Payment Methods

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Specific Terms of Use

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a document by

PPRO Financial Ltd

48 Chancery Lane, London, WC2A 1JF, Great Britain

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Contents

1 Document History

Version	Date	Comment
2.7	2020-04-01	PPRO address change from 20 Balderton Street, London, W1K 6TL, Great Britain to 48 Chancery lane, London, WC2A 1JF, Great Britain Updated prohibited goods of Trustly
2.6	2020-01-22	Included Almacenes Exito, Banorte, Boleto Bancolombia, Caixa, Cartao Mercado Livre, CRM, Cordial, Cordobesa, Discover, Hipercard, Interbank, Lider, OCA, Pago Efectivo, Pago Express, SPEI, paysafecash, Alipay Spot Payment - EEA, BLIK, UnionPay, Pay by Bank App, GrabPay, Magna, Davivienda, Servipag, Abitab, Banco Inbursa, Banco empresas, Banrisul, BBVA, BBVA Bancomer, Boleto Itaú, CMR, BCP, Santander, VTC, WeChat Pay Instore Renamed Naranja to Tarjeta Naranja, Paysbuy/Bangkok Bank to Bangkok Bank, Paysbuy/Krungsri Bank to Krungsri Bank, Paysbuy/Krung Thai Bank to Krung Thai Bank, Paysbuy/Siam Commercial Bank to Siam Commercial Bank, Paysbuy/Tesco Lotus to Tesco Lotus Cash Updated Oxxo, Boleto Bancario, paysafecard, Alipay Removed Astropay Card, Astropay Direct, Aktia, Arlandsbanken, Banco AV Villas, BancoBice, Banco Caja Social, Banco Consorcio, Banco Cooperativo Coopcentral, Banco Corpbanca, Banco de Bogotá, BancoEstado, Banco Fabella, Baco GNB Sudameris, Banco international, Bancolombia, Bancomer, Bancoomeva, Banco Pichincha, Banco Popular, Banco Procredit, Banco Ripley, Banco Santander Banefe, Banco Santander, Banco Security, BBVA (Chile & Colombia), BCI-TBANC, Citibank, Colpatria, Coopeuch, Corpbanca, Danske Bank, Handelsbanken, Helm Bank, Nordea, Osuuspankki, POP Pankko, Provincia NET, Säästöpankki, S-Pankki, Teleingreso Included General Prohobited Goods (moved from the main body of the Agreement to this document)
2.5	2019-10-21	Updated Logo Removed Entercash
2.4	2019-05-27	Included Klarna Replaced Paysbuy with Paysbuy/Krungsri Bank, Paysbuy/Bangkok Bank, Paysbuy/Krung Thai Bank, Paysbuy/Siam Commercial Bank and Paysbuy/Tesco Lotus Renamed SOFORTÜberweisung to Sofort, China Union Pay to Union Pay and Santander (Mexico) to Santander Cash Merged Santander Brazil and Santander Argentina to Santander Online Banking Updated MyBank (Refund possibility) and Trustly Removed Magna, Banco de Chile, CMR, Cartao Mercado Livre, Davivienda, Link, International Payout, WebMoney, UK Direct Debit and Hipercard
2.3	not released	Included UK Direct Debit Removed Teleingreso, Servipag (Chile) & e-Pay Petronas (Malaysia) Updated & extended allowed goods of WeChat Pay Updated prohibited goods of Alipay
2.2	2018-01-08	Included WeChat Pay
2.1	2017-08-28	Included Affin Bank, AmBank, Bank Islam, CIMB Clicks, Dragonpay, e-Pay Petronas, Hong Leong, Bank Indonesia ATM, Maybank2u, MyClear FPX, PAYSBUY Cash, RHB Bank, 7-Eleven (Malaysia), EasyPay, Estonian Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Maxima, Narvesen, PayPost & Lietuvos paštas, Paysera, Perlas, WebMoney, EasyPay, China Union Pay & SingPost
2.0	2017-07-12	Restruture of APMs - now in alphabetical order Removed Bank Transfer
1.6	2017-07-03	Removed China Union Pay & SingPost
1.5	2017-02-07	PPRO address change from 23 Hanover Square, London, W1S 1JB, Great Britain to 20 Balderton Street, London, W1K 6TL, Great Britain Updated prohibited goods of Alipay (gaming removed)
1.4	2016-11-25	Included BitPay, Polish Payout, China Union Pay, eNETS, SingPost, Baloto Cash (Colombia) Removed Raberil (Boleto) & Raberil Payout, Dinero Mail by PayU, Ripsa, Cobro Express Added prohibited goods to giropay

Version	Date	Comment
1.3	2016-07-31	Updated SEPA Direct Debit and SEPA Payout specific terms, giropay specific terms, POLi general terms, QIWI and QIWI Payout specific terms Included Entercash, several LATAM payment methods Removed Turkish bank links, Tapiola (merged with S-Pankki) Dineromail Efectivo and Transfer merged into Dineromail by PayU Renamed Puggle Pay to Zimpler, Bancontact/Mister Cash to Bancontact, Finnland Online Bank Transfer to Finnish Online Bank Transfer
1.2	2016-03-31	First release
1.1	2016-02-26	Second draft release
1.0	2015-12-30	First draft release

2 Payment Methods Terms of Use - General & Common Terms

1. This document (the "Terms of Use" or "ToU") has been produced by PPRO Financial Ltd, a company with registered office at 48 Chancery Lane, London WC2A 1JF, UK ("PPRO") and contains the terms relevant to certain alternative payment methods ("Payment Methods") that are sourced by PPRO from suppliers of the Payment Methods.

2. The Payment Method Terms of Use pertain to certain Payment Method specific requirements and obligations that are to be followed and/or implemented as applicable by entities ("Contractual Partners") that have entered into contracts ("Agreements") with PPRO in order to access, use, make available, resell or offer such Payment Methods.

3. In interpreting these Terms of Use:

    a) Capitalised words within these Terms of Use shall have the same meaning as provided for within the Agreement;

    b) In the event of any conflict between the provisions of the main body of these Terms of Use and the provisions of an Agreement, the main body of the Agreement will prevail;

    c) References to any statute, statutory provision, subordinate legislation under the relevant statute, or European Union directive or regulation will include any statute, statutory provision, subordinate legislation, or European Union directive or regulation which amends or replaces it, or has amended or replaced it; and

    d) Unless otherwise indicated, references to clauses and schedules within the ToU are references to the clauses and schedules of the Agreement.

4. Payment Methods are sourced by PPRO from various Payment Scheme providers and therefore may be associated with diverse requirements. Not all Payment Methods have such additional requirements and these Terms of Use reflect the information communicated to PPRO by the Payment Scheme providers.

5. These ToU are subject to change and may be unilaterally modified or supplemented by PPRO in its sole discretion at any time (a "Change"). Contractual Partners will be notified of any such Changes per email and the Change will be effective and binding as of the date on which the email notice is distributed.

6. Where such a Change can reasonably be considered to be of a material nature such that (i) the Change would have a detrimental impact on the quality of the services provided to the Contractual Partner by PPRO or (ii) the Contractual Partner is likely to suffer significant economic loss as a result of the Change; the Contractual Partner will have the right to terminate it's access to and use of the specific Payment Method for which the Change is applicable without penalty.

7. Should the Contractual Partner elect to terminate its access and use of a Payment Method in accordance with section 6 above, it must provide written notice thereof to PPRO within 30 days of the Change coming into effect. If PPRO does not receive written notice of the Contractual Partner's intention to terminate its access and use of a particular Payment Method, PPRO will be entitled to assume that the Contractual Partner has accepted the Change.

8. The addition of new Payment Methods to this ToU is explicitly excluded from being considered a Change and shall not infer or grant termination rights to the Contractual Partner provided for under section 6.

9. The following common provisions are applicable in relation to the Payment Methods listed in this document, in addition to any specific terms contained herein.

    a) The Contractual Partner is to follow PPRO's reasonable instructions when integrating a Payment Method in the manner prescribed, when designing the order process as well as its internet presence with regard to the Payment Methods. For this purpose PPRO will provide the Contractual Partner the girogate application program interface ("API") documentation. The system requirements applicable to the girogate API and the technical specifications are described within the girogate API documentation.

b) Offering Payment Methods to an end Customer by means of a link sent to such end Customer by email or similar is strictly not permitted.

c) For Payment Methods that involve the re-direction of the Customer to his online banking page ("Redirect Payment Methods") the Customer must recognize this via the display of the bank's URL in the address line of the browser and visibility of the relevant security certificate. In particular with regard to Redirect Payment Methods, the Contractual Partner may not use any i-frames when integrating the Payment Method within the payment process. The parties understand the term "i-frame" to designate a technology by means of which a HTML document is embedded inside another HTML document on a website of the Contractual Partner whereby an Customer may be led to believe the contents are those of a third party rather than the Contractual Partner.

d) The Contractual Partner acknowledges that the execution of a payment Transaction via individual Payment Methods and the possibility of a Customer to cancel or revoke a payment Transaction are subject to the terms and conditions of the respective bank with which the Customer holds an account over which PPRO has no influence or control. The Contractual Partner accepts that such general terms and conditions of corresponding banks are subject to change at any time and that such changes may impact the execution or fulfillment of Transactions.

e) It is not permitted for Redirect Payment Methods to be used for the purposes of verifying the identity or age of Customers without obtaining PPRO's express written permission beforehand. Failure to comply with the foregoing will incur a penalty of EUR 10.00 per Transaction and will be deducted from any settlement funds owing the Contractual Partner. PPRO reserves the right to claim damages associated with a violation of this requirement should any arise and will notify the Contractual Partner thereof.

f) If the Contractual Partner provides the girogate API to its own Merchants for their use, it must inform PPRO of the name, location, internet address and industry of all web shops of such Merchants by email or in writing without delay.

g) The Contractual Partner undertakes that it and its Merchants (where applicable) will treat the respective Payment Methods equally to each other and to other payment modes in their online selections, 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 another based on the display of marks or other branding. The respective Payment Methods must be separately listed.

h) The Contractual Partner undertakes that it and any relevant Merchant will cooperate with requests by PPRO for information in specific situations that require further investigation in relation to a Payment Method as may be notified by PPRO to the Contractual Partner from time to time.

i) The Contractual Partner shall ensure that the Payment Methods are only used to pay for products and services of Merchants where there is a direct contractual relationship between the Merchant and the Customer and the products and services are provided on the Merchant's own account.

j) Contractual Partner will, and if applicable will ensure that Merchants will:

   i. comply with all Applicable Law relating to online or distance sales agreements including consumer protection laws;

   ii. not request a surcharge from Customers for a specific or all Payment Methods, unless such surcharge is explicitly allowed by the Payment Method (as stated in the Specific Terms of a Payment Method below) and Applicable Law;

   iii. have implemented a comprehensive Customer support service with a documented complaints and escalation procedure and will respond in a timely manner.

k) Merchants are not allowed to accept payments for goods or services:

   i. that are not provided on the Merchant's own account;

   ii. that are not provided within the scope of the normal business operation of the Merchant as provided for in the Merchant Registration Form;

   iii. that are prohibited as set out either below or within any respective Specific Terms of a Payment Method;

   iv. Payment Methods are not permitted to be offered, used or otherwise made available for any of the following categories of business:

      A. any goods and services which are illegal as such or for which the promotion, offer or distribution of are illegal or which are offered in connection with illegal, obscene or pornographic content;

B. any goods and services whose promotion, offer or distribution would in- fringe copyrights and intellectual property rights as well as other rights of third parties;

C. any goods and services which are connected to war or terrorism or the glorification thereof;

D. any material to incite sexual or physical violence against any person;

E. any material that can be reasonably classified as promoting hate speech or promoting violence against a group of persons based on their race, gender, religion, physical or mental capabilities, or sexuality;

F. archaeological finds;

G. drugs, narcotics and psychotropic substances;

H. goods that are subject to a trade embargo;

I. media harmful to young people, as far as the particular offer violates Applicable Law and in particular, legal provisions for the protection of minors;

J. body parts and mortal remains of humans;

K. Nazi articles and publications;

L. protected animal and plant species;

M. Lotteries promoted over the phone.

3 Payment Methods - Specific Terms

3.1 Abitab (Uruguay)

3.1.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.1.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other

malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.2 Affin Bank (Malaysia)

3.2.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.2.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate the Agreement immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content
    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing.

3.3 Alipay

3.3.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	RMB 50,000.00/Transaction for Transactions made by linked Card; RMB 300,000.00/Transaction for Transactions made by Wallet; RMB 300,000.00/day
Specific Prohibited Goods and Services	see Specific Terms

3.3.2 Specific Terms

1. Alipay is a digital wallet that can be used by all Customers registered as a member with Alipay.
2. The Contractual Partner will provide, and where applicable will ensure that its Merchants provide, all information that Alipay may request on a Merchant and will ensure that such information is true and complete and will inform PPRO of any changes to such information in a timely manner as soon as reasonably practicable following such change.
3. Alipay retains the discretion to decline a Merchant access to the Alipay service at any time.
4. Alipay only accepts and processes refunds through the Alipay system if the refund request is made within 365 days from the date of the Transaction. The Contractual Partner's, and if applicable shall procure that its Merchant's, after-sale service policy shall be properly notified (in writing or orally) to Customers before or at the time of the Transaction and shall not conflict with the limitations set out under this clause unless Applicable Law requires for a longer refund timeframe.

