

**Payment Methods Terms of Use**  
**(US REGION)**

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### Chapter 1: General & Common Terms

1. These Payment Methods Terms of Use (the “**Terms of Use**” or “**ToU**”) sets out the terms relevant to certain Payment Methods that are sourced by AUS and made available to the Merchant.
2. Payment Methods. The Payment Method Terms of Use pertain to specific requirements relating to certain Payment Methods and obligations that are to be followed and/or implemented as applicable by the Merchant to the extent that the Merchant has selected the relevant Payment Methods as set out in this Agreement with AUS in order to access, use or make available such Payment Methods.
3. Capitalized words within these Terms of Use shall have the meaning as provided for within the AMS Terms Definitions.

### Chapter 2: Payment Methods - Specific Terms

#### 1. Alipay+ Payment Methods

The terms set out in this Section 1 of Chapter 2 apply to Merchants that enable any Alipay+ Payment Methods

(including:

**in Hong Kong:** AlipayHK (Hong Kong);

**in Indonesia:** DANA; DOKU; Kredivo;

**in Korea:** Kakaopay (Wallet Balance); Kakaopay (Wallet Balance and Korean Card); NAVER Pay (Wallet Balance); NAVER Pay (Wallet Balance and Korean Card); Toss Pay (Wallet Balance); and Toss Pay (Wallet Balance and Korean Card)

**in Malaysia:** Boost; and Touch ‘n Go eWallet;

**in Philippines:** Akulaku PayLater (Philippines); BillEase; BPI; GCash; Maya (*fka* PayMaya);

**in Singapore:** GrabPay (Singapore);

**in Thailand:** Rabbit LINE Pay; and TrueMoney Wallet)

#### A. Non-Discrimination..

- a. Subject to compliance with Relevant Laws, the Merchant shall not decline to accept any available Alipay+ Payment Method that AUS makes available to the Merchant from time to time (including future Alipay+ Payment Methods).
- b. The Merchant undertakes to treat the respective Payment Methods at least equally in relation to each other and in relation to other Payment Methods in its Online Store and Merchant Outlet (as applicable), in particular with respect to advertising, marketing or promoting such Payment Methods in a manner that could not reasonably be held to unfairly position or disadvantage one Payment Method from

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another based on the display of marks or other branding. The respective Payment Methods must be listed separately during the selection of payment options.

- B. The Merchant shall display the Alipay+ Brand Mark on marketing materials related to AMS. The Merchant shall sufficiently identify itself in all materials (including images, sound or through any other medium) which bear, use or refer to the Alipay+ Brand Mark, and must not use the Alipay+ Brand Mark to promote or denote any product or service that is not related to AMS.
- C. Additional Merchant onboarding requirements apply for certain Alipay+ Payment Methods. In this regard, Merchant shall provide all information requested by AUS (including, but not limited to, information regarding the goods and services provided by the Merchant, and any compliance, fraud or risk controls implemented by the Merchant) and represents and warrants to AUS that such information is true, correct, complete and up-to-date.

D. Risk Remediation

Excessive levels of fraud, Escalations and Refunds are indications of the Merchant's inability to provide its goods and services within Users' expectations and create additional work and costs for all parties involved in Alipay+ Core. AUS will monitor Chargebacks, Escalations, fraud and Refunds levels of the Merchants and notify the Merchant if the Merchant:

- a. meets or exceeds both of the following fraud program thresholds for any calendar month:
    - i. USD 40,000 fraud amount; and
    - ii. 0.6% fraud amount-to-total Transaction Value ratio;
  - b. meets or exceeds both of the following prohibited risk program thresholds for any calendar month:
    - i. 0.6% prohibited risk Transaction Value-to-total Transaction Value ratio; and ii. 0.6% prohibited risk merchant count-to-total merchant count ratio; or
  - c. meets or exceeds a 0.6% Chargeback count-to-total transaction count ratio for any calendar month, where such thresholds are set and enforced from time to time in accordance with applicable Scheme Requirements.
- E. If the Merchant receives a notification from AUS pursuant to Clause 1(D) of Chapter 1 above, clause 4(b)(ii) of the AMS Terms and Conditions shall apply.
- F. If the Merchant needs to enter into an agreement or arrangement with an intermediary or service provider in connection with AMS to settle to sub-merchants or to a Settlement Account that is not in its own name, the Merchant must obtain AUS's prior written consent.
- G. Prohibited and Restricted Products
- a. In addition to the Prohibited Product List, the Merchant shall not sell products prohibited under the Alipay+ Core Rules, including without limitation the products listed below to the extent applicable in relation to Transactions concerning Alipay+ Payment Methods, which may be updated by AUS and notified to the Merchant from time to time.

Additional Prohibited Products under Alipay+ Payment Methods	
1	Sale of animals, plants or products with contagious and hazardous diseases, or originating from areas declared with an epidemic outbreak of contagious diseases
2	Smuggled goods
3	Essay Mills
4	Mail order spouse
5	Click farms that are involved in the provision of services aimed at artificially inflating statistics of online traffic or engagement
6	Pyramid schemes and multi-level marketing, unlicensed loans/money lending and any kind of “get rich quick schemes”
7	Hacking-related or malware related products and services
8	Car/Yacht/Plane sales, both new and second-hand

H. Toss Pay

- a. The Merchant shall comply with Toss Pay’s operational policies published from time to time by the Payment Method Provider of Toss Pay, including that the Merchant shall not use Toss Pay to accept payment for products or services prohibited or restricted by Toss Pay’s Payment Method Provider as set out in the following webpage: <https://toss.im/docs/10290>.

I. Naver Pay

- a. The Merchant shall not use Naver Pay to accept payment for products or services prohibited or restricted by Naver Pay’s Payment Method Provider as set out in the following webpage: <https://admin.pay.naver.com/introduction/restrictedPayment>.

**2. Alipay China Wallet**

- A. The terms set out in this Section 2 of Chapter 2 apply to Merchants that enable Alipay China Wallet.

**B. Definitions**

“**Alipay Account**” means an account allocated to an Alipay User by AUS or its Affiliates upon completion of registration in accordance with Relevant Laws and internal policies.

“**AUS Services**” means AMS Services in relation to Transactions for Alipay China Wallet.

“**Alipay User**” means an individual who has completed AUS’s or AUS’s Affiliate’s membership registration process and has opened an Alipay Account.

“**PRC**” means the People’s Republic of China, but for the purposes of this Agreement does not include Taiwan, Hong Kong Special Administrative Region and Macao Special Administrative Region.

“**RMB**” means Ren Min Bi being the lawful currency of the PRC.

C. **Specific Terms**

- a. Merchant Information. The Merchant shall provide the Due Diligence Information as required by AUS during the onboarding due diligence process and where reasonably requested by AUS at any time, including all the information set out in the table below. The Merchant further undertakes to notify AUS of any changes to the Due Diligence Information as soon as reasonably practicable following such change. Failure to provide such information may result in the inability on the part of AUS to provide the AUS Services to Merchant.

<b><u>Merchant Information</u></b>	
<b>Merchants (in-store)</b>	<b>Merchants (online)</b>
<ul style="list-style-type: none"> <li>· Merchant ID</li> <li>· Merchant legal name (registered name)</li> <li>· Registration number</li> <li>· Merchant type (corporate / individual)</li> <li>· Registered Country/Region</li> <li>· Merchant MCC</li> <li>· Registered address</li> <li>· Store name</li> <li>· Store ID</li> <li>· Store country/Region</li> <li>· Store address</li> <li>· Store MCC</li> <li>· To the extent commercially practicable, any other relevant Merchant information as reasonably requested by AUS from time to time for the purpose of fulfilling any regulatory requirement and investigation or verification of any Transactions</li> </ul>	<ul style="list-style-type: none"> <li>· Merchant ID</li> <li>· Merchant legal name (registered name)</li> <li>· Registration number</li> <li>· Merchant type (corporate/individual)</li> <li>· Registered Country/Region</li> <li>· Registered address</li> <li>· Domain name of Merchants' website (or the App download URL of online sites)</li> <li>· MCC</li> <li>· To the extent commercially practicable, any other relevant Merchant information as reasonably requested by AUS from time to time</li> </ul>

- b. Information Sharing. The Merchant agrees that all information disclosed to AUS in connection with this Agreement or to any Affiliate of AUS pursuant to an agreement with such Affiliate, whether relating to the Merchant or its affiliated persons, can and will be mutually shared between AUS and any Affiliates of AUS for the purpose of enabling the provision of AUS Services to the Merchant or for the business purposes of any Affiliates of AUS.
- c. Auto Debit. The Merchant must complete and submit to AUS the "Application for AUS Auto Debit Service" and AUS must have provided notification to the Merchant that the Merchant can use Auto Debit before the Merchant can use Auto Debit with respect to the Alipay China Wallet.
- d. Mandatory Transaction Information.
- i. The Merchant agrees to provide (to the extent practicable) all necessary records and information for each Payment submitted by the Merchant ("**Mandatory Transaction Information**") as set forth in the table below (as amended and notified to the Merchant from time to time), or such information no less than what would reasonably be expected from other international card association processing transactions under a similar business model as contemplated hereunder

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by AUS under AUS Services, and represents and warrants that such Mandatory Transaction Information provided to AUS is true and complete.

