6. In-Game Currency and Transactions

6.1 Virtual Currency and Items

- Cosmo Crafter may offer virtual currency (“Credits”) and virtual items (“Items”) that can be purchased with real money or earned through gameplay.
- Credits and Items have no monetary value outside of the game and cannot be exchanged for real currency or assets.

6.2 Purchases and Payments

- By making a purchase, you represent and warrant that you are authorized to use the payment method provided.
- All payments are processed securely through approved third-party payment processors, and the Company does not store your payment information.
- Prices for Credits, Items, or subscriptions may change at any time without prior notice.

6.3 No Refunds

- Purchases of Credits, Items, or subscriptions are generally non-refundable, except as required by applicable laws or outlined in the **Refund Policy**.

6.4 Limited License

- Any Credits or Items purchased or earned are licensed to you for personal, non-commercial use and remain the property of the Company.

6.5 Fraudulent Transactions

- Fraudulent transactions, including chargebacks, will result in account suspension or permanent banning, and legal action may be pursued.

6.6 Modification of Virtual Items

- The Company reserves the right to modify or discontinue Credits, Items, or their functionality at its sole discretion without prior notice.

6.7 Trading and Transfers

- Trading or transferring Credits, Items, or accounts outside of the game’s authorized systems is strictly prohibited.
- Unauthorized trading or transfer attempts may result in account suspension or termination.

6.8 Subscription Services

- Cosmo Crafter may offer subscription-based features or benefits. Subscription fees are charged periodically as stated at the time of purchase and will auto-renew unless canceled.
- You may manage or cancel subscriptions through your account settings or the platform where the subscription was purchased.

6.9 Tax and Fees

- You are responsible for any applicable taxes or fees related to purchases or subscriptions.

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