5. During the refund period outlined above, the refund is only to be effectuated through Alipay. No alternative method for the refund, including but not limited to bank remittance is allowed. If Applicable Law requires for a refund to be provided after the refund period outlined above, the Contractual Partner or if applicable its Merchant is allowed to execute such refund outside of the Alipay system.

6. The Contractual Partner agrees that, and if applicable shall procure that each Merchant agrees that, if Alipay determines in its sole discretion that certain features of the Alipay services may be subject to a high risk of unauthorized payments or fraudulent Transactions, Alipay may, from time to time, suspend or terminate, with reasonable notice, the provision of such part of the Alipay services, including but not limited to adjusting the types, issuing banks and payment limits (whether per Transaction or per day) of and on the payment methods that Customers will be able to use to complete the payments from time to time.

7. In case of unauthorized payments, Alipay may request for precautionary measures to be taken. If such measures are not taken within 5 working days, Alipay may request PPRO to suspend or terminate the Contractual Partner or a specific Merchant.

8. It is not allowed to restrict Customers registered with Alipay in any way from using Alipay as a payment method at checkout at any sales channel, including but not limited to requiring a minimum or maximum purchase amount (besides limits set by Alipay) from Customers using Alipay to make payments.

9. The Contractual Partner will, or if applicable shall ensure that its Merchants will, use Alipay only for the products in connection with its principal business as notified to Alipay and only for or its own account, for its own business purpose and will not perform any commercial or non-commercial services for any other third parties.

10. The Contractual Partner shall, and if applicable shall procure that its Merchants display, the brand or logo of Alipay in parity with all other forms of payment methods accepted, such as on applications or promotional materials of the Contractual Partner or Merchant (as applicable), in each case where payment options are featured for the purchase of products. Alipay's logo and content must be used only for the purpose of indicating acceptance of Alipay as a form of payment, unless otherwise authorized by Alipay. The Contractual Partner will, and if applicable will procure that its Merchants will, present an accurate description of the Alipay services in accordance with Alipay's guidance as issued from time to time.

11. Dispute handling Process:

    a) If PPRO receives a Customer complaint from Alipay requesting a refund, PPRO will contact the Contractual Partner immediately and request relevant information and documentation related to such complaint together with a decision by the Contractual Partner to accept or deny the refund request. The Contractual Partner is required to provide its response within 5 days.

    b) If the Contractual Partner accepts the refund request or if PPRO does not receive a response within 5 days, PPRO will initiate the refund as requested by Alipay.

    c) If the Contractual Partners denies the refund, PPRO will forward the Contractual Partners response together with the supporting information and documentation to Alipay. Alipay will then determine if such response constitutes sufficient ground to deny the refund and either close the Customer complaint or request PPRO to initiate the refund. In case Alipay decides a refund needs to be executed, Alipay reserves the right to request for additional remedial actions to be taken.

    d) If PPRO initiates a refund following Alipay's request, PPRO will deduct such refund amount from the next settlement to the Contractual Partner.

12. Alipay may not be used for:

    a) Illegal political audio-visual products and publications, illegal political program channels, State secret documents and information, Services or products facilitating unlawful public gathering

    b) Pornographic and vulgar audio visual products, channels and publications, Pornographic and vulgar erotic services

    c) Gambling devices and accessories, Lottery, Gambling service, Lucky draw

    d) Narcotics and related accessories

    e) Weapons of all types (including daggers, firearms and accessories), replica weapons, ammunitions and explosives), Military or police equipment, Poisonous or hazardous chemicals, Batons and electric batons, Lock picking tools and accessories, Illegally obtained proceeds or properties as result of crime

f) Pyramid schemes and multi-level marketing, Gold investment, Crowd funding, Cash disbursement from credit funding sources (e.g. credit cards), Counterfeit currency, Illegal sale of financial information (e.g. bank accounts, bank cards), Stock and securities, Mutual Funds, Insurance products and platforms, Financial products and services, Rebate or cashback services, Software or products related to trading of financial products and information, Single-purpose prepaid cards (including gift cards and other stored value cards), Illegal or un-registered fund-raising activities, Foreign exchange services, Peer to peer (P2P) lending services, Payment by instalments service, Trading in invoices issued within the Peoples' Republic of China, Trading or sale of virtual currencies (e.g. Bitcoin, Litecoin), Trading or distribution of currency (both RMB and foreign currencies)

g) Anesthetic, psychotropic or prescription medicine, Illegal unregistered medicine, Fetal gender determination, Aphrodisiac, Online sale of medical services, including medical consulting, hypnotherapy and plastic surgery, Human organs, Surrogacy services

h) Hacking services or accessories, Malwares, Illegal publication of certificates or carving of stamps, Video chatting services, All religious websites, publication or accessories, Online cemeteries and ancestor worshipping, Sales of personal information (e.g. identity card information), Espionage equipment and accessories, Services or products that infringe on personal privacy (e.g. online activity monitoring)

i) Sale of animals, plants or products with contagious and hazardous diseases, Sale of animals, plants or products originating from areas declared with an epidemic outbreak of contagious diseases, Counterfeit or replica food products, Protected species, Seeds, Smuggled goods, Online sale of tobaccos and cigarettes

j) Satellites and antennas, Archaeological and cultural relics, Fireworks and firecrackers, Crude oil, Services to facilitate plagiarism and examination fraud, Sales of distribution of event tickets without license (e.g. Olympic Games or World Expo tickets), Real estate, Charitable Organizations, Auction sites and services, Pawn services

3.4 Alipay Spot Payment - EEA

3.4.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	RMB 50,000.00/Transaction for Transactions made by linked Card; RMB 300,000.00/Transaction for Transactions made by Wallet; RMB 300,000.00/day
Specific Prohibited Goods and Services	see Specific Terms

3.4.2 Specific Terms

1. Alipay is a digital wallet that can be used by all Customers registered as a member with Alipay.

2. The Contractual Partner will provide, and where applicable will ensure that its Merchants provide, all information that Alipay may request on a Merchant and will ensure that such information is true and complete and will inform PPRO of any changes to such information in a timely manner as soon as reasonably practicable following such change.

3. Alipay retains the discretion to decline a Merchant access to the Alipay service at any time.

4. The Contractual Partner and, if applicable, its Merchants shall facilitate the provision of the Alipay services at its own costs through keeping the relevant software and hardware of cashiers (including but not limited to Spot Payment scanner, physical circuits or networks) in a good operational condition and properly linking to Alipay's platform through PPRO.

5. Alipay only accepts and processes refunds through the Alipay system if the refund request is made within 365 days from the date of the Transaction. The Contractual Partner's, and if applicable shall procure that its

Merchant's, after-sale service policy shall be properly notified (in writing or orally) to Customers before or at the time of the Transaction and shall not conflict with the limitations set out under this clause unless Applicable Law requires for a longer refund timeframe.

6. During the refund period outlined above, the refund is only to be effectuated through Alipay. No alternative method for the refund, including but not limited to bank remittance is allowed. If Applicable Law requires for a refund to be provided after the refund period outlined above, the Contractual Partner or if applicable its Merchant is allowed to execute such refund outside of the Alipay system.
7. The Contractual Partner agrees that, and if applicable shall procure that each Merchant agrees that, if Alipay determines in its sole discretion that certain features of the Alipay services may be subject to a high risk of unauthorized payments or fraudulent Transactions, Alipay may, from time to time, suspend or terminate, with reasonable notice, the provision of such part of the Alipay services, including but not limited to adjusting the types, issuing banks and payment limits (whether per Transaction or per day) of and on the payment methods that Customers will be able to use to complete the payments from time to time.
8. In case of unauthorized payments, Alipay may request for precautionary measures to be taken. If such measures are not taken within 5 working days, Alipay may request PPRO to suspend or terminate the Contractual Partner or a specific Merchant.
9. It is not allowed to restrict Customers registered with Alipay in any way from using Alipay as a payment method at checkout at any sales channel, including but not limited to requiring a minimum or maximum purchase amount (besides limits set by Alipay) from Customers using Alipay to make payments.
10. The Contractual Partner will, or if applicable shall ensure that its Merchants will, use Alipay only for the products in connection with its principal business as notified to Alipay and only for or its own account, for its own business purpose and will not perform any commercial or non-commercial services for any other third parties.
11. The Contractual Partner shall ensure, and shall procure that each Merchant shall ensure that (i) all relevant information of the Merchant has been provided to PPRO for uploading onto the Alipay's Marketing Platform; (ii) the Alipay logo is displayed all the Merchant's stores; (iii) the Merchant's store staff have been trained to use the Alipay services efficiently; and (iv) at least one (1) test Transaction has been successfully launched for each Merchant through the Alipay services. Test transaction means a transaction with the Transaction value of RMB 0.01 or a Transaction made through Alipay's test account.
    a) "Alipay's Marketing Platform" shall mean online platforms (including any mobile application) operated by Alipay through which Customers registered with Alipay may access and view the Merchant's Marketing Information and/or any other business or marketing information related to the Merchant and/or Alipay.
    b) "Merchant's Marketing Information" shall include (i) Merchant's business and store name (registered and 'trading as' name), (ii) Business operating address of the Merchant's store, (iii) Merchant Category Code (MCC), (iv) Merchant identifier (MID) and Merchant's store identifier (SID, which also operates as 'MID' when there is only one store for the Merchant), (v) Scanning method of Spot Payment available at the Merchant's store, and (vi) Any other business and/or promotional information as required by Alipay from time to time.
    c) The Contractual Partner shall ensure that such Merchant's Marketing Information remains full, accurate and up-to-date, and also conduct marketing activities using the up-to-date Merchant's Marketing Information to increase visibility of Merchants and digital foot traffic on Alipay's Marketing Platform.
    d) The Contractual Partner hereby grants, and shall procure the grant (including from Merchants), to Alipay for the time the Contractual Partner or the particular Merchant, as applicable, uses an Alipay service, a non-exclusive, worldwide, perpetual, non-revocable, non-terminable, sub-licensable, royalty-free right and license (including in relation to any intellectual property rights) to use, access, store, reproduce, publish, distribute, modify, aggregate with other information, analyze, transmit and otherwise process the Merchant's Marketing Information in connection with or relating to the Alipay services, Alipay's Marketing Platform, Alipay Wallet, Alipay's Platform, or Alipay's websites.
12. The Contractual Partner shall, and if applicable shall procure that its Merchants display, the brand or logo of Alipay in parity with all other forms of payment methods accepted, such as on applications or promotional materials of the Contractual Partner or Merchant (as applicable), in each case where payment options are featured for the purchase of products. Alipay's logo and content must be used only for the purpose of indicating acceptance of Alipay as a form of payment, unless otherwise authorized by Alipay. The Contractual Partner will, and if applicable will procure that its Merchants will, present an accurate description of the Alipay services in accordance with Alipay's guidance as issued from time to time.