The Mandatory Transaction Information includes but not limited to the following:

<b><u>Mandatory Transaction Information</u></b>	
<b>If the Transaction relates to goods then the following Mandatory Transaction Information must be provided:</b>	<ul style="list-style-type: none"><li>• Goods title (to the extent practicable)</li><li>• Quantity of goods (to the extent practicable)</li><li>• Transaction currency</li><li>• Transaction amount</li><li>• Transaction time</li><li>• Full name of the Merchant</li></ul>
<b>If the Transaction relates to services then the following Mandatory Transaction Information must be provided:</b>	<ul style="list-style-type: none"><li>• Service type (to the extent practicable)</li><li>• Quantity of service (e.g. number of flights, number of hotel nights) (to the extent practicable)</li><li>• Transaction currency</li><li>• Transaction amount</li><li>• Transaction time</li><li>• Full name of the Merchant</li><li>• Information for specific types of transaction (to the extent practicable):<ol style="list-style-type: none"><li>1. Air Ticket: Flight time and number</li><li>2. Accommodation: Hotel name, Check-in time</li><li>3. Study abroad: Letter of admission</li></ol></li></ul>

- ii. AUS is not obliged to provide the Merchant with AUS Services unless AUS receives the Mandatory Transaction Information for each Transaction submitted to AUS.
- iii. AUS shall not be responsible for any claim or liability that a Merchant or the relevant Alipay User may seek from the Merchant in the event of a delay in processing a Payment due to incomplete Mandatory Transaction Information provided to AUS.
- iv. To the extent commercially practicable, AUS (and its Affiliates) reserves the right, at any time, to reasonably request Transaction Data by written notice to review, evaluate, investigate or verify such Transaction Data. The Merchants will fully cooperate with AUS or its Affiliates in a manner which is reasonably necessary to enable AUS to comply with Relevant Laws or AUS's internal policies. In the event that the Merchant fails to provide any Transaction Data requested by AUS or its Affiliates within the timeframe specified in the notice from AUS, AUS may exercise its right of termination or suspension.
- e. Information Accuracy and Changes. The Merchant is responsible for ensuring that all of the information disclosed to AUS in connection with the Agreement is materially true, accurate and complete. The

Merchant will promptly inform AUS of any action or event of which it becomes aware that has the effect of making materially inaccurate, any of the Merchant’s representations or warranties.

- f. Storage of Transaction Information. The Merchant shall establish and maintain an effective and adequate system to record information regarding each Transaction (the “**Transaction Information**”). To the extent permissible by the applicable jurisdictions to which the Merchant is subject, the Merchant will maintain the Transaction Information for each Transaction for a period of five years after the completion of the Transaction.
- g. Request for Transaction Information. Notwithstanding any other provisions of the Agreement, AUS (and its Affiliates) reserves the right, at any time, to reasonably request Transaction Information by written notice to review, evaluate, investigate or verify such Transaction Information. The Merchant will, and procure that its Merchants will fully cooperate with AUS or its Affiliates in a manner which is reasonably necessary to enable AUS to comply with Relevant Laws or AUS’s internal policies. In the event that the Merchant fails to provide any Transaction Information requested by AUS or its Affiliates within the timeframe specified in the notice from AUS, AUS may exercise its right of termination or suspension.
- h. Access. Subject to any legal restrictions under Relevant Law, the Merchant will ensure that AUS, the relevant service providers of AUS and/or regulatory or governmental authorities having jurisdiction over AUS be provided with or granted access to, the relevant Transaction Data including but not limited to information on the product, the transaction amount, currency, time and counterparties to each Transaction, within three (3) Common Business Days of AUS’s request. Subject to any restriction under Relevant Law, AUS will advise the Merchant of the names of such service providers or regulatory/governmental authorities and the subject matter to which such requests relate.
- i. Prohibited and Restricted Products.
  - i. The Merchant fully acknowledges that AUS must not provide AUS Services with respect to any Transaction which is prohibited by this Agreement (including Payments in relation to any prohibited goods and services in the Prohibited and Restricted Products List) or Relevant Law, or violates AUS’s internal policies. The Merchant will provide AUS with the information about its products or services as reasonably requested by AUS from time to time. In addition to the Prohibited Product List, the Merchants shall not sell products where such products contain articles prohibited from being sold to Alipay Users under Relevant Law, including without limitation the products listed below to the extent applicable in relation to Transactions concerning Alipay China Wallet, which may be updated by AUS and notified to the Merchant from time to time (together, “**Prohibited Products**”).

<b>Additional Prohibited Products under Alipay China Wallet</b>	
1	Military, defense or police equipment
2	Asbestos and products containing asbestos
3	Ozone depleting materials
4	Medical toxic drugs, radiopharmaceuticals and special pharmaceutical products
5	Aphrodisiacs, diet pills and health products containing prohibited ingredients
6	Fetal gender determination products or services
7	COVID-19 test kits
8	Seeds
9	Archaeological and cultural heritage relics
10	Trading in tax invoices issued within the PRC

11	Counterfeit currency
12	Trading or distribution of currency (both RMB and foreign currencies including crypto-currencies)
13	Antiques and artwork
14	Banking products and services (including all types of loans)
15	Insurance products and platforms
16	Stocks and securities
17	Mutual Funds
18	Pawn services
19	Illegal sale of financial information (e.g. bank accounts, bank cards)
20	Sale of payment acceptance terminals
21	Cashback from Alipay account
22	Rebate or cashback services
23	Foreign exchange services
24	Gold investment
25	Peer to peer (P2P) lending services
26	Crowd funding
27	Multi-purpose stored value cards
28	Other financial products and intermediary services (e.g. guarantee and trust services)
29	Software or products related to trading of financial products and investment information
30	Illegal tools (e.g. lock picking tools and accessories)
31	VPN service
32	Mass distribution equipment, software and services
33	Illegal publication of certificates or carving of stamps
34	Debt collection services
35	Crude oil
36	Lucky draws
37	Sale, resale or distribution of event tickets without license (e.g. Olympic Games or World Expo tickets)
38	All religious websites, publications or accessories
39	Online cemeteries and ancestry worshipping
40	Immigration services (including agents and intermediaries)
41	Webcast and live streaming services (being activities that release real-time information to the public in the form of video, audio, graphics and words via internet (excluding sale of goods via webcasting on e-commerce platforms))
42	Other goods or services that violate relevant PRC laws and regulations or adversely affect the reputation of the Ant Group

- ii. Unless with the prior written consent of AUS, the Merchant shall not sell any product where such product is identified by AUS as a restricted product, including without limitation the products listed below which may be updated by AUS and notified to the Merchant from time to time (together, “**Restricted Products**”).

<b>Additional Restricted Products under Alipay China Wallet</b>
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1.	Prepaid cards and top-ups (including gift cards and other stored value cards)
2.	Online Gaming
3.	Medical beauty services (offline)
4.	Property leasing

- iii. The Merchant will ensure that no Transaction being submitted for AUS's processing involves or relates to any Prohibited Products or, in the case of Restricted Products, Restricted Products without AUS's prior written consent ("**Prohibited Transaction**"). AUS will have the right to refuse to provide AUS Services with respect to any Prohibited Transaction, and exercise its right to immediately suspend or terminate AUS Services (in part or in full). The Merchant will indemnify and hold AUS harmless for any damages, losses and liabilities that AUS may suffer arising from or in connection with such Prohibited Transactions.
- iv. If AUS reasonably believes that any Transaction is a Prohibited Transaction or the Merchant is in breach of any terms and conditions set forth in this Agreement, and the Merchant fails to respond to information request from AUS in relation to any Transaction within a reasonable time, AUS has the right to withhold settlement and/or to suspend the relevant Transaction.

### 3. Cards

- A. The terms set out in this Section 3 of Chapter 2 apply to Merchants that enable any Card Payment Methods.

#### B. Definitions

"**Assessments**" means any assessments, fines, fees, charges or expenses of any nature which a Card Scheme Operator levies on AUS or the Merchant at any time, directly or indirectly, in relation to any aspect of AUS's relationship with the Merchant in relation to Cards under the Agreement including in respect of any Transaction or Payment.

"**Authorization**" means the process through which the Merchant request approval for a Card transaction from a User's Card Issuer.

"**Card Issuer**" means an institution that issues Cards to the User and whose name appears on the Card or bank account statement as the issuer or who enters into a contractual relationship with the User with respect to the Card.

"**Card Scheme Operator**" means the party operating a card network, including, without limitation, Visa Inc., MasterCard International, Inc., Discover Financial Services, LLC, American Express, Pulse, and STAR.

"**Card Scheme Requirement**" means all bylaws, rules, programs, regulations, specifications, and manuals, as they exist from time to time, of any Card Scheme Operator. With respect to the Chase Transactions, the ChaseNet Rules are the applicable Card Scheme Requirement.

"**Chase Transaction**" means a Transaction utilizing an Eligible Chase Card and which is processed over the ChaseNet platform.

"**ChaseNet**" means Chase's payment processing platform(s) where Transactions involving Eligible Chase Cards are processed directly between Merchant and Chase, bypassing the traditional Card Network "interchange" system.

"**ChaseNet Rules**" means the Chase Merchant Program Requirements, as amended, revised and updated from time to time, which set forth the rules and requirements applicable to the acceptance of Chase Transactions.

“**Eligible Chase Card**” means a Card issued by JPMorgan Chase Bank (“**Chase**”) or its Affiliates that Chase, in its sole discretion, has determined to be eligible for use in Chase Transactions processed over ChaseNet generally.

“**Interchange Fees**” means the fees which are set out by the Card Scheme Operators and are paid in full by AUS on a pass-through basis with no additional charges applied by AUS.

“**Merchant Card Liabilities**” means any liability of the Merchant, including fees, Chargebacks, Refunds, reversed Transactions, Assessments, and/or any indemnifiable Losses arising out of or in connection with AMS Services in relation to Cards.

“**PCI SSC**” means Payment Card Industry Security Standards Council.

“**Reported Fraud Ratio**” means the value of fraud advises reported to AUS by the Card Issuer and/or the Card Scheme Operator divided by the gross sales value, calculated on a monthly basis.

