, or other automated means to interact with the Service
- Reverse engineer, attempt unauthorized access, or interfere with the Service
- Initiate fraudulent or abusive chargebacks or refund requests
- Use the Service in connection with cryptocurrency, blockchain, NFT, or decentralized digital asset transactions
- Engage in any activity that violates applicable law or third-party rights

8.2 Enforcement

We may investigate suspected violations of these Terms. If we determine that you have violated these Terms or the INVO Policies, we may take action including warning you, limiting features,

suspending or closing your account, reversing transactions, deducting Virtual Currency, withholding refunds, reporting to authorities, and pursuing legal remedies.

9. Inactive Balances

9.1 Inactive Balance Policy

Player balances that become inactive are administered in accordance with the INVO Inactive Balance Policy and applicable law. The Inactive Balance Policy describes notification procedures, timing, and how inactive balances are handled.

9.2 What Inactivity Means

A balance is generally considered inactive if there has been no qualifying account activity (such as logging in, making a purchase, transferring Virtual Currency, or contacting support) for an extended period set forth in the Inactive Balance Policy.

9.3 Notifications

Before any treatment of an inactive balance, INVO will send notifications to the email address and phone number on your account, in accordance with the Inactive Balance Policy and applicable law. It is your responsibility to keep your contact information current.

9.4 Treatment Under Applicable Law

Treatment of inactive balances varies based on your jurisdiction and applicable unclaimed property, escheatment, gift card, dormancy, and consumer protection laws. In jurisdictions with unclaimed property laws, balances may be reported and transferred to state authorities, where you may be able to claim them. In other jurisdictions, balances may be subject to other treatment as permitted by applicable law.

9.5 Hardship Considerations

If you are unable to access your account due to military deployment, medical hardship, natural disaster, or other documented hardship, please contact INVO support. We review hardship requests on a case-by-case basis.

10. Suspension and Termination

10.1 Termination by You

You may close your INVO account at any time by following the process in your account settings or by contacting INVO support. Closing your account does not entitle you to a refund of any unused Virtual Currency, except as required by applicable law or as specifically provided in the INVO Policies.

10.2 Suspension or Termination by Us

We may suspend or terminate your account or access to the Service:

- Immediately if we suspect fraud, security issues, or sanctions exposure
- Immediately if required by law or regulatory order
- If you violate these Terms or the INVO Policies

- If your account remains inactive for an extended period as set forth in the Inactive Balance Policy
- For any reason, with reasonable notice through the channels published in the INVO Policies

10.3 Effect of Termination

If your account is terminated: (a) your license to use Virtual Currency ends; (b) you must stop using the Service; (c) we will handle your remaining balance, if any, in accordance with applicable law and the INVO Policies; and (d) any pending obligations will be resolved per these Terms.

10.4 Survival

Sections of these Terms that by their nature should survive termination will do so, including without limitation provisions on prohibited use, refunds and disputes, liability, indemnification, dispute resolution, and general provisions.

11. Disclaimers and Limitation of Liability

11.1 Service Provided As-Is

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, INVO DISCLAIMS ALL WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THESE EXCLUSIONS MAY NOT APPLY TO YOU.

11.2 No Guarantee of Availability

We do not guarantee that the Service will be uninterrupted, error-free, secure, or compatible with all devices or platforms. We may modify, suspend, or discontinue features at any time.

11.3 Third-Party Content

Games, in-Game items, and Game content are provided by third-party developers, not by INVO. We are not responsible for the quality, safety, legality, or availability of any Game content.

11.4 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, INVO WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR LOSS OF PROFITS, REVENUE, DATA, GOODWILL, OR USE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

OUR TOTAL CUMULATIVE LIABILITY ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICE WILL NOT EXCEED THE GREATER OF: (A) THE AMOUNTS YOU PAID TO INVO IN THE SIX (6) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR (B) FIFTY U.S. DOLLARS (\$50).

11.5 Consumer Protection Carve-Out

Nothing in these Terms is intended to limit or exclude any liability or right that cannot be limited or excluded under applicable consumer protection law. Where applicable law prohibits any limitation in this Section, the limitation will apply only to the maximum extent permitted by law.

12. Dispute Resolution; Arbitration; Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY. IT REQUIRES YOU TO ARBITRATE DISPUTES WITH INVO AND LIMITS YOUR ABILITY TO SEEK RELIEF IN COURT OR PARTICIPATE IN CLASS ACTIONS, UNLESS YOU OPT OUT.

12.1 Informal Resolution First

If you have a dispute, please contact INVO support first. We will work with you in good faith to resolve the issue informally. Most issues can be resolved this way. If we cannot resolve the dispute within sixty (60) days, either party may proceed to arbitration as described below.

12.2 Binding Arbitration

Except as provided below, any dispute, claim, or controversy arising out of or relating to these Terms or the Service will be resolved by binding individual arbitration administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules, as modified by these Terms. The arbitration will be conducted in English, and the seat of arbitration will be in the state of Florida unless you and INVO agree otherwise. Judgment on the arbitrator's award may be entered in any court of competent jurisdiction.

12.3 Small Claims Court

Notwithstanding the arbitration agreement, you or INVO may bring an individual action in small claims court for disputes within the court's jurisdiction, provided the action is not removed or appealed to a different court.