13. Dispute handling Process:
    a) If PPRO receives a Customer complaint from Alipay requesting a refund, PPRO will contact the Contractual Partner immediately and request relevant information and documentation related to such complaint together with a decision by the Contractual Partner to accept or deny the refund request. The Contractual Partner is required to provide its response within 5 days.
    b) If the Contractual Partner accepts the refund request or if PPRO does not receive a response within 5 days, PPRO will initiate the refund as requested by Alipay.
    c) If the Contractual Partners denies the refund, PPRO will forward the Contractual Partners response together with the supporting information and documentation to Alipay. Alipay will then determine if such response constitutes sufficient ground to deny the refund and either close the Customer complaint or request PPRO to initiate the refund. In case Alipay decides a refund needs to be executed, Alipay reserves the right to request for additional remedial actions to be taken.
    d) If PPRO initiates a refund following Alipay's request, PPRO will deduct such refund amount from the next settlement to the Contractual Partner.
14. The Alipay may not be used for:
    a) Illegal political audio-visual products and publications, illegal political program channels, State secret documents and information, Services or products facilitating unlawful public gathering
    b) Pornographic and vulgar audio visual products, channels and publications, Pornographic and vulgar erotic services
    c) Gambling devices and accessories, Lottery, Gambling service, Lucky draw
    d) Narcotics and related accessories
    e) Weapons of all types (including daggers, firearms and accessories), replica weapons, ammunitions and explosives), Military or police equipment, Poisonous or hazardous chemicals, Batons and electric batons, Lock picking tools and accessories, Illegally obtained proceeds or properties as result of crime
    f) Pyramid schemes and multi-level marketing, Gold investment, Crowd funding, Cash disbursement from credit funding sources (e.g. credit cards), Counterfeit currency, Illegal sale of financial information (e.g. bank accounts, bank cards), Stock and securities, Mutual Funds, Insurance products and platforms, Financial products and services, Rebate or cashback services, Software or products related to trading of financial products and information, Single-purpose prepaid cards (including gift cards and other stored value cards), Illegal or un-registered fund-raising activities, Foreign exchange services, Peer to peer (P2P) lending services, Payment by instalments service, Trading in invoices issued within the Peoples' Republic of China, Trading or sale of virtual currencies (e.g. Bitcoin, Litecoin), Trading or distribution of currency (both RMB and foreign currencies)
    g) Anesthetic, psychotropic or prescription medicine, Illegal unregistered medicine, Fetal gender determination, Aphrodisiac, Online sale of medical services, including medical consulting, hypnotherapy and plastic surgery, Human organs, Surrogacy services
    h) Hacking services or accessories, Malwares, Illegal publication of certificates or carving of stamps, Video chatting services, All religious websites, publication or accessories, Online cemeteries and ancestor worshipping, Sales of personal information (e.g. identity card information), Espionage equipment and accessories, Services or products that infringe on personal privacy (e.g. online activity monitoring)
    i) Sale of animals, plants or products with contagious and hazardous diseases, Sale of animals, plants or products originating from areas declared with an epidemic outbreak of contagious diseases, Counterfeit or replica food products, Protected species, Seeds, Smuggled goods, Online sale of tobaccos and cigarettes
    j) Satellites and antennas, Archaeological and cultural relics, Fireworks and firecrackers, Crude oil, Services to facilitate plagiarism and examination fraud, Sales of distribution of event tickets without license (e.g. Olympic Games or World Expo tickets), Real estate, Charitable Organizations, Auction sites and services, Pawn services

3.5 Almacenes Exito (Colombia)

3.5.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.5.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.6 AmBank (Malaysia)

3.6.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.6.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate the Agreement immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials

    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.7 Argencard (Argentina)

3.7.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

3.8 Aura (Brazil)

3.8.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

3.9 Baloto (Colombia)

3.9.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.10 Banamex WS (Mexico)

3.10.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.11 Banco de Occidente (Colombia)

3.11.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.12 Banco de Occidente Cash (Colombia)

3.12.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.13 Banco do Brasil (Brazil)

3.13.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.14 Banci Inbursa (Mexico)

3.14.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.14.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the

services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other “business opportunity” schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user’s enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant’s ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.15 Bancontact

3.15.1 General

Payment Type	Debit Card
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.15.2 Specific Terms

1. Bancontact is a debit card Payment Method, whereby a debit card is issued by an authorised credit institution and allows Customers to directly pay for goods and services from their bank accounts.
2. The Contractual Partner is aware that the execution of the transfer as well as the possibility of a Customer to cancel or revoke a transfer are contingent upon the then current terms and conditions of the respective Customer’s bank.
3. The Contractual Partner acknowledges that although Bancontact payment Transactions can be executed from Customer accounts established with most banks in Belgium, there is no guarantee that a Customer will be able to make an online bank transfer from every bank account in Belgium using Bancontact.

3.16 Bangkok Bank (Thailand)

3.16.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	THB 60.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.16.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The

Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.17 Bank Islam (Malaysia)

3.17.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.17.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content
    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.18 Banorte (Mexico)

3.18.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.18.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other “business opportunity” schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user’s enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant’s ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.19 Banorte Empresa(Mexico)

3.19.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants’ goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant’s business (e.g., purchases by Merchant’s owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.19.2 Specific Terms

3.20 Banrisul (Brazil)

3.20.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.20.2 Specific Terms

3.21 BBVA (Peru)

3.21.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.21.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the

sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.22 BBVA Bancomer (Mexico)

3.22.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.22.2 Specific Terms

3.23 Banco de Credito del Peru - BCP (Peru)

3.23.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 15,000
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.23.2 Specific Terms

3.24 BitPay

3.24.1 General

Payment Type	Cryptocurrency
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	BTC 0.00003 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): a) No sales of: narcotics, research chemicals or any controlled substances; cash or cash equivalents, including derivatives; items that infringe or violate any copyright or trademark; ammunition, firearms, explosives, or weapons regulated under applicable law; b) No transactions that: show the personal information of third parties in violation of applicable law; support pyramid or Ponzi schemes, matrix programs or other 'get rich quick' schemes; are associated with purchases of annuities or lottery contracts, lay-away systems, banking, off-shore banking, foreign exchange unless exception is granted, or transactions to finance, investing or investment related products, or refinance debts funded by a credit card, or provide credit repair or debt settlement services; no gambling unless exemption is granted, depending on certain conditions, countries and regulators

3.24.2 Specific Terms

1. Additional Definitions:

   "Bitcoin" is a type of digital currency in which encryption techniques are used to regulate the generation of units of currency and verify the transfer of funds, operating independently of a central bank.

2. BitPay is a Bitcoin payment service provider which enables the Contractual Partner to accept Bitcoins as payment for the goods and services that it or its Merchants sell.

3. The Contractual Partner agrees that BitPay may also obtain information about it or its Merchants from third parties, such as credit bureaus and identity verification services.

4. BitPay has the right to restrict the provision of services to the Contractual Partner if the Contractual Partner does not provide PPRO with accurate, complete and satisfactory information as may be requested by BitPay from time to time.

5. The Contractual Partner must execute PPRO's relevant contractual agreement and fully complete the required documentation.

6. The Contractual Partner acknowledges and agrees that the use of the services provided by BitPay is subject to the laws and regulations of the United States regarding the prevention of terrorist financing and anti-money laundering, including, without limitation, the sanctions programs administered by the Office of Foreign Assets Control of the United States Department of the Treasury, as it relates to selling or marketing goods or services in the following countries (and any other countries as determined by OFAC and notified by PPRO to the Merchant) as they are prohibited by OFAC: Cuba, Sudan, Syria, North Korea and Iran.

7. The Contractual Partner agrees that the required information gathered by PPRO will be made available to BitPay, when reasonably requested. BitPay will only share this information with law enforcement, government agencies, or its bank(s) when required to do so by applicable laws, to fulfil its regulatory obligations or due diligence of its bank(s).

8. The Contractual Partner must ensure that it or its Merchants as applicable must have a clear refund policy for customers. BitPay recommends that should refunds arise, Merchants refund the amount of the initial purchase in the currency in which the item was priced.

9. Other than in accordance with the exemptions set out below, the services provided by BitPay must not be used for foreign exchange (forex) and gambling or other activities with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, and sweepstakes, unless a Merchant and its customers are located exclusively in jurisdictions where such activities are not prohibited by law.

10. For the exemption mentioned above to take effect in relation to gambling or other activities with an entry fee and a prize, the terms and standards below are applicable and deemed to be accepted by the Contractual Partner and its Merchants:

    a) PPRO will only connect and service gambling Merchants that have a valid license in at least one of the jurisdictions listed in Table A, below, and adhere to gambling laws in countries where it operates:

    Table A: List of Licensing institutions that are deemed appropriate

Country	Entity	Website
Alderney	Gambling Control Commission	http://www.gamblingcontrol.org
Austria	Ministry of Finance	https://english.bmf.gv.at
Belgium	Ministry of Justice	https://www.gamingcommission.be
Bulgaria	Gambling Control Department	http://www.dkh.minfin.bg
Croatia	Tax Administration, Ministry of Finance	http://www.porezna-uprava.hr
Denmark	Danish Gambling Authority	https://spillemyndigheden.dk
Estonia	Ministry of Finance	http://www.fin.ee/minister-of-finance
Estonia	Tax and Customs Board	http://www.emta.ee
Finland	Ministry of Police - Gambling Administrations Dpt	http://www.poliisi.fi/licences/gambling_administration_department

France	Autorite de Regulation des Jeux en Ligne (ARJEL)	http://www.arjel.fr/
Gibraltar	Gibraltar Regulatory Authority: Gambling Commissioner	http://www.gra.gi/
Hungary	Gaming Board	http://www.szf.hu/
Isle of Man	Gambling Supervision Commission	http://www.gov.im/gambling
Italy	Agenzia delle Dogane e dei Monopoli (formerly AAMS)	http://www.agenziadoganemonopoli.gov.it/
Latvia	Lotteries and Gambling Supervisory Inspection	http://www.iaui.gov.lv
Lithuania	Gaming Control Authority	http://www.vlpk.lt/
Malta	Lotteries and Gaming Authority	www.mga.org
Norway	Norwegian Gaming & Foundation Authority	https://lottstift.no/
Poland	Ministry of Finance	http://www.mf.gov.pl/ministerstwo-finansow
Slovenia	Office for Gaming Supervision	http://www.mf.gov.si
Sweden	Gambling Authority	http://www.lotteriinspektionen.se
Switzerland	Swiss Lottery and Betting Board	http://www.comlot.ch/
Switzerland	Federal Gaming Board	http://www.esbk.admin.ch
UK	British National Lottery Commission	http://www.natlotcomm.gov.uk
UK	UK Gambling Commission	http://www.gamblingcommission.gov.uk
UK	Greyhound Board of Great Britain	http://www.gbgb.org.uk

11. PPRO will only connect and service forex Merchants that have a valid license and adhere to the laws in those countries where it operates.

12. Upon request, the forex or gambling Merchant must prove that it has the legal authority to engage in forex or gambling activities as well as, in the case of the gambling Merchant, sufficient controls in place to prevent unlawful gambling, in particular with regards to age and location verification.

13. The Forex or Gambling Merchant agrees that it shall deny services to countries where the Bitcoin Merchant processing activities are prohibited. The list of countries is as follows: Bangladesh, Bolivia, Ecuador, and Kyrgyzstan have locally banned Bitcoin Merchant processing activities, while Cuba, Iran, Syria, Sudan, and North Korea are prohibited due to sanctions. PPRO will inform the Merchant as soon as practicable and without undue delay of any changes.

14. Gambling Merchants should implement daily and monthly funding limits that are consistent with local regulatory limits. If no local regulatory limits are specified (or are unlimited), BitPay shall impose a daily funding limit of $ 500 and a monthly funding limit of $ 5,000 per gambling Customer. In case lower limits are required by law, then lower local limits shall prevail. BitPay will review its limits periodically and reserves the right to modify these limits if deemed necessary.

15. While Bitcoin is pseudonymous, the Customer using Bitcoin should be KYC'd by the forex or gambling Merchant, in line with the internal KYC policies of such forex or gambling Merchant.

16. The Forex or Gambling Merchant agrees that Bitcoin can only be used to fund the forex or gambling account; withdrawals in Bitcoin are not allowed. In the case of forex, an exception can be made and therefore withdrawals are permitted in case the forex Merchant will only accept Bitcoin wallets that provide a refund address in the initial transaction (Bitcoin wallet that support the so-called “Payment Protocol” or BIP-70 standard).

17. Bitcoin Best Bid Rate (“BBB”): BitPay consolidates market depth from multiple exchanges to provide customers with a Bitcoin Best Bid (BBB) exchange rate. The BBB is currently calculated based on Bitcoin/US Dollar rates because of maximum liquidity. Exchange rates for non-USD currencies are provided by the Open Exchange Rates API (see: https://openexchangerates.org/) at the time the invoice is generated. The BBB is calculated by simulating an auto-routing market sell order, across all exchanges, with zero commission fees.

3.25 BLIK

3.25.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	PLN 0.01 per Transaction
Transaction maximum	PLN 10,000 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.25.2 Specific Terms

1. BLIK is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner must, or if applicable must ensure that Merchants, prominently display, on their website or device as applicable, the BLIK name or Trademarks in a manner consistent with the BLIK Brand Book.

3.26 Boleto Bancário (Brazil)

3.26.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.26.2 Specific Terms

1. Boleto Bancario is a Payment Method restricted to Customers in Brazil offering two alternatives of payments for Customers: One is a bank transfer via Customer´s online banking, the other alternative is cash payment at bank branches and other authorized payment points such as supermarkets, pharmacies and post offices. PPRO has no control over such payment points and accordingly does not guarantee the availability of Boleto

Bancario throughout Brazil or other markets it may operate.

3.27 Boleto Bancário Direct (Brazil)

3.27.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	BRL 250,0000 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.27.2 Specific Terms

1. Boleto Bancario is a Payment Method restricted to Customers in Brazil offering two alternatives of payments for Customers: One is a bank transfer via Customer´s online banking, the other alternative is cash payment at bank branches and other authorized payment points such as supermarkets, pharmacies and post offices. PPRO has no control over such payment points and accordingly does not guarantee the availability of Boleto Bancario throughout Brazil or other markets it may operate.

