

# Payment & Virtual Coins Policy – LetsChat

**Effective Date:** 28 April 2024

## 1. Introduction

LetsChat is a digital communication and entertainment platform operated by **Secure Technology and Entertainment Private Limited**. This policy explains how payments and virtual coins work within the LetsChat platform.

## 2. Virtual Coins

LetsChat provides virtual coins that users can purchase within the application through secure payment methods. Virtual coins are digital credits designed exclusively for use within the LetsChat platform.

- Sending virtual gifts to other users
- Accessing premium interaction features
- Participating in live rooms and other digital activities within the application

Virtual coins are intended solely for digital interaction and services within the LetsChat ecosystem.

## 3. Nature of Virtual Coins

- Do not represent real currency
- Are non-transferable outside the application
- Cannot be withdrawn or exchanged for cash
- Are intended only for in-app digital services and virtual gifting

Virtual coins cannot be redeemed for real-world currency, bank transfer, or any external financial instruments. Coins do not function as a wallet, stored value system, or money transfer service.

## 4. Payments

All payments made on the LetsChat platform are processed securely through authorized payment gateway providers. Payments collected on the platform are strictly for purchasing virtual coins and accessing digital features and services within the LetsChat application. LetsChat does not facilitate peer-to-peer money transfers or financial transactions between users.

## 5. Refund Policy for Coins

Once virtual coins are successfully purchased and credited to a user's account, they are **non-refundable** and can only be used within the LetsChat platform.

Refunds may only be considered in exceptional situations such as:

- Duplicate payment
- Technical error during the transaction

Approved refunds will be processed to the original payment method within **5–7 business days**.

## 6. User Responsibility

Users agree to use virtual coins only for the intended purposes within the LetsChat platform. Any misuse of the platform or violation of the platform policies may result in suspension or termination of the user account.

## 7. Contact Information

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