“**Security Standards**” means all rules, regulations, standards, or guidelines adopted or required by the card networks or the Payment Card Industry Security Standards Council relating to privacy, data security, and the safeguarding, disclosure, and handling of Card information, including, without limitation, PCI DSS, Visa’s Cardholder Information Security Program, Discover’s Information Security & Compliance Program, American Express’s Data Security Operating Policy, MasterCard’s Site Data Protection Program, Visa’s Payment Application Best Practices, the Payment Card Industry’s Payment Application Data Security Standard, MasterCard’s POS Terminal Security program, and the Payment Card Industry PIN Transmission Security program, in each case as they may be amended from time to time.

“**Sensitive Authentication Data**” means security-related information (including but not limited to card validation codes/values, full track data (from the magnetic stripe or equivalent on a chip), PINs, and PIN blocks) used to authenticate Users and/or Authorize Transactions.

### C. Specific Terms

- a. Card Payment Methods include the card credential details which are given to Users by card issuers and also any tokenized use of such details (for example, through Apple Pay or Google Pay).
- b. AUS’s ability to enable acceptance of any Card for the Merchant is subject to acceptance of the Merchant by the relevant Card Scheme Operator and/or the relevant Card acquirer (if applicable). Such acceptance may be withheld or withdrawn at any time at their discretion, and may be conditional upon the Merchant entering into a direct agreement with such Card Scheme Operator and/or acquirer. AUS may suspend or terminate the AMS Services relating to a Card if the relevant Card Scheme Operator and/or acquirer withdraws their acceptance of the Merchant.
- c. AUS shall be entitled to (1) pass through any increases to Card Scheme Operator fees and/or Card Issuer fees (including Interchange Fees) and any new fee is introduced by a Card Scheme Operator and/or a Card Issuer, and (2) in each case amend the relevant Service Fees in the Agreement unilaterally to reflect the increased or new fees.
- d. By using the Card Payment Methods, the Merchant represents, warrants and covenants to AUS, at all times during the duration of the Agreement, that:
  - i. is a bona fide business, is financially responsible and only uses AMS Service in relation to Cards for its own business and does not allow anyone else to access and/or use it;
  - ii. it will not use AMS Services in relation to Cards in a manner which could (1) cause AUS to be in breach of Relevant Laws, Sanctions or Card Scheme Requirements, (2) damage the reputation of AUS and/or the relevant Card Scheme Operator(s), or (3) affect AUS’s compliance with PCI DSS;

- iii. will not use any Card for products or services which are delivered more than 6 months after the date of the Transaction, except with AUS's explicit prior written consent;
  - iv. the Merchant's website, business and terms and conditions, including its refund policy, comply with the Relevant Laws and Card Scheme Requirements; and
  - v. the Merchant (1) is incorporated in a United States jurisdiction, (2) is registered to do business in all relevant jurisdictions in the United States and holds the requisite permits to operate in such jurisdictions; (2) has a local address in the United States for correspondence and acceptance of judicial process, other than just a post-office box or mail-forwarding address; (3) is registered to pay taxes in the United States in relation to its sales activity and complies with relevant tax laws in its jurisdiction of incorporation; and (4) satisfies the domesticity requirements to qualify as a merchant location / merchant outlet in the United States as imposed by the Card Scheme Operator for the relevant Card from time to time.
- e. The Merchant agrees, in connection with Transactions processed via Cards, that it will comply with any and all relevant Card Scheme Requirements. Such Card Scheme Requirements may be provided by the Card Issuers or Card Scheme Operators on their website. The Merchant acknowledges that it has read, and will regularly review, the Card Scheme Requirements to ensure its continued compliance with Card Scheme Requirements. Where the Merchant finds the Card Scheme Requirement to be unacceptable, the Merchant is free at any point to stop using the relevant Card (however, the Card Scheme Requirements and terms of the Agreement remains applicable for Transactions already processed). Upon request by AUS, the Merchant shall provide assistance to investigate any actual or suspected breach of the Card Scheme Requirements and where necessary, remedy the breach.
- f. The Merchant must follow the Card Scheme Requirements for authenticating Payments, including using 3-D Secure where it is supported by the Payment Method being used for all ecommerce card (or any other payment instrument) payments where the Card Scheme Operator(s) uses this method of authentication. If you do not use 3-D Secure:
- i. this may mean that the Payment will not be accepted (but the use of 3-D Secure does not guarantee the acceptance of the Payment);
  - ii. there may be a higher fee associated with the Payment; and/or
  - iii. a Government Authority acting in accordance with Relevant Laws or a Card Scheme Operator may impose other restrictions and/or penalties, which the Merchant shall be responsible for.
- g. AUS may make 3-D Secure mandatory or add other restrictions if a Transaction is suspected to be fraudulent or if it is required by Relevant Laws or the Card Scheme Operator.
- h. AUS will not be responsible for (1) any delays, declines or errors when the Merchant uses 3-D Secure if the issues are not caused directly by AUS's gross negligence or wilful default, or (2) the outcome of the liability shift rule under 3-D Secure.
- i. The Merchant guarantees not to copy, capture or intercept a User's payment instrument related information such as Card number and Sensitive Authentication Data. The Merchant acknowledges and agrees that strict rules related to the security of payment instruments are imposed and enforced by the Card Scheme Operators and PCI SSC to protect Users against misuse of their payment instruments and must be adhered to by the Merchant.

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- j. The Merchant shall immediately notify AUS if any User data, Sensitive Authentication Data or similar Buyer's payment instrument related information is breached or compromised. The Merchant shall strictly comply, with respect to the security of the User's payment instrument, with the terms of the Agreement, Relevant Laws and/or the Security Standards.
- k. The Merchant acknowledges and agrees that if a Transaction status is Authorized, this means the Payment is likely to be successful but the Payment may still be blocked or subject to Chargeback by the User or any other recovery (where allowed under the relevant Card Scheme Requirements). The likelihood of an Authorized Payment being blocked or unsuccessful depends on the Card which is used.
- l. The Merchant must get Authorization for each Payment in line with the Card Scheme Requirements which apply to the Card being used for the transaction. If the Merchant or the User decides not to go ahead immediately with the Transaction, the Merchant must cancel any Authorization.
- m. If Authorization is hard-declined, the Merchant must not resubmit a Payment for Authorization. If the Merchant does so, it must indemnify AUS for any Losses AUS incurs in relation to such a transaction.
- n. The Merchant may only use Recurring Payment if AUS has agreed to process Recurring Payment for the Merchant. If the Merchant uses Recurring Payment, it must ensure that all such Payments comply with Card Scheme Requirements and Relevant Laws.
- o. The Merchant agrees that it will only use the AMS Services:
  - i. for those products and services described in its merchant onboarding information, or which AUS has subsequently agreed to;
  - ii. for products and services that are sold via the same website and/or application as provided in its merchant onboarding information;
  - iii. that do not significantly differ in value and/or type of transaction from those described in its merchant onboarding information;
- p. The Merchant shall indemnify AUS for all Assessments and any associated Losses incurred by AUS. When an Assessment occurs or any other Merchant Card Liability arises, whether during or after termination of the Agreement, AUS shall be entitled to recover the full amount of the Merchant Card Liabilities, including *inter alia* the Service Fees, Chargebacks, Refunds, Assessments and any other Losses AUS has incurred in connection with that Assessment immediately by:
  - i. making a deduction in determining the Net Settlement Amount that AUS will settle to the Merchant under the Agreement;
  - ii. debiting the Collateral;
  - iii. debiting any additional funds provided to AUS as security or calling on any other forms of security provided to AUS;
  - iv. invoicing the Merchant for the relevant amount; and/or
  - v. any other reasonable means.

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- q. As Chargebacks and Assessments may arise a considerable period after the date of the relevant Transaction, the Merchant acknowledges and agrees that, notwithstanding any termination of this Agreement for any reason, AUS shall remain entitled to recover Merchant Card Liabilities in relation to Payments effected during the term of the Agreement, notwithstanding termination of the Agreement
- r. Refunds
- i. Any Refund shall be prepared and submitted to AUS within three (3) calendar days of Merchant's approval of User's request for such Refund. AUS may refuse to act upon a Refund instruction, or delay executing the instruction, if the Merchant is subject to bankruptcy, insolvency, reorganization, winding up or similar dissolution procedures, or a fraud investigation, AUS reasonably thinks that this may lead to excessive Chargebacks, or for any other related risk reason, and/or where AUS considers that allowing Refunds might otherwise result in AUS suffering a Loss.
- s. Chargebacks
- i. Merchant shall have full liability for all Chargebacks assessed in accordance with the applicable Card Scheme Requirements; provided, however, that in the event that any Chargeback is ultimately reversed in favor of Merchant, AUS shall refund Merchant for the amount thereof. Merchant shall use reasonable efforts to provide AUS with all necessary data relating to the investigation and management of any reasonably suspected fraud or fraudulent Transactions that is reasonably requested by AUS (such data to be used by CMS and Chase for fraud protection and prevention purposes only).
- ii. In the event an arbitration process is enacted as part of the Chargeback process and the Merchant's Chargeback challenge is determined to be invalid, arbitration fee charged as per the requirements of the relevant Payment System Operator will be passed onto the Merchant.
- t. Without limitation to any other rights of suspension or termination AUS has under the other provisions of the Agreement, AUS has the right to suspend or terminate the provision of AMS Services in connection with Cards immediately upon written notice to the Merchant, if AUS considers, in its sole and absolute discretion, that with regard to Card related Transactions, the ratio of Chargebacks to Transaction volume, the total value of Refunds, Chargebacks and/or the Reported Fraud Ratio and/or the number of declined Authorization requests and/or the number of User complaints is excessive.
- u. Where the Merchant has enabled Card Payment Method, it shall not engage in activities that include the prohibited and restricted products listed in the table below (as updated by AUS from time to time). AUS will have the right to refuse to provide AMS Services in connection with Cards if the Merchant engages in any activity listed below, and exercise its right to immediately suspend or terminate the AMS Services in connection with Cards or this Agreement (in part or in full).