3.28 Boleto Bancolombia (Colombia)

3.28.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.28.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other “business opportunity” schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user’s enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant’s ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.29 Boleto Itaú

3.29.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.29.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm’s length customer paying for the Merchant’s products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other “business opportunity” schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user’s enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant’s ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.30 Bradesco (Brazil)

3.30.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.31 Cabal (Argentina)

3.31.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

3.32 Caixa (Brazil)

3.32.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3,000/shopper/month
Specific Prohibited Goods and Services	see Specific Terms

3.32.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the

services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.33 Cartao Mercado Livre

3.33.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3,000/shopper/month
Specific Prohibited Goods and Services	see Specific Terms

3.33.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters

thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.34 Carulla (Colombia)

3.34.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.35 Cencosud (Argentina)

3.35.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

3.36 CIMB Clicks (Malaysia)

3.36.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.36.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

a) Firearms / weapons, ammunition, fireworks and hazardous materials

b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.37 CMR Falabella (Argentina)

3.37.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.37.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a

service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.38 CMR Falabella (Chile)

3.38.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.38.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote,

facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.39 Cordial

3.39.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.39.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and

human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other “business opportunity” schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user’s enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant’s ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.40 Cordobesa (Argentina)

3.40.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.40.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm’s length customer paying for the Merchant’s products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any

intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.41 Davivienda (Colombia)

3.41.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

Credit CardPaymentGuaranteeYesYes N/AUSD 3,000/shopper/monthsee Specific TermsCountryRestrictions

3.41.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other “business opportunity” schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user’s enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant’s ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.42 Dragonpay (Philippines)

3.42.1 General

Payment Type	Real-time Bank Transfer and Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	PHP 100.00 per Transaction
Transaction maximum	PHP 50,000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.42.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer’s statement will display “MOLPay”, “MOLP”, “MOLPay EC” or “NetBuilder EC” for the charges associated with the Payment Scheme instead of the Merchant’s trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content
    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.43 EasyPay (Belarus)

3.43.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	BYR 0.01 per Transaction
Transaction maximum	N/A

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.44 Efecty (Colombia)

3.44.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.45 Elo (Brazil)

3.45.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

3.46 Empresa de Energia del Quindio (Colombia)

3.46.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.47 eNETS

3.47.1 General

Payment Type	Direct Debit
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	SGD 5.01 per Transaction
Transaction maximum	For eNETS Debit, the Customer's daily eNETS withdrawal limit applies. Customers can increase the daily limit by contacting their respective banks.
Specific Prohibited Goods and Services	see Specific Terms

3.47.2 Specific Terms

1. eNETS allows the Contractual Partner to collect funds from a Customer's bank account. The eNETSt Payment Method may only be used to pull payments from Customer bank accounts held at authorised credit institutions and subject to the proper collection of a direct debit mandate from the Customer.

2. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

3. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

4. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

5. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

6. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

7. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

8. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

9. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

10. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

11. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials

    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

    g) Tobacco, alcohol, materials containing offensive content

    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.48 eps

3.48.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction

Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.48.2 Specific Terms

1. eps is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It is facilitated by eps participating banks. eps offers a special guarantee in form of an abstract promissory note meaning that the Merchant is not only provided with a confirmation statement concerning the completion of the online transfer, but a positive confirmation statement is combined with a guarantee issued by the eps participating banks as an abstract promissory note. A positive confirmation statement is combined with a payment guarantee issued by the eps participating banks as an abstract promissory note. A guarantee event occurs if a positive bank transfer confirmation is received by the Contractual Partner even if a eps bank transfer order is not carried out.

2. The Contractual Partner and its Merchants (if applicable) are obliged to strictly comply with the relevant provisions of the Austrian Gaming Act and shall only accept or transfer funds for games of chance if this is legally permitted under the laws of Austria. The Contractual Partner acknowledges and confirms that it is aware that any violation of provision of the Terms of Use may be subject to fines by the respective Austrian authorities for which the Contractual Partner shall remain solely liable for at all times.

3. Should claims be asserted against PPRO by third parties due to the infringement or non-compliance of the eps Terms of Use by the Contractual Partner, the Contractual Partner indemnifies PPRO from all associated fines, costs, damages and compensation payments and if so requested by PPRO will intervene and substitute itself in place of PPRO in any proceedings that may be brought against PPRO.

3.49 Estonian Online Bank Transfer

3.49.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.49.2 Specific Terms

1. Estonian Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

3.50 Finnish Online Bank Transfer (Verkkopankki)

3.50.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	EUR 0.65 per Transaction
Transaction maximum	EUR 20,000.00 per Transaction
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Illegal gambling; prostitution; counterfeit goods; product piracy; illegal sale or distribution of tobacco products or pornography or the depiction of severe violent acts or sexual acts; Nordea Bank does not allow loading of wallets or prepaid products

3.50.2 Specific Terms

1. Finnish Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner agrees that
   a) Merchants shall provide all necessary data in compliance with specifications provided by PPRO. The Contractual Partner acknowledges that the failure of to comply with the specifications for data delivery may result in a delay, suspension or cancellation of processing of effected sales.
   b) it shall compensate PPRO for reasonable expenses incurred upon a dispute rising with regard to a Transcation should PPRO actively be involved in mediation or other similar proceedings between a Customer and a Merchant.
3. The maximum limit of the liability of either Contractual Party is the invoiced amount of the sale (sale of products or services by the Merchant to the Customer) to which the damages directly relate to or 1000.00 EUR depending on which amount is lower. However, the total aggregate liability of either Contractual Party may not exceed 5000.00 EUR. These limitations do not apply if the damages have been caused by wilful action or gross negligence.

3.51 giropay

3.51.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Payment instruments (cash, savings or e-money, currencies including virtual currencies such as bitcoins, as well as checks) as far as the recipient of the payment instrument can't be identified by the acquirer or Merchant, except vouchers or stored value products

3.51.2 Specific Terms

1. giropay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. Information on the beneficiary of a payment Transaction and the intended use of a Transaction is automatically entered into the online banking mask of the Customer.
2. giropay is restricted to Customers with access to an online banking compatible account held at an authorised

credit institution based in Germany. PPRO does not guarantee that all German bank accounts are giropay compatible.

3. The Contractual Partner must request from PPRO a copy of the giropay Rules and Regulations and the giropay Brand Book and must ensure that it (and where applicable its Merchants) adhere to the terms and conditions for giropay contained therein, including the use of the giropay logo which is limited to the European region.

4. giropay offers a special guarantee in form of an abstract promissory note meaning that the Merchant is not only provided with a confirmation statement concerning the completion of the online transfer, but a positive confirmation statement is combined with a guarantee issued by the giropay participating banks as an abstract promissory note. A guarantee event occurs if a positive bank transfer confirmation is received by the Contractual Partner even if a giropay bank transfer order is not carried out.

5. The payment guarantees passed on by PPRO in the scope of the giropay Payment Method are in each case limited to an amount of EUR 10,000.00 per Transaction, even if the Transaction executed is for a higher amount.

6. The Contractual Partner shall report any events that require reliance on the giropay guarantee to PPRO without delay and if applicable shall ensure via written contractual undertakings with its Merchants that Merchants report any such events to the Contractual Partner.

7. The Contractual Partner´s claims resulting from the giropay payment guarantee expire 6 weeks after receipt of a positive bank transfer confirmation unless the Contractual Partner reported the claim from the payment guarantee to PPRO in writing without delay before this date.

8. After selecting giropay as the payment method it is prohibited to request the Customer´s data, in particular personal data such as IBAN or names.

3.52 GrabPay

3.52.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	SGD 0.01
Transaction maximum	SGD 2,999.00
Specific Prohibited Goods and Services	see Specific Terms

3.52.2 Specific Terms

1. The Contractual Partner shall abide, and if applicable shall ensure that its Merchants abide, by the GrabPay Terms of Use, which include the Privacy Policy and GrabPay's Acceptable Use Policy (to be found on https://www.grab.com/sg/terms-policies/).

2. The Contractual Partner, and if applicable its Merchants, shall not impose a surcharge or any other fee for accepting GrabPay as a Payment Method without GrabPay's prior written consent. This does not prevent Merchants from charging a handling fee in connection with the sale of goods or services.

3. Refunds shall only be initiated through the GrabPay system interface provided by PPRO. If a Merchant uses any alternative method for the refund, including but not limited to bank remittance or cash refund, GrabPay shall not be a party in any way and such refund shall be between the Merchant and the Customer.

4. Upon request, the Contractual Partner shall cooperate as may be necessary to investigate a Transaction, including providing to PPRO any documentation and/or information related to a Transaction within fourteen (14) days and, of applicable, shall ensure that its Merchants take all steps necessary for the Contractual Partner to comply with this cooperation requirement.

5. Based on this investigation, GrabPay will decide if a Transaction needs to be refunded to the Customer. The Contractual Partner is aware and accepts that GrabPay's decision is final and PPRO will execute the refund if and as instructed by GrabPay. If a refund to the Customer is required, the Contractual Partner is fully liable for any refund amount as well as any other costs directly associated with such refund.

6. GrabPay reserves the right to impose restrictions to the service at any time, including rejecting or limiting Transactions.

7. The Contractual Partner shall, and if applicable shall ensure that its Merchants shall, treat GrabPay on par with any other Payment Methods offered, on Merchants' websites, its advertising and promotional materials and its other external publications. In particular:

   a) The placement of the GrabPay logo and selection buttons are substantially similar to the placement of alternative means of payment, and that the prominence of the GrabPay logo and selection buttons are equal to other means of payment;

   b) GrabPay receives treatment equal to alternative means of payment in the checkout flow of a Merchant's point of sale, and in the terms, conditions, restrictions, or fees offered or given by Merchants to Customers; and

   c) Nothing inhibits or disadvantages a Customer's selection of GrabPay, dissuades the user from using GrabPay, or encourages the Customer to use an alternate Payment Method.

8. The Contractual Partner and Merchants offering GrabPay to their Customers commit not to (i) mischaracterise or disparage GrabPay as method of payment or as a company or (ii) claim that another Payment Method is superior or preferable to GrabPay or express a preference for other Payment Methods over GrabPay.

9. The Contractual Partner will, andif applicable will ensure that its Merchants will, stop using GrabPay's logos, Trademarks or other marks (the "GrabPay Marks") within thirtys days of receiving a request to do so if GrabPay determines in its reasonable discretion that the use tarnishes, blurs or dilutes the GrabPay Marks or misappropriates the associated goodwill.

10. The Payment Method GrabPay may not be used for certain goods and services which are listed below as well as in the GrabPay Terms of Use. GrabPay reserves the right to update the GrabPay Terms of Use at any time and in case of any discrepancies between the list below and the GrabPay Terms of Use, the GrabPay Terms of Use shall prevail.

    a) Adult media depicting or related to illegal activity such as child pornography, rape, incest, etc.; Sexually oriented materials or services; Any goods or services promoting hate, violence, harm or intolerance in any form

    b) Airlines of all kind including but not limited to regular commercial airlines, low-cost carriers, charter and flight tour operators, private jets and helicopter taxi; Unlicensed travel agents; Hotels and accommodation services of any kind (such as hostels, apartments, serviced apartments, motels, resorts, villas); Property sharing, timeshares, house-swapping, sub-letting, bed & breakfast and similar businesses; Event organizers, sale/resale of tickets, event planning and related services

    c) Alcoholic products and beverages; Tobacco products, cigarettes, cigars, electronic cigarettes and related products (such as spare parts and recharges); Jewellery, gems, stones and precious metals; Automotive sales (new and used motor vehicles of any kind); Oil and gas, petroleum and derived products; Prepaid phone cards, phone services, and cell phones; Spas, relaxation and massage services

    d) Branded, trademarked or copyrighted goods of any kind unless the seller is the intellectual property / copyright holder or licensee, Circumvention services, devices or software used to circumvent the law or remove copyright protections; Items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of Singapore or any jurisdiction; Essay mills, paper mills and homework services

    e) Computer technical support and IT help desks; File sharing and related services; Sale of social media activity, click farms including but not limited to sale of Facebook likes, Twitter followers, YouTube views; Subscriptions, memberships, free trials and any similar business models where a purchase is conditioned by a subscription

    f) Deceptive business practices such as Ponzi / pyramid schemes, multi-level marketing, guaranteed results, investment or trading courses and services; Offering or receiving payments for the purpose of bribery or corruption; Items that encourage, promote, facilitate or instruct others to engage in illegal activity; Stolen goods including unlawfully acquired or copied digital and virtual goods; The sales of products or services identified by Singapore government agencies to have a high likelihood of being fraudulent or to be being transacted by the Customers in violation of Singapore law; The personal information of third parties in violation of Singapore law; No-value-added services of any kind, including but not limited to resale of government offerings without authorization or added value, services that are unfair, deceptive, or predatory towards consumers

g) Financial services of any kind, such as lending, micro lending, investment schemes, escrow, collection agencies, bail bond services, debt collectors, credit aggregation, consolidation services, credit card protection and similar services; Crowd sourcing and crowd financing businesses, lending clubs, offering equity or rewards of any kind; Cryptocurrency, Bitcoin, online currency, gaming coins, online gold and similar virtual assets; Certain credit repair, debt settlement services, credit transactions or insurance activities; Money service businesses such as remittance, transfer, money orders, prepaid gift cards, stored value facilities, quasi-cash, foreign exchange of currencies and similar services (other than in relation to the international remittance business services detailed in the GrabPay Terms of Use); The sale of travelers' cheques or money orders; Legal and tax consultancy, bankruptcy and any similar services

h) Foreign government entities including but not limited to embassies and consulates; Government, law enforcement and military issued items including but not limited to uniforms, badges, decorations, unless historical and/or clearly not genuine or official (e.g. toys)

i) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally defined as gambling) and sweepstakes

j) Any goods or services subject to UN Security Council's sanctions; Human parts of any kind, including but not limited to organs, body parts, human remains, body fluids, stem cells, embryos

k) Healthcare, pharmaceuticals, supplements, nutritional products of any kind, medical supplies of any kind; Narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety; Illegal drugs, tobacco or health products; Substances designed to mimic the effects thereof; Related accessories and products used to create or consume them such as bongs, hookahs and similar devices; Private medical practices and e-doctors

l) Political, religious, spiritual, charitable and non-profit organizations of any kind; Fortune tellers, astrology, card reading, tarot, hypnosis and similar services

m) Sale of animals or pets of any kind; Products of wildlife trafficking, illegal hunting and poaching of endangered species such as marine mammals, shark fins, rhino horns, ivory, deer musk, bear bile, tiger penis, and any similar products

n) Weapons of any kind including firearms, ammunition, knives, nunchakus and related products, parts or accessories thereof; Weapons or knives regulated under Singapore law; Toys, gift and replicas of any kind resembling closely any of such items; Flammable, explosive, pyrotechnic, toxic and hazardous materials including but not limited to fireworks, explosives, radioactive materials and substances, gunpowder

