

Refund & Cancellation Policy

MyPandaX LLC | Effective August 6, 2026 | <https://mypandax.com>

Company	MyPandaX LLC
Principal office	108 Walltown St, Lexington, NC 27292
Contact	support@mypandax.com https://mypandax.com

KEY TERMS: The standard membership is \$9.99 per month and renews automatically until canceled. Token packs are one-time digital purchases. Customers can cancel through account settings or by emailing support@mypandax.com.

1. Scope

This Refund and Cancellation Policy applies to purchases made from MyPandaX LLC through the MyPandaX website, applications, and related services. It covers monthly memberships, virtual token packs, gifts, tips, private interactions, and eligible digital creator content. It forms part of the MyPandaX Terms of Service.

If a checkout page, promotional offer, creator feature, payment provider, or applicable law gives you more favorable rights, those rights control for that transaction.

2. Prices and transaction types

Monthly membership. \$9.99 per month, plus applicable tax, recurring automatically until canceled.

Token packs. \$4.99, \$9.99, \$24.99, \$49.99, and \$99.99 one-time digital purchases.

Gifts and tips. Token-enabled transfers or interactions initiated by a customer for an eligible creator or participant.

Private interactions and creator content. Digital access priced and disclosed before purchase. Any creator-set price must appear before the customer authorizes payment.

3. Automatic renewal and consent

Before enrolling a customer in a recurring membership, MyPandaX will clearly disclose the price, billing frequency, automatic-renewal terms, cancellation method, and other material conditions. MyPandaX will obtain the customer's affirmative consent before charging the payment method and will provide a transaction confirmation or receipt.

A membership renews every month at the disclosed price until canceled. MyPandaX will not use a preselected option, misleading interface, or unreasonable obstacle to obtain or keep a subscription. Any free trial or promotional term, if later offered, must disclose when paid billing begins and how to cancel before the charge.

4. How to cancel

A customer may cancel a membership at any time before the next renewal through available account settings or by emailing support@mypandax.com from the email address associated with the account. The request

should include the account username and enough information to locate the subscription, but customers should never email a full card number, bank account number, password, or government identification number.

Cancellation stops future renewal charges. Unless the account is terminated for fraud, safety, illegality, or a serious policy violation, membership access ordinarily continues through the end of the already-paid billing period. MyPandaX will provide a cancellation confirmation. Deleting the app or ceasing to use the Services does not automatically cancel a subscription.

5. Membership refunds

A canceled membership is generally not prorated for unused time. However, MyPandaX will review a refund request involving a duplicate charge, unauthorized payment, incorrect amount, failure to provide purchased access, continued billing after a timely cancellation, material technical failure, misleading transaction disclosure, or another circumstance required by law.

Submit the request promptly after discovering the issue, preferably within 14 days of the charge. This request period does not shorten any non-waivable right, card-network right, or deadline provided by applicable law.

6. Token-pack refunds

Unused tokens may be eligible for a refund when the purchase was duplicate, unauthorized, incorrectly priced, or not delivered because of a verified technical failure. Tokens that have been used for gifts, tips, private interactions, creator content, or other completed digital services are generally non-refundable except where required by law or where MyPandaX determines that fraud, non-delivery, or a material policy violation occurred.

Customers cannot redeem tokens for cash, transfer them outside MyPandaX, or use them as an off-platform payment instrument. A promotional or bonus token has no refund value.

7. Gifts, tips, private interactions, and creator content

Completed virtual gifts and tips are generally final because value or credit may be allocated to a creator. A private interaction or digital content purchase is generally non-refundable once delivery, access, or performance begins. MyPandaX may approve a full or partial refund for non-delivery, a material service failure, duplicate or unauthorized payment, deceptive listing, prohibited content, or another legally required reason.

Disappointment with lawful content, a change of mind after access, or a voluntary decision to leave a completed live interaction ordinarily does not qualify for a refund. This limitation does not affect rights that cannot legally be waived.

8. Unauthorized and fraudulent transactions

Report a suspected unauthorized transaction immediately to support@mypandax.com and to the payment provider or financial institution when appropriate. MyPandaX may secure the account, suspend token use or payouts, request limited verification, preserve records, and investigate device, login, payment, and transaction data.

MyPandaX may deny or reverse a transaction associated with account sharing, friendly fraud, stolen credentials, chargeback abuse, money laundering, sanctions evasion, or other unlawful activity. Nothing in this section limits a customer's lawful billing-error or payment-card rights.

9. Request and review process

Send the account email, username, transaction date, amount, transaction or receipt identifier, and a concise explanation to support@mypandax.com. Do not send full payment credentials. We may request reasonable identity or account verification before disclosing transaction information or issuing a refund.

MyPandaX will acknowledge and review requests within a reasonable period and aims to provide an initial decision within 10 business days. Complex fraud, creator, payment-provider, or safety investigations may take longer. Approved refunds are sent to the original payment method; posting time is controlled by the customer's financial institution.

10. Chargebacks and payment disputes

Customers are encouraged to contact support@mypandax.com first so MyPandaX can investigate and attempt a prompt resolution. A customer retains all lawful rights to dispute a charge with the payment provider. MyPandaX may provide transaction records, consent evidence, delivery logs, cancellation history, and communications to the processor or financial institution responding to a dispute.

MyPandaX will not retaliate for a good-faith dispute. Fraudulent or abusive disputes may result in account restrictions, reversal of associated tokens or creator credits, or termination.

11. Creator earnings, reversals, and reserves

Customer refunds, chargebacks, payment reversals, fraud, illegal content, or policy violations may reduce related creator earnings before payout or create an offset against later amounts, as permitted by the Creator Agreement and law. MyPandaX may hold a reasonable reserve or delay a payout while a transaction is subject to a refund, dispute, fraud, or compliance review.

12. Account suspension or termination

Suspension or termination does not automatically create a refund. MyPandaX will consider the reason, unused purchased access, applicable law, processor rules, and harm to other users. Amounts connected to fraud, exploitation, illegal activity, non-consensual content, or material violations may be withheld, reversed, or reported as permitted or required by law.

13. Federal and all-state consumer rights

MyPandaX will provide clear material terms, obtain express informed consent for recurring charges, and offer a simple cancellation method consistent with the Federal Trade Commission Act, the Restore Online Shoppers' Confidence Act, and other applicable federal requirements. MyPandaX will also comply with applicable state automatic-renewal, negative-option, gift-card, digital-goods, refund-disclosure, unfair-practices, and consumer-protection laws.

State rules may require particular disclosures, renewal reminders, acknowledgments, cancellation channels, or refund rights. If an applicable state or local law provides a stronger or non-waivable right, that requirement controls for the affected customer and transaction. MyPandaX may change a checkout or billing process by location to satisfy those requirements.

14. Policy changes and contact

MyPandaX may update this Policy prospectively. A change will not reduce a refund or cancellation right already attached to a completed transaction where prohibited by law. Material changes will be communicated as required.

Questions, cancellations, and refund requests: support@mypandax.com. Mailing address: MyPandaX LLC, 108 Walltown St, Lexington, NC 27292. Website: <https://mypandax.com>.

LAUNCH REVIEW: Checkout, receipts, account settings, cancellation workflows, payment-processor settings, creator ledger logic, and customer-support procedures must be tested against this Policy before publication.