<b>Prohibited Products under Card Payment Method</b>	
1	Adult Entertainment and Adult Oriented Businesses
2	Collection Agencies / Collection Litigation Law Firms
3	Consumer Debt Buyers
4	Firearm Wholesalers & Firearm Manufacturers & Retailers & Accessories
5	Non-face-to-face gambling (including sports, daily fantasy sports, etc.)
6	Payday and Payroll Lenders (including Small Dollar Lenders)
7	Private Prison Operators

## Payment Methods Terms of Use

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8	Casinos and other Gaming establishments
9	Products/services solely based on guaranteed rebate, refund or prize
10	Drug paraphernalia
11	Marijuana Related Business
12	Ingestible products containing hemp-derived CBD
13	P2P Crowdfunding
14	Payment Facilitator to other merchants
15	Purchase of Non-Fungible Tangible (NFT) assets, cryptocurrency, funding of crypto wallets, funding of initial coin offerings
16	Start-up professional sports leagues
17	Life Settlements Financing
18	Life Settlements Providers
19	Post-Acute and Long-Term Care
<b>Restricted Products under Card Payment Method</b>	
<b><u>Card acquirer approval required</u></b>	
1	Bail Bondsmen
2	Buy Here, Pay Here (In House Financing)
3	Buy Now Pay Later
4	For Profit Higher Education (FPHE)
5	Military and Defense
6	Multi-level Marketing
7	Prescription Opioid Manufacturers and Distributors
8	Repossession Agencies
9	Cruise Lines
10	Airlines
11	Marketplaces
<b><u>Card acquirer approval &amp; card scheme registration required</u></b>	
12	Direct Marketing: Outbound Telemarketing Merchant
13	Tobacco/E-cigarettes / Vaping
14	Drug stores, Pharmacies
15	Government Owned Lotteries; State Lotteries

- v. Except to the extent permitted under Relevant Laws or the Card Scheme Requirements, Merchant must not add any tax or surcharge to a Transaction. If any tax or surcharge amount is permitted under the Card Scheme Requirements and Relevant Laws, such amount shall be included in the Transaction amount and shall not be collected separately.

### D. Latin American Local Cards (Brazil, Mexico, Chile and Peru)

Latin American (“**LatAm**”) Card Payment Methods are provided by AUS’s partner(s) in Brazil, Mexico, Chile and Peru, that (a) enables merchants to accept a Payment Method, such as debit or credit card, issued by a payment

institution or a financial institution participating in the same Payment System; and (b) participates in the settlement process of payment transactions, in accordance with the rules of the applicable Payment System.

### a. Definitions

**“Chargeback”** means the exercise of a right by a Payment Method Provider to wholly or partly reverse an original Transaction pursuant to the relevant Scheme Requirements.

**“Dispute”** means a Transaction-related dispute (including Chargeback for Payment Methods) which may be initiated by a Payment Method Provider on behalf of a Holder or by the Merchant.

**“Holders”** means a natural person or a legal representative of an entity that holds a LatAm Card.

### b. Specific Terms

- i. The Merchant agrees, in connection with Transactions processed via LatAm Cards, that it will comply with any and all Scheme Requirements in connection with use of the relevant Payment Method, as may be amended from time to time. Such Scheme Requirements and other requirements may be provided by the Payment Method Providers on their website. The Merchant agrees and acknowledges that it has read, and will regularly review, the Scheme Requirements to ensure its continued compliance with Scheme Requirements. Where the Merchant finds the Scheme Requirement to be unacceptable, the Merchant is free at any point to stop using the relevant Payment Method (however, the Scheme Requirements and terms of the Agreement remains applicable for Transactions already processed).
- ii. In some jurisdictions, the Merchant may have the option to enable the execution of credit card Transactions in instalments, under the terms offered by AUS and in accordance with the rules of the relevant Payment Method Provider. In connection with such instalment Transactions, the Merchant hereby agrees, that (1) a credit card Transaction can be divided in up to twelve (12) instalments, subject to the model and the terms agreed by the Parties from time to time, and (2) the Service Fees may vary according to the quantity of instalments enabled for the Merchant.
- iii. Merchants must display the relevant Payment Method Provider’s logo in accordance with AUS’s instructions.
- iv. The Merchant undertakes to comply with the following safety and operating conditions, and other conditions as may be notified to the Merchant by AUS:
  1. If applicable, verify all information on the Payment Methods, including: (a) the expiration date of the LatAm Card; (b) Holder’s name; (c) the identifications used by the Payment Method Provider, such as three-dimensional holograms, security marks, stylized letters, among others; (d) the last 4 (four) digits of the LatAm Card number that must match the digits printed on the evidence of purchase of good or rendering of services; (e) the security code consisting of 3 (three) digits on the back of the LatAm Card; and (f) the authorization codes;
  2. Deliver or send to the Holder, the "customer copy" of any evidence of the purchase of goods or services;
  3. Not to submit a single Transaction in two or more Transactions on the same LatAm Card, it being prohibited, for example, that a purchase of R\$10,000.00 (ten thousand Reais), or its equivalent amount as may be denominated in the respective currency of the LatAm country (e.g. CLP 2,000,000) becomes ten purchases of R\$1,000.00 (one thousand Reais),

- or its equivalent amount as may be denominated in the respective currency of the LatAm country (e.g. CLP 200,000);
4. Immediately report to AUS any attempt or indication of fraud;
  5. Instruct Holders on payment terms for purchasing goods and/or contracting services in a clear and objective manner.
- v. The Merchant is solely responsible for answering and resolving, directly with the Holders, any and all disputes regarding the characteristics, quality, quantity, properties, origin, price, operation, warranties, deficiencies and/or malfunctions of the goods and products purchased and/or the services provided and irrevocably and irreversibly agrees to hold AUS harmless from such disputes.
- vi. Transactions irregularly performed by the Merchant, in any form, whether collusive or not, in circumstances that characterize indication or suspicion of fraud, that seek to obtain unlawful advantages or that are in breach of the Agreement, Scheme Requirements or other rules determined by the Payment Method Provider and/or the Applicable Laws and regulations are subject to non-processing and/or non-payment.
- vii. AUS Merchant Services in relation to LatAm Cards may be terminated if AUS reaches a certain percentage of suspicious or irregular transactions (taking into account cumulatively the transactions of all AUS's merchants) set by the Payment System Operator, Payment Method Provider, or such other intermediaries involved in providing the AMS in relation to LatAm Cards from time to time in accordance with its transactional monitoring rules and the Payment Method Provider's requirements.
- viii. The Merchant shall take steps to identify and prevent fraud and unlawful practices and will, in addition, review and agree to any reasonable methods the Payment System Operator, Payment Method Provider, or such other intermediaries involved in providing the AMS in relation to LatAm Cards may adopt to identify and prevent fraud and unlawful practices, as provided to Merchant. Merchant undertakes to monitor and advise its employees, as well as to cooperate and collaborate, in particular with the provision of information requested by AUS, under penalty of compensation of the Losses caused by the Merchant due to the non-compliance with this clause, as well as termination of AUS Merchant Services in relation to LatAm Cards.
- ix. Any complaints from Merchant pertaining to Transactions made 90 (ninety) or more days from the date of the Transaction may be refused for review.
- x. A Transaction, even after being authorized, may be declined for processing or cancelled in the following circumstances:
1. If irregularities and/or circumstances are found that indicate evidence or suspicion of fraud;
  2. Non-recognition of the Transaction by the Holder;
  3. Failure by the Merchant to comply with the terms of the Agreement and/or the rules applied by the Payment Method Provider, as well as applicable law;
  4. Vulnerabilities detected in the Merchant's environment enabled to trade as e-commerce; and
  5. If fictitious or simulated transactions are found to be performed.

- xi. In the event of a Dispute, the Merchant may, where appropriate, be required to provide proof of the Transaction. In connection with the foregoing, the Merchant shall, upon request, within the period stipulated by AUS, send to AUS the Payment Confirmation, as well as any additional documentation proving the delivery of the acquired goods or the services rendered. In the event of failure to present the above-mentioned documentation within the prescribed period, the relevant Transaction Value may be withheld from the Merchant.
- xii. In case of suspected irregular Transactions, the Payment System Operator, Payment Method Provider, or such other intermediaries involved in providing the AMS in relation to LatAm Cards is hereby authorized by the Merchant to initiate investigation proceedings for the respective determination of facts.

Should the Merchant be notified of any investigative proceedings, the Merchant shall fully cooperate with the Payment System Operator, Payment Method Provider, such other intermediaries involved in providing the AMS in relation to LatAm Cards and/or AUS, and shall be required to provide all Payment Confirmation and any other documents requested and adopt any and all recommendations to perfect its activities within the time indicated by the Payment System Operator, Payment Method Provider, such other intermediaries involved in providing the AMS in relation to LatAm Cards and/or AUS, and such institutions may inspect the equipment used by the Merchant, as well as the Merchant's physical premises and documents and/or information, on any date and during business hours, with or without prior notice to the Merchant.

In the event of suspected fraud or any other illegal activity and during the conduction of the investigation proceedings referred to in this Clause, AUS may suspend the performance of Transactions and the financial settlement of the Transaction Value to the Merchant or withhold any transfers to be made to the Merchant, from the date of commencement of the investigation proceedings until termination thereof.