3.53 Hipercard

3.53.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3,000/shopper/month
Specific Prohibited Goods and Services	see Specific Terms

3.53.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.
2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.
3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.
4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.
5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.54 Hong Leong Bank (Malaysia)

3.54.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.54.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.55 iDEAL

3.55.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.55.2 Specific Terms

1. Additional Definitions:

   “Expiry Period” is the amount of time the Customer is given to complete the iDEAL payment via the iDEAL issuer and is determined by the Contractual Partner or the Merchant and must be between one and sixty minutes. Should the Contractual Partner or respective Merchant not state an Expiry Period, the iDEAL issuer will set the Expiry Period to be thirty minutes by default.

2. iDEAL is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It is restricted to use by Customers who have been issued an online bank account that is iDEAL compatible and held at a bank based in the Netherlands. Notwithstanding any provisions to the contrary within the Agreement, guaranteed settlement of those iDEAL Transaction amounts that are technically flagged as succeeded will be made to the Contractual Partner less any applicable Fees, in accordance with the time frames stipulated within the Agreement.

3. Should it become apparent that the Contractual Partner or a Merchant are not complying with relevant laws and regulations concerning the activities they undertake, any access to the iDEAL Payment Method may be immediately terminated by PPRO with immediate effect.

4. The Contractual Partner shall ensure that an effective complaints procedure is provided to Customers, under which a Merchant can be easily contacted by e-mail and one other means of direct contact (such as a telephone number, chat box, or other medium). The Merchant must make the information about the complaints procedure easily available to Customers, and make it easy for Customers to find on the respective website.

5. It is not permitted to offer the iDEAL Payment Method via e-mail link services unless the Contractual Partner obtains the prior written permission of PPRO.

6. The Contractual Partner and any relevant Merchant must cooperate with requests for information in specific situations that require further investigation in relation to the iDEAL Payment Method as may be notified by PPRO to the Contractual Partner or the Merchant from time to time.

7. The Contractual Partner and/or respective Merchant must verify the status of an iDEAL Transaction with PPRO prior to supplying products or services.

8. In the event of a breach of contract or fraud (actual or suspected) by the Contractual Partner and/or Merchant, PPRO may be obliged to take specific emergency measures including but not limited to termination of iDEAL services with immediate effect.

9. The Contractual Partner and/or the Merchant must request from PPRO a copy of the iDEAL Merchant Integration Guide (MIG) and must adhere to the terms and conditions for iDEAL contained therein, including the use of the iDEAL logo.
10. The Contractual Partner or Merchant as the case may be may coordinate the desired Expiry Period for iDEAL Transactions with PPRO prior to acceptance of the Merchant for boarding. This desired expiry period for the iDEAL Transactions can only be altered in consultation with the Merchant.
11. Neither the Contractual Partner nor Merchants as the case may be are permitted to remove any issuers from the issuer list.
12. Where at PPRO's sole discretion the Contractual Partner or a Merchant is deemed to be high risk, PPRO reserves the right to request the Contractual Partner or such Merchant (both of whom shall comply with such request) to implement a Customer registration process to record at least the following data concerning the Customer:
    a) Name and e-mail address;
    b) Account number and name for the bank account number which is being used to make purchases via the iDEAL Payment Method;
    c) Additional information for verification in step 2 and the monitoring of Transactions, for example:
        i. IP address
        ii. Browser fingerprint
        iii. Mobile number

3.56 Indonesia ATM - Cash Permata

3.56.1 General

Payment Type	ATM Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	IDR 10,000.00 per Transaction
Transaction maximum	IDR 10,000,000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.56.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials

    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

    g) Tobacco, alcohol, materials containing offensive content

    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.57 InstantTransfer

3.57.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.57.2 Specific Terms

1. InstantTransfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. InstantTransfer is a Payment Method that in principle can be used by Customers with access to an online banking compatible account held at an authorised credit institution based in Germany. PPRO does not guarantee that all German bank accounts are Instant Transfer compatible.

3.58 Interbank (Peru)

3.58.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.58.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.
2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.
3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.
4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.
5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is

linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.59 Itaú (Brazil)

3.59.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.60 Itaú (Chile)

3.60.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.61 Klarna - Pay Now

3.61.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	1,000 EUR by default; up to 5,000 EUR for pre-approved by underwriting
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Gambling, financial services (FX currency, money remittance, etc.) and other high-risk digital

3.61.2 Specific Terms

1. The Contractual Partner explicitly agrees, and where applicable will procure that its Merchants explicitly agree, that by accepting these Terms of Use it enables Klarna's acquisition of Claims (as defined in the Klarna Services Scheme Rules). The usage of the Klarna Payment Method is thus governed both by the pricing and any other agreement made between the Merchant and the Contractual Partner, or the Contractual Partner and PPRO, as applicable, as well as by the current Klarna Services Scheme Rules in relation to the agreement between the Contractual Partner and/or the Merchant, as appropriate, and Klarna. Acceptance of the Contractual Partner or the Merchant, as appropriate, as a user of the Klarna Payment Method is subject at all times to the acceptance of said Contractual Partner or Merchant by Klarna, which Klarna may refuse at its sole discretion. The Klarna Services Scheme Rules can be found at https://cdn.klarna.com/1.0/shared/content/legal/terms /kpmr/xx_xx/scheme and are also available directly from PPRO upon request.

3.62 Klarna - Pay Later

3.62.1 General

Payment Type	Bill payment
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	Set by Klarna on an individual Customer level
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): see Specific Terms

3.62.2 Specific Terms

1. The Contractual Partner explicitly agrees, and where applicable will procure that its Merchants explicitly agree, that by accepting these Terms of Use it enables Klarna's acquisition of Claims (as defined in the Klarna Services Scheme Rules). The usage of the Klarna Payment Method is thus governed both by the pricing and any other agreement made between the Merchant and the Contractual Partner, or the Contractual Partner and PPRO, as applicable, as well as by the current Klarna Services Scheme Rules in relation to the agreement between the Contractual Partner and/or the Merchant, as appropriate, and Klarna. Acceptance of the Contractual Partner or the Merchant, as appropriate, as a user of the Klarna Payment Method is subject at all times to the acceptance of said Contractual Partner or Merchant by Klarna, which Klarna may refuse at its sole discretion. The Klarna Services Scheme Rules can be found at https://cdn.klarna.com/1.0/shared/content/legal/terms /kpmr/xx_xx/scheme and are also available directly from PPRO upon request.
2. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
   a) Marketing, distribution or other handling of prohibited products or services; illegal business methods, practices, products or services; unlawful use of workforce, including tax evasion
   b) Practices and methods abusing trading for VAT fraud, tax evasion; pyramid type schemes for marketing, distribution and sales

c) Practices misleading or deceives consumers or discarding or avoiding consumer protection laws; negative response marketing

d) Gambling, betting or lotteries financed through credit provided by Klarna or otherwise provided without appropriate licenses as required by law

e) Products or services, which is intended to cause danger, injury or suffering to humans or animals; delivery methods that may cause suffering to animals

f) prostitution and escort services; the sale of a product or service, including images, which is patently offensive and lacks serious artistic value (such as, without limitation, images of non-consensual sexual behaviour, sexual exploitation of a minor, non-consensual mutilation of a person or body part, and bestiality)

g) g) financial services financed through credit provided by Klarna, or otherwise provided without appropriate licenses as required by law; products and services provided without appropriate licenses

3. Restricted goods:

   a) aggressive marketing; business practices which may cause reputational harm; out and inbound telemarketing; door-to-door sales; possession or association with sites, products or services which are contrary to Klarna's ethical standards

   b) tobacco products or substitutes thereof; electronic cigarettes (including e-liquid); alcohol products; weapons or armaments, including replicas, soft air guns, knives etc.; cyber lockers (e.g. file sharing, file hosting, file storage) hosting or encouraging unethical or unauthorized content; digital downloads (e.g. film and music download/streaming) providing or hosting unethical or unauthorized content; adult, sexual or pornographic products and services, including live web cam; nutraceuticals; dual use products, which may have a legitimate use, but also an illegitimate use; self-diagnosis test for diseases

   c) financial products or services, such as investment services, financial advice, money services incl. money transfer, currency exchange, virtual, digital or crypto currencies (e.g. Bitcoin), binary options; political organizations, parties or initiatives

3.63 Klarna- Slice It

3.63.1 General

Payment Type	Instalments
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	Set by Klarna on an individual Customer level
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): see Specific Terms

3.63.2 Specific Terms

1. The Contractual Partner explicitly agrees, and where applicable will procure that its Merchants explicitly agree, that by accepting these Terms of Use it enables Klarna's acquisition of Claims (as defined in the Klarna Services Scheme Rules). The usage of the Klarna Payment Method is thus governed both by the pricing and any other agreement made between the Merchant and the Contractual Partner, or the Contractual Partner and PPRO, as applicable, as well as by the current Klarna Services Scheme Rules in relation to the agreement between the Contractual Partner and/or the Merchant, as appropriate, and Klarna. Acceptance of the Contractual Partner or the Merchant, as appropriate, as a user of the Klarna Payment Method is subject at all times to the acceptance of said Contractual Partner or Merchant by Klarna, which Klarna may refuse at its sole discretion. The Klarna Services Scheme Rules can be found at https://cdn.klarna.com/1.0/shared/content/legal/terms/kpmr/xx_xx/scheme and are also available directly from PPRO upon request.

2. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

a) Marketing, distribution or other handling of prohibited products or services; illegal business methods, practices, products or services; unlawful use of workforce, including tax evasion

b) Practices and methods abusing trading for VAT fraud, tax evasion; pyramid type schemes for marketing, distribution and sales

c) Practices misleading or deceives consumers or discarding or avoiding consumer protection laws; negative response marketing

d) Gambling, betting or lotteries financed through credit provided by Klarna or otherwise provided without appropriate licenses as required by law

e) Products or services, which is intended to cause danger, injury or suffering to humans or animals; delivery methods that may cause suffering to animals

f) prostitution and escort services; the sale of a product or service, including images, which is patently offensive and lacks serious artistic value (such as, without limitation, images of non-consensual sexual behaviour, sexual exploitation of a minor, non-consensual mutilation of a person or body part, and bestiality)

g) financial services financed through credit provided by Klarna, or otherwise provided without appropriate licenses as required by law; products and services provided without appropriate licenses

3. Restricted goods:

a) aggressive marketing; business practices which may cause reputational harm; out and inbound telemarketing; door-to-door sales; possession or association with sites, products or services which are contrary to Klarna's ethical standards

b) tobacco products or substitutes thereof; electronic cigarettes (including e-liquid); alcohol products; weapons or armaments, including replicas, soft air guns, knives etc.; cyber lockers (e.g. file sharing, file hosting, file storage) hosting or encouraging unethical or unauthorized content; digital downloads (e.g. film and music download/streaming) providing or hosting unethical or unauthorized content; adult, sexual or pornographic products and services, including live web cam; nutraceuticals; dual use products, which may have a legitimate use, but also an illegitimate use; self-diagnosis test for diseases

c) financial products or services, such as investment services, financial advice, money services incl. money transfer, currency exchange, virtual, digital or crypto currencies (e.g. Bitcoin), binary options; political organizations, parties or initiatives

3.64 Krungsri Bank (Thailand)

3.64.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	THB 60.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.64.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content
    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.65 Krung Thai Bank (Thailand)

3.65.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	THB 60.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.65.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

a) Firearms / weapons, ammunition, fireworks and hazardous materials
b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
g) Tobacco, alcohol, materials containing offensive content
h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.66 Latvian Online Bank Transfer

3.66.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.66.2 Specific Terms

1. Latvian Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

3.67 Lider (Uruguay)

3.67.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.67.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.68 Lithuanian Online Bank Transfer

3.68.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.68.2 Specific Terms

1. Lithuanian Online Bank Transfer is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

3.69 Magna (Chile)

3.69.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

Cash PaymentNoNoN/A EUR 1.00 per TransactionEUR 1000.00In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.N/A

3.69.2 Specific Terms

1. MAXIMA is a Cash Payment Method only available in Lithuania enabling Customers to pay in cash for goods and services purchased on the internet at authorised payment points such as MAXIMA shops. PPRO has no control over such payment points and accordingly does not guarantee the availability of MAXIMA in Lithuania.