12.4 Class Action Waiver

YOU AND INVO AGREE THAT ANY DISPUTE WILL BE RESOLVED ON AN INDIVIDUAL BASIS ONLY. NEITHER PARTY MAY BRING OR PARTICIPATE IN ANY CLASS, COLLECTIVE, REPRESENTATIVE, OR CONSOLIDATED ACTION. THE ARBITRATOR HAS NO AUTHORITY TO ARBITRATE A CLASS, COLLECTIVE, OR REPRESENTATIVE ACTION. YOU AND INVO WAIVE ANY RIGHT TO A JURY TRIAL.

12.5 30-Day Right to Opt Out

You have the right to opt out of the arbitration agreement and class action waiver in this Section 12. To opt out, send written notice to INVO within thirty (30) days of first accepting these Terms or first using the Service, whichever is later, through the channels published in the INVO Policies. Your opt-out notice must include your full name, your INVO account email or username, and a clear statement that you are opting out of arbitration. Opting out will not affect any other provision of these Terms.

12.6 Equitable Relief

Either party may seek injunctive or other equitable relief in court to protect intellectual property rights, confidential information, or to enforce these Terms, without first proceeding to arbitration.

12.7 Governing Law

These Terms are governed by the laws of the State of Florida, United States, without regard to conflict of laws principles. Where applicable consumer protection law of your jurisdiction provides protections that cannot be waived, those protections also apply.

12.8 Time Limit

Any claim arising out of or relating to these Terms or the Service must be brought within one (1) year after the cause of action accrues, except where applicable law requires a longer period.

13. General Provisions

13.1 Changes to These Terms

We may update these Terms from time to time. If we make material changes, we will notify you by email or through the Service before the changes take effect. Your continued use of the Service after the effective date of the updated Terms means you accept them. If you do not agree, you must stop using the Service and may close your account.

13.2 Privacy

Your privacy is important to us. Please review the INVO Privacy Policy to understand how we collect, use, and share information.

13.3 Communications

By creating an INVO account, you agree to receive transactional communications from us by email, SMS, or push notification, including account verifications, security alerts, transaction confirmations, dispute notices, and inactive balance notifications. You may opt out of marketing communications at any time, but you cannot opt out of transactional communications necessary to provide the Service.

13.4 Intellectual Property

INVO and its licensors own all rights in the Service, including all software, designs, trademarks, and content provided by INVO. You receive only a limited license to use the Service as described in these Terms. You retain rights in any content you submit, but you grant INVO a worldwide, non-exclusive, royalty-free license to use it as needed to operate the Service.

13.5 Assignment

You may not transfer or assign these Terms or your account. We may assign these Terms in connection with a merger, acquisition, sale of assets, or by operation of law.

13.6 Severability

If any provision of these Terms is held unenforceable, the remaining provisions will continue in effect, and the unenforceable provision will be modified to the minimum extent necessary to be enforceable. If the class action waiver is found unenforceable as to any claim, that claim must be brought in court, but the rest of the arbitration agreement remains in effect.

13.7 No Waiver

Our failure to enforce any right or provision is not a waiver of that right or provision.

13.8 Entire Agreement

These Terms, together with the INVO Policies and any documents incorporated by reference, are the entire agreement between you and INVO regarding the Service.

13.9 Force Majeure

We are not responsible for delays or failures in performing the Service due to causes beyond our reasonable control.

13.10 Export Compliance

You agree to comply with all applicable export and sanctions laws when using the Service.

13.11 Headings

Section headings are for convenience only and do not affect interpretation.

13.12 Contact

Contact information for INVO support, dispute submissions, opt-out notices, and other communications is published in the INVO Policies and updated from time to time. Please use the current contact channels for any communications under these Terms.

14. State and Jurisdiction-Specific Notices

The following notices apply to Players in specific jurisdictions. If any conflict exists between these Terms and applicable consumer protection law in your jurisdiction, the applicable law controls.

14.1 California Residents

Under California Civil Code Section 1789.3, California users are entitled to the following notice: If you have a question or complaint regarding the Service, please contact INVO support. California residents may reach the Complaint Assistance Unit of the Division of Consumer Services of the Department of Consumer Affairs in writing at 1625 North Market Blvd., Sacramento, CA 95834, or by telephone at 1-800-952-5210. California residents also have additional rights under the California Consumer Privacy Act (CCPA), as described in the INVO Privacy Policy.

14.2 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 that cannot be waived. Nothing in these Terms is intended to limit those rights. You may also have the right to lodge a complaint with the European Commission's Online Dispute Resolution platform or your local consumer authority.

14.3 Other Jurisdictions

If you live in a jurisdiction not specifically addressed above, your local consumer protection laws may provide additional rights. We will honor any rights that cannot be waived under applicable law.

ACKNOWLEDGMENT

BY CREATING AN INVO ACCOUNT, MAKING A PURCHASE, OR OTHERWISE USING THE INVO SERVICE, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE PLAYER TERMS OF SERVICE, INCLUDING THE BINDING ARBITRATION AGREEMENT AND CLASS ACTION WAIVER IN SECTION 12 (UNLESS YOU OPT OUT WITHIN 30 DAYS).

--- END OF PLAYER TERMS OF SERVICE ---