- xiii. The Merchant may only request Refunds of Transactions within (i) 180 (one hundred and eighty) calendar days after the Transaction Day for credit card Transactions performed either in Brazil, Chile or Mexico, (ii) 90 (ninety) calendar days after the Transaction Day for credit card Transactions performed in Peru; (iii) twenty-four (24) hours after the Transaction Day for debit card Transactions for any LatAm debit cards, or, in each case, such other timeframes as may be provided in the Scheme Requirements from time to time. Refunds of Transactions other than within the period set forth in this clause requires consent by relevant Payment Method Provider and intermediaries. The Merchant acknowledges that the Refund of credit Transactions may, in any event, be subject to the approval of the Payment System Operator, Payment Method Provider, and/or such other intermediaries involved in providing the AMS in relation to LatAm Cards.
- xiv. The Refund of a Transaction shall be deemed to be an authorization to AUS, automatically and regardless of notice or notification, to cease the financial settlement of the Transaction.
- xv. If the Merchant has a record of cancelled, disputed or unrecognized Transactions that is deemed to be high according to the Payment Method Provider's criteria, the respective Payment Method Provider may apply a penalty directly to Merchant or, indirectly, to AUS or other relevant intermediaries which shall be passed on to the Merchant, without prejudice to the possibility of immediate termination of AUS Merchant Services in relation to LatAm Cards and of the obligation to indemnify for any losses caused to AUS.

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- xvi. The Merchant acknowledges that it is solely responsible for any unauthorized Transactions, assuming full liability for the Transaction.
- xvii. The Service Fee on LatAm Card Payment Methods will be reviewed and may be adjusted by AUS from time to time, and no less than on an annual basis (being each fiscal year from 1 January to 31 December). Notwithstanding the provisions of this Clause, anticipation fees related to credit card may be updated at AUS's sole discretion on a monthly basis, with prior notice to the Merchant.
- xviii. In addition, the supplementary terms under Paragraph 7 (*Other terms applicable to LatAm Payment Methods (including Pix, Pagaleve, Mercado Pago and LatAm Cards)*) below shall apply to Transactions performed using a LatAm Card.

### 4. Other e-wallets

#### A. Indonesia

- a. GOPAY
  - i. No additional Payment Method specific terms.
- b. OVO
  - i. Refunds to the original Payment Method shall not be available.

#### B. Malaysia

- a. GrabPay (Malaysia)
  - i. No additional Payment Method specific terms.

#### C. Philippines

- a. GrabPay (Philippines)
  - i. No additional Payment Method specific terms.
- b. Maya (*fka* PayMaya)
  - i. No additional Payment Method specific terms.

#### D. Singapore

- a. ShopeePay (Singapore)
  - i. No additional Payment Method specific terms.

#### E. Thailand

- a. ShopeePay (Thailand)

- i. No additional Payment Method specific terms.

### F. Brazil, Chile, Mexico, Peru

#### a. Mercado Pago – Checkout

Mercado Pago’s wallet solution (the “Checkout Pro” solution) is an optional payment method enabled by AUS to Merchants targeting consumers located in Brazil, Chile, Mexico and Peru. When choosing to enable Mercado Pago’s Checkout Pro solution, the Merchant hereby represents and warrants that:

- i. it is and will remain in compliance with any and all applicable laws, regulations and/or rules corresponding to its commercial activity and related to the Agreement between AUS and the Merchant;
- ii. it has read, and will regularly review applicable terms, conditions and related policies of the relevant Payment Method Provider, “Mercado Pago” (the “Mercado Pago Terms and Conditions”), which may be amended from time to time, as provided on Mercado Pago’s website and also vary according to each region;
- iii. it will ensure continuous compliance with every applicable anti-money laundering, counter terrorism financing and sanctions laws and regulations (“AML/TF Rules”), as well as Mercado Pago’s prohibited and restricted activities, as further detailed in Mercado Pago’s terms and conditions;
  - 1. compliance with item “iii” above includes sanctions administered and/or applied by the UNSC, OFAC, any sanctions regimes applicable in the countries in which Mercado Pago carries out its activities and other applicable authorities, as further described in the Mercado Pago Terms and Conditions.
- iv. it will ensure that any information and/or documentation provided to AUS is accurate, correct, valid and up-to-date, and that it will reasonably share any additional information requested by AUS within 15 (fifteen) calendar days as of the date of such request;
- v. it shall provide AUS with any information reasonably requested by AUS for the purposes of the Agreement, so that AUS can comply with its regulatory obligations, within (A) 5 (five) business days as of the date of such request; or (B) in a shorter period defined and communicated by AUS, if such shorter period is needed for AUS to comply with any authorities’ request.
- vi. It shall inform AUS, no later than 1 (one) calendar day, in case of an authority’s notification, communication and/or requirement that may affect the services rendered by AUS and/or Mercado Pago.

The Merchant shall inform AUS immediately, as soon as it becomes aware, of any event that would prevent or incapacitate the Merchant’s full compliance with the agreement entered between AUS and the Merchant.

The Merchant shall not allow any other third-party sellers or service providers to benefit from Mercado Pago’s Checkout Pro services.

The Merchant hereby agrees and acknowledges that the Checkout Pro payment method may be disabled, in full or partially, at any time and without previous notice, at AUS's own discretion, in the event AUS and/or Mercado Pago have reasonable grounds to believe that the Merchant (1) has not complied with the above requirements or any requirements stated in the Mercado Pago Terms and Conditions and/or the Agreement between the Merchant and AUS, or (2) has breached, or is not observing, in full or partially, any technical, regulatory or other requirements imposed by AUS.

AUS hereby agrees and acknowledges that the Merchant is allowed, at any point, subject to prior notification to AUS, to stop using Mercado Pago's Checkout Pro payment method. The terms and conditions and any other applicable policies will remain applicable for transactions previously processed, being the merchant held liable for any damages or losses it may cause to AUS or Mercado Pago as a result of such interruption.

The Merchant also hereby abides to comply with the terms above until all refunds, reversal transactions or other payment obligations are still in place between the Merchant and AUS. After the fulfilment of such obligations by the Merchant, AUS shall release the Merchant from the terms hereto.

### G. Japan

#### a. LINE PAY

- i. The Merchant agrees to abide by the Payment Method Provider's terms as may from time to time be published by LINE Pay's Payment Method Provider in Japanese including the following, and shall provide written endorsement as may be requested by AUS establishing the same. For the avoidance of doubt, in the event of any ambiguity or where a translation of the terms and conditions are provided in a language other than Japanese, the interpretation in Japanese shall prevail.
  1. **LINE Money Store Opening Terms**  
[https://terms2.line.me/paymerchant\\_money\\_JP?lang=ja](https://terms2.line.me/paymerchant_money_JP?lang=ja)
  2. **LINE Cash member store terms**  
[https://terms2.line.me/paymerchant\\_cash\\_JP?lang=ja](https://terms2.line.me/paymerchant_cash_JP?lang=ja)
  3. **Additional terms applicable to Merchant's application to admitted as member store under LINE Pay**  
[https://terms2.line.me/paymerchant\\_Agency\\_JP](https://terms2.line.me/paymerchant_Agency_JP)
  4. **LINE Pay's Privacy Policy**  
[https://terms2.line.me/linepay\\_web\\_PP?lang=ja](https://terms2.line.me/linepay_web_PP?lang=ja)
  5. **LINE Pay member store guidelines**  
[https://terms2.line.me/paymerchant\\_Guideline?lang=ja](https://terms2.line.me/paymerchant_Guideline?lang=ja)
- ii. Minor protection: Merchant who operate online gaming business must conduct age verification of its Users, and set and stipulate appropriate spending limits corresponding to the User's age group in its terms and conditions and relevant product checkout pages.
- iii. The Merchant represents and warrants that if it is an individual or if it is a corporation, then its representative director is not an individual who has not attained the legal age of adulthood within the meaning of the Japanese Civil Code, which for the time being shall be 18 years old.

- iv. The Merchant shall ensure that it complies with the following Japanese laws and regulations:
  - 1. Specified Commercial Transactions Act (Act No. 57 of June 4, 1976), including the requirements to display the Merchant's trade name or name, location, telephone number (if operating within Japan) and email address, name and contact information of a contact person responsible for the Transaction, and timing of delivery and other terms of service related to the provision of goods and services;
  - 2. Act against Unjustifiable Premiums and Misleading Representations (Act No. 134 of May 15, 1962);
  - 3. Consumer Contract Act (Act No. 61 of May 12, 2000);
  - 4. Copyright Act (Act No. 48 of May 6, 1970);
  - 5. Trademark Act (Act No. 127 of April 13, 1959).
- v. The Merchant shall take such measures and implement the Payment Method in a manner where the Users can clearly recognize the time at which a Transaction will form and has been formed, and to prevent erroneous operations (such as displaying confirmation screens) so that duplicate Transactions or mis-entry of Transaction-related information does not occur.
- vi. The Merchant shall include its prices of its goods and services in Japanese Yen before using the Payment Method to process Transactions.
- vii. In addition to those prohibited goods and services set out in the Prohibited and Restricted Products List and under the Payment Method Providers' terms and conditions listed above, the following list sets out additional products and services that may be restricted or prohibited:

Prohibited Items:

- 1. Those that violate the Act for Controlling the Possession of Firearms or Swords and Other Such Weapons, Narcotics and Psychotropics Control Act, Washington Naval Treaty, or other laws, ordinances, etc;
- 2. Living organisms;
- 3. Those that may give rise to criminal acts;
- 4. Those that may cause death or personal injury;
- 5. Those that are obscene or cause abhorrence in normal people;
- 6. Those that arouse an enthusiasm for gambling in ordinary people;
- 7. Those that cause misunderstanding of facts or are falsified;
- 8. Those that infringe the Intellectual Property Rights of third parties;
- 9. Those that infringe the property or privacy of third parties;
- 10. Acts of sales and provision that lower the image of Payment Method Provider;
- 11. Those that are otherwise offensive to public order and morals.