3.70 Maybank2u (Malaysia)

3.70.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A

Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.70.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.
2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.
3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.
4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.
5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.
6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.
7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.
8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.
9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.
10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.71 Multibanco

3.71.1 General

Payment Type	Real-time Bank Transfer and ATM
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	EUR 99,999.99 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.71.2 Specific Terms

1. Multibanco is a Payment Method restricted to Customers in Portugal offering two alternatives for payments: One is a bank transfer via the Customer´s online banking portal, the other alternative is cash payment at the ATM´s of various Portuguese bank branches.

3.72 MyBank

3.72.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Activities which could be punishable as endangerment of minors, pedophilia, pornography, for infringement of works protected by intellectual property rights and means of payment, the non-compliance with the protection of personal data, with systems automated data processing, acts of money laundering, non-compliance relating to gambling and betting, horse racing, lotteries and provisions relating to conditions of exercise of regulated professions

3.72.2 Specific Terms

1. MyBank is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It allows the Contractual Partner to exchange information in real time through trusted parties to provide each other with the necessary level of trust and certainty that a payment has been initiated or that a valid mandate has been sent.

2. The Contractual Partner recognizes being informed about the effects of the e-authorisation result:

   a) An e-authorisation result shall constitute a factual confirmation of the bank of the Customer.

   b) The Contractual Partner shall not have any claims, benefits or rights against PPRO in connection with the MyBank Solution, and PPRO shall in particular have no liability to the Contractual Partner arising out of or in connection with the use of the MyBank Solution. The Contractual Partner acknowledges that MyBank is not a guaranteed Payment Method.

3. The Contractual Partner shall not use the MyBank Logo and additional intellectual property rights, if any, without the prior written consent of PPRO. If the Contractual Partner has received the prior written consent of PPRO, PPRO reserves the right - on providing written notice to the Contractual Partner - to revoke such license if the Contractual Partner and/or its Merchants attempt to use the MyBank Logo in an unauthorised manner, in a manner that is not intended or allowed, or in significant contravention of the requirements set forth in the MyBank Style Guide for Businesses found at the following website https://www.mybank.eu/mybank/mybank-style-guidelines-for-merchant-websites/. In addition, PPRO reserves the right to terminate any sub-license granted if the Contractual Partner does not comply with applicable law on e-commerce and online services as well as any applicable law relating to distance selling, online commercial communications and the liability of intermediary internet service providers.

3.73 MyClear FPX (Malaysia)

3.73.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 1.01 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.73.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display “MOLPay”, “MOLP”, “MOLPay EC” or “NetBuilder EC” for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content
    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.74 Narvesen

3.74.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	EUR 1.00
Transaction maximum	EUR 1000.00

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.74.2 Specific Terms

1. Narvesen is a Cash Payment Method only available in Lithuania enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as Narvesen kiosks. PPRO has no control over such payment points and accordingly does not guarantee the availability of Narvesen in Lithuania.

3.75 Nativa (Argentina)

3.75.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

3.76 OCA (Uruguay)

3.76.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.76.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the

Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.77 OXXO

3.77.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.77.2 Specific Terms

1. OXXO is a Payment Method only available in Mexico enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as supermarkets. PPRO has

no control over such payment points and accordingly does not guarantee the availability of OXXO in Mexico.

3.78 OXXO Direct

3.78.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	MXN 10,0000 per Transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.78.2 Specific Terms

1. OXXO is a Payment Method only available in Mexico enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as supermarkets. PPRO has no control over such payment points and accordingly does not guarantee the availability of OXXO in Mexico.

3.79 Pago Efectivo

3.79.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.79.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.
2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.
3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.
4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.
5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on

gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.80 Pago Express (Paraguay)

3.80.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.80.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a

service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.81 Pago Facil (Argentina)

3.81.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.82 Pay by Bank app (PBBA)

3.82.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.82.2 Specific Terms

1. Pay by Bank app ("PBBA") is an online checkout option that lets Customers pay using their bank app on their phone after activating PBBA in their mobile banking app.

2. PBBA only supports initiation, via the Customer's financial institution, of a single irrevocable payment and no other type of payment, for example, recurring or subscription payments. Permitted currency is Great British Pounds (GBP).

3. PBBA is available for paying businesses but does not support person-to-person payments although it's possible to pay a person in a business if the business is a small and micro business (e.g. independent retailers).

4. Where a Customer has made a PBBA payment to a Merchant, PBBA supports initiation of a payout back to the Customer from that Merchant. The payout can only be associated with any previously authorized PBBA Transaction that occurred within the last 13 months.

5. The so called PayPlus feature can only be offered to a Customer if the goods will be delivered to a UK postal address and if the Contractual Partner, or if applicable the Merchant through the Contractual Partner, submits to PPRO the correct value of the full Transaction (including applicable delivery charges and taxes) which cannot be varied until the payment process is completed.

6. The Contractual Partner is aware and accepts that PBBA may suspend or reject Transactions in its sole discretion.

7. PBBA maintains a list of prohibited merchants against which PPRO will screen any Merchant before granting access to PBBA. The Contractual Partner is aware that PPRO has no influence on such list and has to deny access to PBBA if a Merchant is on that list.

8. The Contractual Partner will, and if applicable will ensure that its Merchants will:

   a) only present for clearing valid Transactions in connection with goods and/or services which the Merchant itself is supplying (or where the Merchant is acting as a commercial agent for a third party, such third party is supplying) to the relevant Customer

   b) issue fully itemised receipts with respect to all Transactions, such receipts to comply (as to form, content and otherwise) with all requirements of law

   c) accept Transaction data as evidence (but not conclusive proof) of a Transaction for the purposes of investigating and resolving Transaction disputes

   d) only use data provided to it as part of a Transaction for the purposes of processing the Transaction and fulfilling the order which is the subject of that Transaction and not for any other purposes

   e) adhere to, and resolve Transaction disputes in accordance with the PBBA Consumer Disputes process as further detailed below

   f) comply with the Brand Guidelines and User Experience Guidelines of PBBA, which will be provided by PPRO upon request

   g) not make any claim directly against PBBA or its related parties in relation to any Transactions

   h) cooperate with PPRO, any governmental bodies and/or any law enforcement agencies as required in the event of a security incident including any data breaches where the security of any personal and/or payment data has been compromised

9. The Contractual Partner is hereby granted a license, and where applicable the right to sub-license to its Merchants, to PBBA's Cookie Management, Merchant App Library for Apps and Merchant App Library for Web software. Each Merchant may only use the version(s) of the Merchant App Libraries and the Merchant Button colour configurations specified in the version(s) of the User Experience document approved by PBBA from time to time.

10. Where the Contractual Partner, or if applicable its Merchants, wishes its participation in PBBA to be described using its marks, the Contractual Partner grants PPRO a non-exclusive, non-transferable, non-assignable, royalty-free licence to use such marks with the right for PPRO to grant sub-licences in respect of such marks to use such marks to the extent required for the provision of PBBA and any advertising, marketing and promotional activities undertaken and materials developed for the purposes of PBBA.

11. The Contractual Partner will, and if applicable will ensure that its Merchants will, obtain all necessary authorisations and consents from individuals under data protection laws that are required to permit their own use and disclosure of any data in connection with PBBA. If a Merchant or person who is or has been a Customer of a Merchant makes a data subject access request and PBBA either responds directly or assists in making a response to such Merchant or person, PBBA will charge a fee of GBP 10.00 which PPRO will invoice the Contractual Partner.

12. The Contractual Partner is aware that PBBA has an established dispute process for disputes raised by a Customer through his financial institution (the “CFI”) and that failure to comply with the timelines and requirements to provide information/documents can result in liability and fees.

    a) In case of a dispute, PPRO will notify the Contractual Partner. The Contractual Partner can then either accept liability for this dispute or reject the dispute and provide such comments and documentation, related to the Transaction and/or the product or service provided to the Customer, as may be considered necessary to defend the dispute. Such comments and documentation shall not contain any personal data or any information that may identify any payment mechanism (for example, a Customer’s bank account details) that is not relevant to the dispute. If the Contractual Partner does not respond within the timeframe given by PPRO, which will not exceed 10 calendar days, the Contractual Partner will be deem liable and the Transaction will be refunded to the CFI

    b) If the CFI is not satisfied with the response to the dispute and rejects the presented documents, the dispute automatically progresses to pre-Arbitration. The Contractual Partner has to ensure that the information/documentation provided in the first instance is complete as no additional documentation may be added at the pre-Arbitration stage without due explanation of the reason why such additional documentation has not previously been made available. Any additional or amended information can be accepted or rejected by the other party to the dispute at their sole discretion

    c) If the Contractual Partner accepts the dispute or fails to respond to PPRO within the timeframe given by PPRO, which will not exceed 5 calendar days, the Contractual Partner is considered to have accepted liability for the dispute in the pre-Arbitration stage and must, where applicable, initiate a refund. A pre-Arbitration case fee will be charged to the Contractual Partner, such fee depending on the fee PBBA is charging PPRO

    d) If the Contractual Partner rejects the dispute in the pre-Arbitration stage, the dispute will automatically proceed to Arbitration and PBBA will issue a ruling within 7 calendar days, notifying PPRO of the final decision and of the action to be taken. PBBA’s decision is final and binding and there are no further appeals. An Arbitration case administration fee is normally assessed against the losing party. PBBA may, however, make a determination that some or all of the administration fee should be assessed against the winning party if such party’s conduct in relation to the progression of the dispute has been unsatisfactory and unnecessarily prolonged or escalated the dispute

    e) Fees charged to the Contractual Partner in a liable dispute case vary from £10 to £180 depending on the stage of the dispute when the liability is accepted by or assessed against a Merchant

13. If too many disputes arise in relation to a particular Merchant, such Merchant qualifies as Excessive Dispute Merchant (EDM). The threshold for qualifying as EDM is (i) at least 5 liable cases in a single calendar month, and (ii) a dispute to Transaction ratio of 0.50% or more during the same month. The Merchant has two months following the month where the Merchant qualified as EDM to ensure he does no longer breach the threshold. If the Merchant is still in breach of the threshold after two months, every further month the Merchant qualifies as EDM, a fee will be charged to the Contractual Partner. Such fee will increase every month the Merchant remains an EDM:

    a) Month 1 - £50 per liable case
    b) Month 2 - £100 per liable case
    c) Month 3 - £150 per liable case
    d) Month 4 - £200 per liable case
    e) Month 5 and each following month - £10,000 + £200 per liable case

    PPRO reserves the right to suspend any EDM at any time.

3.83 PayPost and Lietuvos paštas

3.83.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	EUR 1.00
Transaction maximum	EUR 1000.00
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.83.2 Specific Terms

1. PayPost is Lithuania Post's network of financial services enabling Customers to pay in cash for goods and services purchased on the internet at authorised payment points such as PayPost on-street outlets. PPRO has no control over such payment points and accordingly does not guarantee the availability of PayPost in Lithuania.

3.84 paysafecard

3.84.1 General

Payment Type	Prepaid Voucher
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	EUR 1000.00 (or equivalent) per my paysacard Transaction, for classic PIN Transactions see Specific Terms
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Anonymization services; Weapons, accessories or similar; Tobacco products; Gaming bots; X-rated services and products; unlicensed financial products and services

3.84.2 Specific Terms

1. paysafecard is a prepaid voucher solution that enables Customers to pay for the purchase of goods or services using stored value on the prepaid voucher and can be bought online or at physical points of sale.

2. The Contractual Partner and where applicable its Merchants must ensure that the possessor of a paysafecard voucher, i.e. the person who physically holds the vouchers (the "Card Holder") can use no more than a maximum amount of EUR 1,000.00 with up to ten cards per Transaction.

3. In addition, the Contractual Partner and its Merchants (if any) must ensure that they comply at all times with applicable anti-money laundering regulations.

4. Upon request from PPRO, the Contractual Partner must provide to PPRO data regarding individual paysafecard Transactions and any related personal information regarding the Customer that initiated such Transactions including name, date of birth, personal address, identity and address documentation of the Customer.

5. The Contractual Partner and where applicable its Merchants must comply with respective statutory regulations, in particular to an necessary obligations pursuant to AML-monitoring and notification duties.

6. Sole proprietorships are not permitted to register themselves as Merchants for the purpose of distribution of paysafecards or acceptance of paysafecard as a means of payment. Each Merchant that wishes to distribute paysafecards or otherwise offer or accept paysafecard as a means of payment, must at a minimum be registered as a tradesperson in a public commercial register, registered for VAT and hold all relevant licenses and/or permits required for their trade.

7. A paysafecard Transaction is made in two steps: first, the Cardholder makes a reservation (disposition), following which an irrevocable debit by PPRO takes place. The period between the disposition and the debit is referred to as a "Disposition Period" and is limited to a maximum of one hour. Within the Disposition Period, the Contractual Partner must request the debit from PPRO otherwise, the reservation is released again for the benefit of the Card Holder.

8. Data entered by the Card Holder will be verified by PPRO within the PPRO Transaction system. In case insufficient funds are determined, i.e. if the credit allocated to the paysafecard is not sufficient to purchase the goods or services, the Card Holder will be notified by PPRO accordingly and the entire Transaction will be cancelled.

9. If the Contractual Partner or accordingly its Merchant provided goods or services to paysafecard Card Holders without booking the paysafecard Transaction beforehand, PPRO is entitled to refuse any related settlement payments to the Contractual Partner.

10. If the Card Holder exercises any cancellation right with regards to the purchase of goods or services from the Contractual Partner or a Merchant (as applicable), this may only affect the underlying payment and/or booking process within the time constraints of the Disposition Period. If the amount disposed by the Card Holder has already been debited in PPRO's transaction system, a chargeback will not be possible.

11. Transcation limits for classic PIN Transactions:

Country	Currency	Single and multiple PINs Transaction limits
Argentina	ARS	4,000
Austria, Spain	EUR	50
Australia	AUD	200
Belgium, Cyprus, Finland, France, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Slovakia, Slovenia	EUR	250
Brazil	BRL	2,000
Bulgaria	BGN	90
Canada	CAD	400
Croatia	HRK	2,000
Czech Republic	CZK	6,000
Denmark	DKK	2,000
Georgia	GEL	350
Germany*	EUR	100
Gibraltar, United Kingdom	GBP	200
Greece	EUR	N/A - my paysafecard mandatory
Hungary	HUF	100,000
Kuwait	KWD	120
Liechtenstein	CHF	300
Mexico	MXN	5,000
New Zealand	NZD	500
Norway	NOK	2,500
Peru	PEN	1,000
Poland	PLN	1,000
Portugal	EUR	N/A - my paysafecard mandatory
Romania	RON	1,000
Saudi Arabia	SAR	1,000
Sweden	SEK	2,500
Switzerland	CHF	300
Turkey	TRY	800
United Arab Emirates	AED	1,500
United States	USD	300
Uruguay	UYU	10,000

*Multiple PINs only 30 Euro max. in Germany

3.85 paysafecash

3.85.1 General

Payment Type	Cash Payment
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	See Specific Terms

Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Illegal content or services; Racist, hatred or inflammatory material; Firearms, weapons and munitions; Illegal drugs and paraphernalia; Prescription drugs; Unlicensed lotteries or gambling services; Adult content; Forged documents; Products and services infringing copyrights; Counterfeit goods; Mod chips; Pyramid selling, get rich quick and ponzi schemes; House raffles; Mobile phone unlock services; Offshore bank account services; Payday loans and pawn shops; Electronic money exchange platforms; Satellite and cable TV descramblers; Matrimonial services; Buying fans related business models; Timeshares; Email spam services; US Merchants offering tobacco and tobacco related products such as e-cigarettes; Sales to US persons using our payment instruments of tobacco and tobacco related products such as e-cigarettes; or acting as an intermediary for any of the services listed here

3.85.2 Specific Terms

1. Paysafecash allows Customers to purchase goods/services on a Merchant's website but settle the transactions in cash at a distributor.
2. The Contractual Partner is, or if applicable its Merchants are, not allowed to offer Paysafecash if they are private individuals, unless they are registered sole traders who can provide evidence of VAT registration (or jurisdictional equivalent).
3. The Contractual Partner or its Merchants as applicable shall enable its Customers to pay by Paysafecash by displaying the Paysafecash logo on its website. The logo can be downloaded from the www.paysafecash.com website.
4. Paysafecard is entitled to restrict the use of the Payment Method in certain countries at its own discretion and to temporarily restrict or stop Paysafecash transactions (without notice) as a result of risk considerations or to meet its obligations under applicable laws or to comply with the request of any competent regulatory or public body. Paysafecash is also entitled to temporarily restrict or stop the settlement of Paysafecash transactions in case of well-founded suspicions of money laundering, the financing of terrorism or fraud.
5. Paysafecash reserves the right to reasonably decline to make the Payment Method available to a particular Contractual Partner or Merchant as applicable and may request PPRO to decline acceptance or cease dealing with the same.
6. If requested to do so by Paysafecard, PPRO will without delay disable the Contractual Partner's or a Merchant's access to the Payment Method and the Contractual Partner or the Merchant as applicable is obliged to remove the option to pay by Paysafecash and the Paysafecash logo from their website(s) immediately.
7. The Contractual Partner is, and if applicable ensures that its Merchants are, aware that a claim for missing payment can only be made within two months after the Transaction.
8. Transaction limits overview:

Country	Currency	Account	BDD* - Single/Lifetime	SDD** - Single	SDD - Monthly
Austria	EUR	Yes	300	1,000	2,500
Belgium	EUR	Yes	300	1,000	2,500
Canada	CAD	No - Single Tx 3,000			
Croatia	HRK	Yes	2,251	EUR 1,000	19,000
Czech Republic	CZK	Yes	7,762	EUR 1,000	6,000
Denmark	DKK	Yes	2,232	EUR 1,000	17,500
France	EUR	Yes	300	1,000	2,500
Greece	EUR	Yes	300	1,000	2,500
Hungary	HUF	Yes	93,210	EUR 1,000	650,000
Ireland	EUR	Yes	300	1,000	2,500
Italy	EUR	Yes	300	1,000	2,500
Lithuania	EUR	Yes	300	1,000	2,500
Luxembourg	EUR	Yes	300	1,000	2,500
Malta	EUR	Yes	300	1,000	2,500
Netherlands	EUR	Yes	300	1,000	2,500
Poland	PLN	Yes	1,286	EUR 1,000	9,000
Portugal	EUR	Yes	300	1,000	2,500
Romania	RON	Yes	1,375	EUR 1,000	10,000
Slovakia	EUR	Yes	300	1,000	2,500
Slovenia	EUR	Yes	300	1,000	2,500
Spain	EUR	Yes	300	1,000	2,500
Sweden	SEK	Yes	2,859	EUR 1,000	20,000
Switzerland	CHF	No - Single Tx EUR 1,000			
United Kingdom	GBP	Yes	268	EUR 1,000	2,000

*Basic Due-Diligence; **Simple Due-Diligence

3.86 Paysera

3.86.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; steroids; drug substances and drug attributes; weapons; pornographic productions; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.86.2 Specific Terms

1. Paysera is an e-wallet that can be used by all Customers registered with Paysera.

3.87 PayU (Czech and Polish Banklinks)

3.87.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	PLN 0.01/Tx; CZK 0.01/Tx
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Prescription medicines, pharmaceutical products and dietary supplements not permitted for sale; drugs, intoxicants, including designer drugs, as well as equipment and technology used for their farming, production, trade, etc.; gambling without legal authority; weapons, ammunition and gas launchers; online services with pornographic content, e.g. chat rooms, video cameras, VOD movies; financial products and services if offered as part of an activity not supervised by competent financial supervision authorities; malware, e.g. rogueware, viruses, etc.; political parties and related websites used to support them or collect funds for political activities; crowdfunding; intermediaries accepting payments on behalf of many recipients without legal authority or not meeting the requirements of card associations /intermediate bodies

3.87.2 Specific Terms

1. PayU is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner shall ensure that the Merchant informs the Customer in clearly recognizable and easily accessible form that transactions made via the PayU Payment Method are irrevocably.
3. PPRO and the Payment Method are not liable for any additinal charges due to incorrect bank details if the Merchant has not ensured that only correct bank details are submitted.
4. Merchants using the PayU Payment Method are liable for all unauthorised or fraudulent Transactions made with the Payment Method.
5. The Contractual Partner shall ensure that:
   a) any Customer identification and/or authenticating data that could be used to place orders shall not be stored electronically or written down in another form;
   b) during the input of Customer identification and/or authenticating data that could be used to place orders, third parties are prevented from obtaining such data.

   Disclosure of Customer identification and/or authenticating data to third parties is strictly prohibited.

3.88 Perlas Terminals (Lithuania)

3.88.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	EUR 1000.00 per Transaction

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Tobacco products; alcohol; prescription medicine; drug substances and drug attributes; weapons; unlicensed lottery and gambling; illegal software or other services which violate rights to intellectual property; other items/products/services prohibited by law; other items/products/services, without the licenses or permissions required by the legislation of the respective country.

3.88.2 Specific Terms

1. Perlas Terminals is a Payment Method only available in Lithuania enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as Perlas terminals in supermarkets. PPRO has no control over such payment points and accordingly does not guarantee the availability of Perlas Terminals in Lithuania.

3.89 POLi

3.89.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	AUD/NZD 1.00 per Transaction
Transaction maximum	AUD/NZD 10000.00 per Transaction
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): gambling

3.89.2 Specific Terms

1. POLi is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. It is restricted to Customers holding accounts with banking institutions in Australia and New Zealand. PPRO does not guarantee that all New Zealand or Australian bank accounts are POLi compatible.

3.90 Polish Payout

3.90.1 General

Payment Type	Pay-Out
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	PLN 50,000.00 per Transaction
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Transactions that are illegal, prohibited and inadmissible or infringe property rights of any third parties.

3.90.2 Specific Terms

1. Polish Payout is a bank transfer solution which enables Merchants to transfer pay-outs to Customers.

2. To effect payouts, the Contractual Partner will ensure the following details of those Customers who have registered on a Merchant's website are provided to PPRO or the Payment Scheme if directed to by PPRO: first name, surname, bank account number and transaction description.

3. Any Customer personal data obtained by the Polish Payout Payment Scheme will be processed in accordance with the rules of the Personal Data Protection Act of 29 August 1997 (Polish Journal of Laws (2002) no. item 926 as amended) and the Regulation of the Minister of Interior and Administration of 29 April 2004 on documentation of processing personal data and the technical and organisational conditions to be applied to the equipment and IT systems used to process personal data (Polish Journal of Laws (2004) no. 100 item 1024) as applicable.

3.91 PostFinance (YellowPay E-Finance)

3.91.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.91.2 Specific Terms

1. PostFinance is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. PostFinance is restricted to users domiciled in Switzerland. The Contractual Partner is aware that PostFinance has a direct contractual relationship with the Merchant. PostFinance enters items from acquiring, i.e. credits and debits, directly into the Merchant's account. This account must be a business account which the Merchant has opened with PostFinance. PostFinance does not execute any credits or debits to third party bank accounts (no collecting by the Contractual Partner is allowed).

2. The Contractual Partner may not deactivate PostFinance Payment Methods, e.g. in the event of technical difficulties, without prior consultation with and permission from PPRO.

3. The Contractual Partner acknowledges that in general the online and/or offline usage of PostFinance trademarks and logos is strictly prohibited except for use by Merchants when used exclusively for illustrating the Payment Methods to shoppers domiciled in Switzerland.

3.92 Presto (Chile)

3.92.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.93 Przelewy24 (P24)

3.93.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	PLN 0.05 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.93.2 Specific Terms

1. Przelewy24 is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. Every Transaction is associated with a unique transaction number and other details (the “Transaction Details“) in order to facilitate enquiries or potential complaints. The Contractual Partner shall procure that Customers save the Transaction Details in a secure manner.

2. The Contractual Partner shall submit any Customer complaints pertaining to incorrectly executed Transactions directly to PPRO who will thereafter forward the matter to Pzrelewy24 Payment Scheme for investigation.

3. In relation to such complaints, the Contractual Partner is obliged to ensure the following details are collected from the Customer:

   a) E-mail address;

   b) Transaction number;

   c) Transaction amount;

   d) Full name of the holder of the originating bank account from which the Transaction amount was to be transferred;

   e) Name of the bank that holds the account from which the Transaction amount was to be transferred or to which the Transaction was transferred to as applicable;

   f) Transaction date; and

   g) In the case of payment from a card: the name of the card;

   h) In the case of an SMS payment: the Customer’s mobile telephone number.

4. Notwithstanding the foregoing, any complaints pertaining to Transactions made 90 or more days prior to such complaint may be refused for review by the Przelewy24 Payment Scheme.