Restricted Items:

- 1. Travel Products;
- 2. Alcoholic beverages;
- 3. Gift Certificates;
- 4. Gold and/or silver bullion;

5. Tobacco;
  6. Revenue Stamp;
  7. Postage Stamps;
  8. Antiques;
  9. Other products/services which are regulated and for which licenses or approvals are required.
- viii. For the purposes of this Payment Method, the Merchant authorizes AUS, its designates and intermediaries and the Payment Method Provider to receive Payments from the User on behalf of the Merchant.
- ix. The Merchant acknowledges and accepts that the Payment Method may not be uninterrupted or error free, and that AUS shall not be responsible for service interruptions or errors outside its control, including without limitation due to Force Majeure, outages of the relevant Payment Method, Payment System, or other intermediaries or service Providers which facilitates or provides AUS access to the Payment Method.

### **b. PayPay**

- i. The Merchant shall abide by the following terms and conditions issued by PayPay's Payment Method Provider from time to time:
1. [https://www.paypay-corp.co.jp/docs/terms/paypay\\_merchant\\_terms/](https://www.paypay-corp.co.jp/docs/terms/paypay_merchant_terms/)
  2. <https://about.paypay.ne.jp/terms/merchant-online/guideline/online/>
- ii. For the purposes of this Payment Method, as part of the AMS Services provided by AUS, AUS and other parties designated by AUS will receive Payments from the Users as agent of the Merchant, and the Merchant hereby grants authority to AUS to perform such AMS Services (including authority to designate such other parties to receive relevant Payments) on its behalf.
- iii. Except in the event of any Refund (whether or not following an Escalation) which is processed in accordance with the Agreement, if AUS fails to receive a payment related to a Transaction from the Payment Method Provider or its agents after the Merchant has received the relevant Payment from AUS in accordance with the applicable settlement procedure, the Merchant shall return to AUS the received payment amount upon request.

## **5. Bank Transfer / Online Banking / Mobile Banking App**

### **B. BRAZIL**

#### **a. PIX**

- i. Definitions
- Pix ("**Pix**") is the payment arrangement enacted by the Central Bank of Brazil ("**CBB**") involving the receipt and delivery of transfers relating to instantaneous payment transactions where these transactions are processed through issuance, management and processing of two-dimensional code which can be scanned using cellphones or other online medium to enable users to execute payment transactions or through the processing of transactions through Pix's platform.
- ii. Specific Terms

1. The Merchant may initiate Refunds within 90 calendar days after the Transaction Day and thereafter AUS will not execute any Refunds and the Merchant is solely responsible for handling such Refunds. The value of any Refund shall be the same as the original Payment amount in the Transaction Currency accounting for any prior Refunds for the same original Payment and the Refund shall be paid to the User Account where the original Payment was paid from. The Merchant shall not initiate Refunds if the original Payment was successfully cancelled. The Merchant is liable for any misuse of its facility or AMS to process Refunds.
2. AUS shall charge and the Merchant shall pay a Refund Fee for every Refund executed. AUS may refuse to execute a Refund if (i) Net Settlement Amount is negative or (ii) the Merchant fails to meet the conditions in this Clause, and AUS will use reasonable efforts to notify the Merchant with reason(s) to the extent permitted under Relevant Laws. The Merchant must provide details relating to the Refund including the amount of Refund and the original Transaction ID. If such details are incorrect, AUS is not liable for the non-execution or defective execution of the Refund, provided that, upon Merchant's request, AUS will use reasonable efforts to recover the funds involved but may charge the Merchant for any such efforts.
3. Chargebacks are not applicable and the Merchant is solely responsible for handling and resolving Disputes with Users.
4. If an international data transfer, by any of the Parties, is necessary for the performance of the Agreement, and the country of destination does not have an appropriate level of protection for Personal Data in accordance with the determination of the Brazilian Data Protection Agency ("**ANPD**"), the Party sharing the Personal Data shall ensure that the international Data transfer will be made pursuant to one of the mechanisms contemplated in the Brazilian Data Protection Law ("**LGPD**") and related Relevant Laws.
5. The Merchant acknowledges that it does not and will not engage in or conduct the following activities which are considered high risk by Payment Method Provider and such activities may be updated from time to time by Payment Method Provider at its sole discretion, by AUS providing notice to the Merchant, where needed to ensure compliance with Relevant Laws, Scheme Requirements and any requirements imposed on AUS or its Affiliates by any intermediary or service provider which facilitates Payment Method Provider providing AUS's access to Pix for the Merchant and processing of Transactions under AMS:
  - a. Nuclear power – government;
  - b. Extractivism;
  - c. Embassies and Consulates;
  - d. Payment Service Provider;
  - e. Construction and Incorporation of real estate enterprises;
  - f. Travel Agencies, Tour Operators and Booking Services;
  - g. Notary Offices;
  - h. Commercialization and Restoration of artwork;
  - i. Companies that have the Government as a significant customer;
  - j. Sports Clubs, Professional Athletes and similar;
  - k. Fuel wholesale and gas stations;
  - l. Retail commerce, with a significant percentage of cash revenue;
  - m. Non-governmental organizations;

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- n. Religious organizations' activities and members of religious orders or cults;
- o. Activities/Companies related to the cannabidiol market;
- p. Tobacco cultivation and processing; and
- q. Foreign exchange brokers.

### C. JAPAN

#### a. PAY-EASY

- i. Transactions made using Pay-easy may incur a minimum fee threshold or an additional fixed amount payment channel fee, which shall be as described in Schedule A (*Payment Methods and Service Fees*) of the Agreement.
- ii. The Merchant shall ensure that it complies with the following Japanese laws and regulations:
  - 1. Specified Commercial Transactions Act, including the requirements to display the Merchant's trade name or name, location, telephone number (if operating within Japan) and email address, name and contact information of a contact person responsible for the Transaction, and timing of delivery and other terms of service related to the provision of goods and services;
- iii. In addition to those prohibited goods and services listed in the Prohibited and Restricted Products List, the following list sets out additional products and services that the Merchant cannot offer for sale or sell if this Payment Method is enabled for the Merchant:

S/No	Prohibited List	
1	Price greater than ¥300,000	
2	Products that may have a possibility for criminal usage	
3	Real Money Trading	
4	Gambling	Online casino, or anything related to gambling
5	Information selling	Information/method of earning large amounts of cash, Tips of easy-earning without specific explanations Investment related information, e.g. day-trading and FX Winning strategy for Horse Racing, Pachinko, Pachislot, etc.
6	Multi-Level Marketing, Pyramid Scheme, etc.	Networking business, pyramid scheme selling websites and products
7	Products that may be perverted, cruel or shock the public's senses	This may be notwithstanding that products may meet legal requirements
8	Unscientific/Superstition based products	
9	Prohibited medical products	Products prohibited under Japanese Pharmaceutical Affairs Act
10	Offensive to public order and moral	
11	Individuals that are conducting business without registering a business entity	Individuals may not take on certain responsibilities required of seller
12	Foreign Money Transfer	

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13	Consumer Loans	
14	Electronic cigarettes/ Heat-not-burn cigarettes	
15	Sexual or pornographic related goods	
16	Creatures, Animals	

The following businesses or businesses that offer the following Products/Services are restricted, and may be approved upon further review by the Company:

S/No	Restricted List	
1	Specially Controlled Medical Devices, including (coloured) Contact Lenses	Certified sales license of Specially Controlled Medical Devices. Must display the Registration Number and name of administrator on the Merchant's website
2	Controlled Medical Devices including electric massager for household use	Certified sales license of Controlled Medical Devices Must display the Registration Number on the Merchant's website
3	Tourist Business	Must display the Certified Travel Industry Registration and Terms & Conditions on Merchant's website
4	Liquor Retailer	Must display the Liquor Sales License Number on Merchant's website
5	Cosmetics, Healthy Food, Supplements	Must display the following Notices Displayed on the Merchant's website - Information of Ingredients and Manufacturer - Effect/Efficacy difference for different people - End the usage and consult a doctor when caused problems
6	Fund Raising for governments or public institutions	Must report the financial records.  Fund raising for Corporate Institution/organization is prohibited.
7	Donations for educational institutions	Educational institution as stated in Japanese School Education Act, Article 1  Direct donations to educational institutions

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8	Made-to-order/Custom-made products, pre-ordered products	No fraudulent or stock-out. Must indicate the expected delivery date.
9	Marriage Meeting/Party	Strict membership requirement policy and operation.  Must display the “Registration Number of Opposite Sex Introducing Service on Internet” (インターネット異性紹介事業届け出) in the top page and notation page of the Merchant’s website.
10	Second-handed Products	Needs second-hand product certification number on Merchant’s website
11	Non-prescription Medicine	Certified Pharmaceutical seller and certification number listed on Merchant’s website (医薬品販売業許可証番号) Reference: <a href="https://www.gov-online.go.jp/useful/article/201405/1.html">https://www.gov-online.go.jp/useful/article/201405/1.html</a>
12	Cash Voucher, Gift Cards	Low liquidity products
13	Dating and Matching Websites	Must display the “Registration Number of Opposite Sex Introducing Service on Internet” (インターネット異性紹介事業届け出) in the top page and notation page of the Merchant’s website.
14	Test Kit	Warnings and precautions clearly stated for customers
15	E-money, top-up, crypto-currency	Methods of KYC, maximum amount, transferring limitations, etc. will be checked.  Screening may be longer than usual and put on “hold”. If the Merchant offers an expiration date of top-up amount of more than 6 months from the date of issue, the license of “Prepaid Payment Method Issuer” (前払い式支払い手段) is required.

- iv. For the purposes of this Payment Method, the Merchant authorizes AUS and the relevant Payment Method Provider to receive Payments from the User on behalf of the Merchant.

- v. The Merchant acknowledges and accepts that the Payment Method may not be uninterrupted or error free, and that AUS shall not be responsible for service interruptions or errors outside its control, including without limitation due to Force Majeure, outages of the relevant Payment Method, Payment System, or other intermediaries or service providers which facilitates or provides AUS access to the Payment Method.
  
- vi. The Merchant acknowledges and agrees that if this Payment Method is enabled for the Merchant, the Payment Method Provider may withhold or deduct settlement in part or in whole under the circumstances listed below, in which case AUS reserves the right to suspend AMS or withhold or deduct settlement in whole or in part for the relevant Payments from the Net Settlement Amount to the Merchant. Where AUS has already made settlement to the Merchant but does not receive settlement from the Payment Method Provider, AUS has the right to clawback such amount from the Merchant and/or deduct such amount from the next settlement to the Merchant:
  - 1. When it can be deemed that the Merchant is not likely able to dispatch or fulfil the relevant goods or services in a transaction due to the Merchant's circumstances or factors within the Merchant's control, such as;
    - a. When the Government Agency cancels or revokes any requisite business license of the Merchant, or impose punishments on the Merchant such as a suspension of business;
    - b. When there has been a resolution to discontinue, change or break up the business of the Merchant or to transfer or dispose of vital commercial rights or operating assets of the Merchant;
    - c. When it is discovered that the Merchant has submitted false or materially inaccurate errors or made representation in their Due Diligence Information;
  - 2. When there is a major change in the shareholder structure of the Merchant (excluding cases where such change in control has been submitted and acknowledged by the Payment Method Provider in advance);
  - 3. When the Merchant has misused the Payment Method;
  - 4. When the Merchant is alleged to frequently provide flawed or inferior goods in Products/Services, or there are frequent complaints of the same from Users;
  - 5. When Merchant does not respond to requests for information from the Payment Method Provider within 14 days of the request;
  - 6. When, due to problems with the Products/Services in a transaction (including but not limited to flaws, defects and failure to deliver, the User demands a Refund from Payment Method Provider, Merchant or AUS, and the Dispute between the User and the Merchant is not resolved after thirty (30) days have elapsed.

**D. SINGAPORE**

**a. PAYNOW**

- i. The entity name reflected on the PayNow QR Code displayed to the Users to receive funds shall be: "Alipay Singapore E-Commerce Pte. Ltd".

**E. THAILAND**

**a. BANGKOK BANK, SIAM COMMERCIAL BANK, BANK OF AYUTTHAYA, KRUNGTHAI BANK, KASIKORNBANK (KBANK); GOVERNMENT SAVINGS BANK AND PROMTPAY QR**

- i. Refunds to the original Payment Methods shall not be available when the abovementioned Payment Methods are used.

**F. MALAYSIA**

**a. FPX**

- i. No additional Payment Method specific terms.

**G. INDONESIA**

**a. BANK NEGARA INDONESIA, BANK SYARIAH INDONESIA, CIMB NIAGA, MANDIRI BANK, MAYBANK, ATM BERSAMA/PRIMO/ALTO, PERMATA DIGITAL, BCA, OCTO CLICKS BY CIMB, QRIS**

- i. Refunds to the original Payment Methods shall not be available when the abovementioned Payment Methods are used.

**H. PHILIPPINES**

**a. UNIONBANK**

- i. Refunds to the original Payment Methods shall not be available when the abovementioned Payment Method is used.

**6. Buy-Now-Pay-Later**

**A. Brazil**

**a. Pagaleve**

- i. The Merchant must not use its facility or AMS for the performance of fictitious or simulated operations, such as advancement of funds, loans, financing or for purposes other than as the Payment Method is intended to be used, such as financial crimes.
- ii. The Merchant shall keep records of the following for a minimum period of six (6) months, which shall be produced to AUS at AUS's request within three (3) calendar days: (i) corresponding invoice of each Transaction; (ii) proof of delivery of the purchased goods or products.
- iii. The Merchant agrees and acknowledges that by enabling this Payment Method, AUS may withhold, suspend or refuse to settle, or otherwise clawback any funds already settled to the

## Payment Methods Terms of Use

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Merchant if such settlement is not received from the Payment Method Provider or otherwise subject to a clawback from the Payment Settlement Operator.

- iv. The Merchant acknowledges that it does not and will not engage in or conduct the following activities which may be considered high risk by and such activities may be updated from time to time by Payment Method Provider at its sole discretion, by providing notice to the Merchant, including:
  - 1. Financial services: financial advices and investment services, financial services provided without appropriate licenses as required by law, financial services, high risk securities, share dealing services;
  - 2. Penny Auctions
  - 3. Embassies and Foreign Consulates.

### 7. Over-the-Counter

#### A. JAPAN

- a. KONBINI (7-ELEVEN), KONBINI (FAMILY MART / LAWSON / MINISTOP / SEICOMART / OTHER BRANDS EXCLUDING 7-ELEVEN)
  - i. Transactions made using Konbini (7-Eleven) or Konbini (Family Mart / Lawson / Ministop / Seicomart / other brands excluding 7-Eleven) may incur a minimum fee threshold or an additional fixed amount payment channel fee, which shall be as described in Schedule A (*Payment Methods and Service Fees*) of the Agreement.
  - ii. The Merchant shall ensure that it complies with the following Japanese laws and regulations:
    - 1. Specified Commercial Transactions Act, including the requirements to display the Merchant's trade name or name, location, telephone number (if operating within Japan) and email address, name and contact information of a contact person responsible for the Transaction, and timing of delivery and other terms of service related to the provision of goods and services;
      - a. In addition to those prohibited goods and services listed in the Prohibited and Restricted Products List, the following list sets out additional products and services that the Merchant cannot offer for sale or sell if this Payment Method is enabled for the Merchant:

S/No	Prohibited List	
1	Price greater than ¥300,000	
2	Products that may have a possibility for criminal usage	
3	Real Money Trading	
4	Gambling	Online casino, or anything related to gambling
5	Information selling	Information/method of earning large amounts of cash, Tips of easy-earning without specific explanations Investment related information, e.g. day-trading and FX Winning strategy for Horse Racing, Pachinko, Pachislot, etc.

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6	Multi-Level Marketing, Pyramid Scheme, etc.	Networking business, pyramid scheme selling websites and products
7	Products that may be perverted, cruel or shock the public's senses	This may be notwithstanding that products may meet legal requirements
8	Unscientific/Superstition based products	
9	Prohibited medical products	Products prohibited under Japanese Pharmaceutical Affairs Act
10	Offensive to public order and moral	
11	Individuals that are conducting business without registering a business entity	Individuals may not take on certain responsibilities required of seller
12	Foreign Money Transfer	
13	Consumer Loans	
14	Electronic cigarettes/ Heat-not-burn cigarettes	
15	Sexual or pornographic related goods	
16	Creatures, Animals	

The following businesses or businesses that offer the following Products/Services are restricted, and may be approved upon further review by the Company:

S/No	Restricted List	
1	Specially Controlled Medical Devices, including (coloured) Contact Lenses	Certified sales license of Specially Controlled Medical Devices. Must display the Registration Number and name of administrator on the Merchant's website
2	Controlled Medical Devices including electric massager for household use	Certified sales license of Controlled Medical Devices Must display the Registration Number on the Merchant's website
3	Tourist Business	Must display the Certified Travel Industry Registration and Terms & Conditions on Merchant's website
4	Liquor Retailer	Must display the Liquor Sales License Number on Merchant's website
5	Cosmetics, Healthy Food, Supplements	Must display the following Notices Displayed on the Merchant's website - Information of Ingredients and Manufacturer - Effect/Efficacy difference for different people - End the usage and consult a doctor when caused problems
6	Fund Raising for governments or public institutions	Must report the financial records.

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		Fund raising for Corporate Institution/organization is prohibited.
7	Donations for educational institutions	Educational institution as stated in Japanese School Education Act, Article 1  Direct donations to educational institutions
8	Made-to-order/Custom-made products, pre-ordered products	No fraudulent or stock-out.  Must indicate the expected delivery date.
9	Marriage Meeting/Party	Strict membership requirement policy and operation.  Must display the “Registration Number of Opposite Sex Introducing Service on Internet” (インターネット異性紹介事業届け出) in the top page and notation page of the Merchant’s website.
10	Second-handed Products	Needs second-hand product certification number on Merchant’s website
11	Examination Fee/Tuition Fee  (only applicable to payments made at 7-Eleven)	Konbini payments may not be made with a different PSP for the same school in the same school year.
12	Non-prescription Medicine	Certified Pharmaceutical seller and certification number listed on Merchant’s website (医薬品販売業許可証番号) Reference: <a href="https://www.gov-online.go.jp/useful/article/201405/1.html">https://www.gov-online.go.jp/useful/article/201405/1.html</a>
13	Cash Voucher, Gift Cards	Low liquidity products
14	Dating and Matching Websites	Must display the “Registration Number of Opposite Sex Introducing Service on Internet” (インターネット異性紹介事業届け出) in the top page and notation page of the Merchant’s website.
15	Test Kit	Warnings and precautions clearly stated for customers

16	E-money, top-up, crypto-currency	Methods of KYC, maximum amount, transferring limitations, etc. will be checked.  Screening may be longer than usual and put on “hold”. If the Merchant offers an expiration date of top-up amount of more than 6 months from the date of issue, the license of “Prepaid Payment Method Issuer” (前払い式支払い手段) is required.
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- iii. For the purposes of this Payment Method, the Merchant authorizes AUS and the relevant Payment Method Provider to receive Payments from the User on behalf of the Merchant.
- iv. The Merchant acknowledges and accepts that the Payment Method may not be uninterrupted or error free, and that AUS shall not be responsible for service interruptions or errors outside its control, including without limitation due to Force Majeure, outages of the relevant Payment Method, Payment System, or other intermediaries or service providers which facilitates or provides AUS access to the Payment Method.
- v. The Merchant acknowledges and agrees that if this Payment Method is enabled for the Merchant, the Payment Method Provider may withhold or deduct settlement in part or in whole under the circumstances listed below, in which case AUS reserves the right to suspend AMS or withhold or deduct settlement in whole or in part for the relevant Payments from the Net Settlement Amount to the Merchant. Where AUS has already made settlement to the Merchant but does not receive settlement from the Payment Method Provider, AUS has the right to clawback such amount from the Merchant and/or deduct such amount from the next settlement to the Merchant:
  - 1. When it can be deemed that the Merchant is not likely able to dispatch or fulfil the relevant goods or services in a transaction due to the Merchant’s circumstances or factors within the Merchant’s control, such as:
    - a. When the Government Agency cancels or revokes any requisite business license of the Merchant, or impose punishments on the Merchant such as a suspension of business;
    - b. When there has been a resolution to discontinue, change or break up the business of the Merchant or to transfer or dispose of vital commercial rights or operating assets of the Merchant;
    - c. When it is discovered that the Merchant has submitted false or materially inaccurate errors or made representation in their Due Diligence Information;
  - 2. When there is a major change in the shareholder structure of the Merchant (excluding cases where such change in control has been submitted and acknowledged by the Payment Method Provider in advance);

3. When the Merchant has misused the Payment Method;
4. When the Merchant is alleged to frequently provide flawed or inferior goods in Products/Services, or there are frequent complaints of the same from Users;
5. When Merchant does not respond to requests for information from the Payment Method Provider within 14 days of the request;
6. When, due to problems with the Products/Services in a transaction (including but not limited to flaws, defects and failure to deliver, the User demands a Refund from Payment Method Provider, Merchant or AUS, and the Dispute between the User and the Merchant is not resolved after thirty (30) days have elapsed;
7. In the case of Konbini Payments (7-Eleven) and Konbini Payments (Family Mart / Lawson / Ministop / Seicomart / other brands excluding 7-Eleven):
  - a. When the Konbini operator refunds the Payment to the User in whole or in part, in response to a Dispute raised by the User to the Konbini operator directly, alleging issues with the goods or services;
  - b. When the Payment is processed by an alternative method (such as credit cards, electronic money in the case of Family Pay at Family Mart) other than cash settlement at the Konbini, and the company providing the alternative settlement method with which the convenience store operator has an agreement (including but not limited to credit card companies and issuers of electronic money) refuses to pay the Payment Amount to or demands a refund of the Payment Amount from the convenience store operator.

### **8. Other terms applicable to LatAm Payment Methods (including Pix, Pagaleve, Mercado Pago and LatAm Cards)**

For any Transaction and/or Payment occurring in LatAm:

- a. AUS shall charge and the Merchant shall pay a Refund Fee for every Refund executed. AUS may refuse to execute a Refund if Net Settlement Amount is negative.
- b. It is the Merchant's responsibility to determine what Taxes apply to payments that Merchant makes or receives through the AMS, and it is Merchant's responsibility to declare, pay, collect and/or remit, as applicable, all the relevant taxes to competent authorities. AUS is not responsible for determining whether taxes apply to the Transactions or for calculating, collecting, declaring, withholding, remanding and/or collecting any taxes arising from any transaction.
- c. Users in Brazil, Mexico, Peru and/or Chile may be subject to withholding taxes and/or other Tax obligations with respect to the importation of services from a foreign seller (being a Merchant located outside of Brazil, Mexico, Peru and Chile, as the case may be). In addition, as a seller, Merchant may be subject to indirect taxes, IRRF, ICMS, ISS, sales tax, income tax or other taxes or ancillary tax obligations applicable to sellers of products or services in the jurisdiction. It is the Merchant's responsibility to consult its own accounting or legal/tax advisor to determine which taxes or ancillary tax obligations apply to the Merchant, and to pay the full amount of relevant taxes or ancillary tax obligations to competent authorities.

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- d. In the event that AUS becomes obligated to make any payment of or on account of Tax on or in relation to a Transaction or Payment, or any liability in respect of such payment is asserted, imposed levied or assessed against AUS, (A) the Merchant shall immediately upon demand indemnify and hold harmless AUS in full, together with any and all surcharges, late fees, interest, penalties and fines imposed, and (B) at its sole option, AUS may (1) suspend AMS and/or defer settlement of the Net Settlement Amount to the Merchant until AUS is satisfied that the Merchant has fulfilled all its Tax obligations and fully indemnified AUS for any Tax liability in accordance with this clause; and/or (2) to apply the Net Settlement Amount towards payment of or on account of Tax on or in relation to a Transaction or Payment, upon which such Net Settlement Amount applied towards Tax shall be deemed settled to the Merchant.
- e. The Merchant agrees that it will comply with all reporting requirements and to effect all necessary filings, including the submission of all required documentation and registrations in accordance with all Applicable Law and obtain such approvals as may be required in the relevant jurisdiction, in respect of payments that Merchant makes or receives through the AMS. Without limitation to the foregoing, where AUS requires the Merchant to assist in obtaining certain documentation in connection with relevant Tax or Tax related reporting or filing requirements, Merchant shall provide AUS with such documentation by the date as reasonably requested by AUS.
- f. The Merchant shall cooperate with AUS and ensure all necessary terms, conditions, consents and covenants (including, but not limited to, a link to AUS's terms and conditions) are included in the Merchant's website and/or platform for the purposes of obtaining all required regulatory approvals from the Users, so that AUS can provide the AMS to the Merchant.
- g. In addition to the prohibited product list set out in Prohibited and Restricted Products List, the list below (to be updated from time to time by AUS at its sole discretion) sets out additional products and services that the Merchant cannot offer for sale or sell in connection with AMS in relation to Transactions via LatAm Payment Methods (including Pix and LatAm Cards).

	Items	Details and Descriptions
Drugs	Drugs related sources, services	Provide (or imply) drug production materials, drawings, upstream and downstream information, trafficking and transaction services
Alcohols	Alcohols, and drinks include alcohol	
Weapons	Controlled or dangerous tools (e.g. knives, crossbows, electric chair, and etc.)	<ol style="list-style-type: none"> <li>1. Knives: long knives, machetes, fighting knives and other threatening knives</li> <li>2. Dangerous weapons: darts, crossbows, catapults and other dangerous instruments</li> <li>3. Torture tools: dangerous tools that may cause injury or damage, such as electric chair, gallows, etc.</li> </ol>
Chemicals and chemicals related	Materials that destroy the environment and deplete the ozone layer	Such as dichlorodifluoromethane (R22), dibromo tetrafluoroethane, dichlorotetrafluoropropane, etc.

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hazardous articles		
	Virus or infectious disease related test tools and medical equipment	COVID-19 test kit
Politics, religion, and organization (needs local information support)	Gathering activities such as rallies, parades and other public events	
Financial behavior	Currency and currency related products	e.g. Investment, transaction, exchange of currency, and counterfeit money
	All types of loans	1. Loan introduction, application, approval and other related services 2. Various credit platform or services, such as P2P, guarantee, microfinance and etc.
	Laundry money or cash withdrawal	
	Laundry money or cash withdrawal	1. Provide financial channels to facilitate money laundering services such as fund transfer 2. Credit card, points and other cashing out services
	Wealth management, Investment, stocks, securities, spot, and futures services (agencies or platforms)	
	Insurance products and platform services	
	All types of funds	Such as fund product sales, fund product planning and consulting, etc.
	Crowd-funding, fund-raising activities	1. Collect funds by crowd-funding 2. "Commodity pre-sale" that promises to distribute physical products to investors after the success of the project
	Credit cards and related services	e.g. application for credit card, unlock card limitation
	POS machines and related payment services	
	Debt collection services	
	Software related to financial products and investment information	Financial and investment software, such as trading software, market software and prediction analysis software
Commercial behavior	Rebate or cashback services	Publicize "shopping return" or "cash return", promise high cash back, so as to attract consumers to invest money
	Lucky Draw	

**Payment Methods Terms of Use**

	Tickets include event tickets or traveling tickets	<ol style="list-style-type: none"> <li>1. Various ticket sales and channel services</li> <li>2. Unauthorized online agent sales (such as Olympic tickets, World Cup tickets, etc.)</li> </ol>
	Overseas study services (including agents and intermediaries)	
	Legal adviser and service	
	Certificate issuing and stamp carving	<ol style="list-style-type: none"> <li>1. Personal identity certificate (such as birth certificate, ID card, passport, visa, driver's license, etc.)</li> <li>2. Relevant certificates of the enterprise (such as business license, permit, etc.)</li> <li>3. Equipment related to print the stuffs above</li> </ol>
	Examination services (assuming another's identity to participate in examinations)	It usually refers to all kinds of exam cheatings
Technology and network	Malware or Hacking-related tools	<ol style="list-style-type: none"> <li>1. Trojan horse, virus, account cracking tool, hacker access software, etc.</li> <li>2. Disk recorder, game console avoidance device, game burning card, etc.</li> <li>3. Software suspected of fraud and other illegal purposes</li> </ol>
	Software and technical services that harm the rights (or interests) of others	Pirated software, free cracking software, software that removes charging restrictions, etc.
	Stealth shooting camera or related recording tools	Glasses camera, watch camera, hidden camera, etc.
	Spying instruments	Services and tools for obtaining confidential and intelligence information
	Descramblers and other items that can be used to gain unauthorized access to television programming (such as satellite and cable TV)	Satellite TV programs, satellite transmitters and receivers
	Illegal or unconventional tools (e.g. lockpicking tools and accessories)	<ol style="list-style-type: none"> <li>1. All kinds of unlocking tools, car key cracking tools, fingerprint password cracking tools, etc.</li> <li>2. Exam cheating tools</li> <li>3. Bank card replicator</li> </ol>