3.94 PSE (Colombia)

3.94.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.95 QIWI

3.95.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	RUB 500.00, EUR 5.00, KZT 500.00, USD 5.00 per Transaction
Transaction maximum	RUB 15,000.00, EUR 350.00, KZT 74,300.00, USD 500.00 per Transaction
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Artefacts, historical objects; used cosmetics; counterfeit currency, coins or stamps; electronic devices deemed unlawful by the consumers country of residence; firearms; weapons; government documents; dangerous and hazardous goods; items, encouraging illegal activity; locksmithing devices; bulk or unsolicited mail lists that contain personal data; offensive material; prescription drugs; pills; prohibited items; slot machines; stolen property; herbs, noxious weeds; illegal/piracy audio or video recordings; mod-chips, game emulators, boot disks and devices; goods, having no use value

3.95.2 Specific Terms

1. Qiwi is an E-Wallet with its operational areas in Russia, Kazachstan and Ukraine.
2. The Contractual Partner shall cooperate with PPRO to investigate any suspected illegal, fraudulent or improper activity by Customers, inclusive of the provision of any personal information concerning the Customer such as name, date of birth, personal address, identity and address documentation and Transaction patterns.
3. The Contractual Partner and his Merchants are not allowed to store personal data of Russian citizen.

3.96 QIWI Payout

3.96.1 General

Payment Type	Pay-Out
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	RUB 500.00, EUR 5.00, KZT 500.00, USD 5.00 per Transaction
Transaction maximum	RUB 15,000.00, EUR 350.00, KZT 74,300.00, USD 500.00 per Transaction
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Artefacts, historical objects; used cosmetics; counterfeit currency, coins or stamps; electronic devices deemed unlawful by the consumers country of residence; firearms; weapons; government documents; dangerous and hazardous goods; items, encouraging illegal activity; locksmithing devices; bulk or unsolicited mail lists that contain personal data; offensive material; prescription drugs; pills; prohibited items; slot machines; stolen property; herbs, noxious weeds; illegal/piracy audio or video recordings; mod-chips, game emulators, boot disks and devices; goods, having no use value

3.96.2 Specific Terms

1. QIWI is a Payment Method allowing Merchants to make pay-outs to its Customers.
2. The Contractual Partner and his Merchants are not allowed to store personal data of Russian citizen.

3.97 Rapipago (Argentina)

3.97.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.98 Redpagos (Uruguay)

3.98.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	Yes (if shopper email provided)
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day

Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.99 RHB Bank (Malaysia)

3.99.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	MYR 2.00 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against

the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures
    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities
    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene
    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods
    g) Tobacco, alcohol, materials containing offensive content
    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.100 SafetyPay

3.100.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	see Specific Terms

Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Bootleg recordings; counterfeit items; embargoed goods; illegal drugs and paraphernalia; offensive, racially or culturally insensitive material; adult content, materials, and/or services, including, but not limited to adult books and videos, adult telephone conversations, adult websites, companion/ escort services, dating services (sexually oriented), mail order brides, miscellaneous adult entertainment; cash; damages, losses, penalties, or fines of any kind; costs or fees over the normal price of Merchants' goods or services (applicable taxes) or charges that Customers have not specifically approved; overdue amounts, or amounts covering returned or stop-payment checks; sales made by third parties; amounts that do not represent bona fide sales of goods and services by Merchant's business (e.g., purchases by Merchant's owners (or their family members) or employees); illegal business Transaction; money laundering or the financing of terrorist activities

3.100.2 Specific Terms

1. SafetyPay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. SafetyPay enables Customers to pay Merchants worldwide in their local currency.
2. Transaction limits might apply for some countries:

- Peru: USD 500 - 15,000
- Costa Rica: USD 3,000 - 5,000
- Brazil: BRL 2,000 - unlimited
- Colombia: COP 2.4m - unlimited
- Paraguay & Nicaragua: USD 5,000

3.101 Santander (Argentina)

3.101.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.102 Santander (Brazil)

3.102.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

Real-time Bank TransferPaymentGuaranteeNoYes N/AUSD 3,000/shopper/monthsee Specific TermsCountryRestrictions

3.102.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is

linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.103 Santander (Mexico)

3.103.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

Cash PaymentPaymentGuaranteeNoYes (if shopper email provided) N/AUSD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/dayIn addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adultCountryRestrictions Real-time Bank TransferPaymentGuaranteeNoYes (if shopper email provided) N/AUSD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/dayIn addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adultCountryRestrictions

3.104 SEPA Direct Debit

3.104.1 General

Payment Type	Direct Debit
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.104.2 Specific Terms

1. Additional Definitions:

   “Single Euro Payments Area (SEPA)” is an area in which consumers, companies and other economic actors will be able to make and receive payments in euro, whether within or across national boundaries, with the same basic conditions, rights and obligations.

   “Direct Debit” is the authorized transfer of money by the Contractual Partner from a Customer’s bank account, typically in order to pay invoices.

2. SEPA Direct Debit (“SDD”) allows the Contractual Partner to collect funds from a Customer’s bank account within the Single Euro Payments Area. The SEPA Direct Debit Payment Method may only be used to pull payments from Customer bank accounts held at authorised credit institutions located within the Single European Payment Area and subject to the proper collection of a SEPA Direct Debit mandate from the Customer.

3. SDD is facilitated by means of a direct debiting mandate through which a Customer (the “Payer”) authorizes the Contractual Partner (the “Payee”) to debit his or her account for a fixed amount, for any future invoice. Such a direct debiting mandate may be obtained from a Payer in written or electronic form.

4. PPRO offers - on an optional basis - the administration of one time electronic SDD mandates for the Contractual Partner (to be used for e-commerce Merchants):

   In case the Contractual Partner chooses to administrate SDD mandates on its own, the Contractual Partner warrants and undertakes to only submit Direct Debits for collection if it has been provided with the legally valid appropriate SDD mandate from the Payer. Should a Direct Debit be reversed by the Contractual Partner or its Customer, or should a Direct Debit fail due to reasons attributable to the Contractual Partner – in particular due to insufficient credit or incorrect account information in its Customer menu - the Contractual Partner is fully and unconditionally liable to pay the outstanding amount, as well as any applicable reversal fees, any applicable third party fees of the bank holding the Customer account and any handling fees, no later than within 7 Target 2 Bank Days of notice from PPRO.

5. Should the Contractual Partner request and PPRO accept to undertake the administration of SDD mandates, PPRO will do so in compliance with the rules and regulations of Regulation (EU) No 260/2012 establishing technical and business requirements for credit transfers and direct debits in euro (“the SEPA Regulation”) as follows:

   PPRO will create a new SDD mandate for each Payer by collecting the necessary SDD data either directly from the Payer or via the Contractual Partner:

   a) Mandate ID (reference number)
   b) Date
   c) Amount
   d) Reference
   e) Name and Address of the Payer
   f) IBAN of the Payer
   g) Name of the recipient of the Payment
   h) IBAN of the recipient of the Payment
   i) Modality of the direct debiting mandate:
      i. one time direct debit, debit note

6. The Contractual Partner is liable at all times for delivering the correct direct debiting data where it is in his possession.

7. PPRO will store the mandates for at least 14 months from the date of issuance.

8. PPRO will send a Pre-Notification e-mail to the Payer comprising of the following information:

   a) Date of debiting of the Payer´s account

   b) Transaction amount that will be debited from the Payer's account
   c) Mandate ID (reference number) and
   d) Creditor ID (PPRO/Merchant)

9. By confirming this e-mail the Payer irrevocably confirms the acceptance of his SDD mandate and the information stated in the mandate.

10. PPRO does not check the legitimacy of incoming SDD payments and any Transactions disputed by the Payer must be returned to the Payer as a Chargeback. The Contractual Partner acknowledges that the SDD Payment Method contains an inherent risk of Customer Chargebacks and in order to mitigate against such a risk, PPRO is entitled to request a Holdback from the Contractual Partner. Furthermore, unless otherwise agreed with the Contractual Partner, settlement of SDD funds shall be once per week deferred by 10 Target 2 Bank Days. In the case of a Charge Back the Contractual Partner is not permitted to submit the same SDD again.

11. Should the Contractual Partner choose to administrate the SDD mandates on its own, PPRO may at any time request and the Contractual Partner will provide the Payers' written or electronic SDD mandates to PPRO. PPRO may also at any time request and the Contractual Partner will provide evidence of compliance of the Contractual Partner with the preceding provisions and the Contractual Partner will provide all such information to PPRO without undue delay.

12. Unless agreed otherwise, the Contractual Partner may not submit SDD Transactions exceeding a maximum of EUR 500,000.00 within any consecutive thirty day period.

13. Should the Contractual Partner breach any of the provisions within these Terms of Use or otherwise within the Agreement, or Chargeback ratios are above a threshold deemed excessive by PPRO, PPRO reserves the right and may refuse to execute any submitted Direct Debits, may adjust any Holdbacks; or withhold remittance of funds to the Contractual Partner. Additional to this and notwithstanding any termination rights or notice periods provided for under the Agreement, PPRO will be entitled to an extraordinary termination of the Agreement in such cases and without notice. Further compensation claims of PPRO shall remain unaffected by such a termination.

14. In case a Direct Debit cannot be executed due to objection or insufficient credit, usual Chargeback Fees shall apply.

3.105 SEPA Payout

3.105.1 General

Payment Type	Pay-Out
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.105.2 Specific Terms

1. Additional Definitions:

   "Single Euro Payments Area (SEPA)" is an area in which consumers, companies and other economic actors will be able to make and receive payments in euro, whether within or across national boundaries, with the same basic conditions, rights and obligations.

2. SEPA Payout allows the Contractual Partner to make authorised payments to bank accounts of its own Customers that are situated within the Single Euro Payments Area. The SEPA Payout Payment Method may only be used to initiate payments to bank accounts held at authorised credit institutions located within the Single European Payment Area

3. In order to execute a SEPA Payout, the Contractual Partner must provide the following necessary Transaction details (the “SEPA Transaction Details”):
   a) The name and address of the Customer who is the recipient of the SEPA Payout;
   b) The payment amount in EUR;
   c) The IBAN of the Customer who is the recipient of the SEPA Payout;
   d) The payment purpose of the SEPA Payout.
4. Incomplete or incorrect SEPA Transaction Details may result in the delay or incorrect execution of SEPA Payouts for which PPRO shall not accept any liability whatsoever. PPRO is at all times entitled to refuse the execution of SEPA Payout Transactions. The Contractual Partner will provide PPRO its authorized instructions for the execution of SEPA Payouts, inclusive of the above SEPA Transaction Details, via the PPRO API unless instructed to do so otherwise.
5. Following PPRO’s receipt of an authorised instruction from the Contractual Partner, a SEPA Payout can typically no longer be cancelled or revoked. Despite this, the Contractual Partner may request PPRO in writing to cancel an authorised instruction for a SEPA Payout for which PPRO will charge a processing fee as may be specified within the Agreement. Notwithstanding the foregoing, under no circumstances does PPRO guarantee that such a request will result in the effective cancellation of a SEPA Payout or a Refund of a SEPA Payout Transactions.
6. PPRO will execute payment instructions for SEPA Payouts where the Contractual Partner has provided the necessary SEPA Transaction Details and where it maintains an adequate amount of funds with PPRO to enable payment of the SEPA Payout Transaction amount. Should this not be the case, PPRO is entitled to refuse to execute the SEPA Payout payment instruction and/or to make such Transaction subject to receipt of a security deposit from the Contractual Partner.
7. At all times, the Contractual Partner fully authorises PPRO to deduct the amount of any SEPA Payout Transaction from funds that PPRO otherwise holds for the benefit of the Contractual Partner. PPRO assumes no responsibility whatsoever for the maintenance by the Contractual Partner of adequate funds in relation to SEPA Payout instructions. The Contractual Partner hereby indemnifies and holds PPRO harmless from all claims in relation to the use of the Contractual Partner’s Customer funds for SEPA Payouts.
8. The Contractual Partner shall ensure via contractual undertakings with Customers that for each SEPA Payout it obtains the SEPA Transaction Details. Furthermore, the Contractual Partner shall ensure that proof of such information is made available to PPRO at any time upon request.
9. PPRO assumes no liability to the Contractual Partner for unauthorised, misdirected or delayed SEPA Payout transfers unless it can be proven that PPRO caused the fault due to its grossly negligent or intentional misconduct. In such cases, any claims of the Contractual Partner are strictly limited to a maximum of the amount of the SEPA Payout Transaction that has not been executed.
10. The Contractual Partner warrants and undertakes that it will at all times ensure that complete information on the identity of Customers is obtained and that such information is adequately verified in accordance with applicable laws, in particular with regard to applicable anti-money laundering legislation. The Contractual Partner undertakes upon request to immediately provide PPRO the following information and personal data concerning Customers for whom the Contractual Partner may have initiated a SEPA Payout:
    a) Full name, date of birth, residential address;
    b) Copy of a government issued identity document;
    c) Copy of documentary proof of residential address.
11. The Contractual Partner shall ensure via contractual undertakings with Customers that it shall at all times have the right to pass on to PPRO the personal data and information provided for within these SEPA Payout Terms of Use.

3.106 Servipag (Chile)

3.106.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

Cash PaymentNoNoN/A MYR 1.00 per TransactionMYR 2000.00 per Transactionsee Specific TermsN/A

3.106.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials

    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

    g) Tobacco, alcohol, materials containing offensive content

    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.107 Siam Commercial Bank (Thailand)

3.107.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	THB 60.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.107.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will

display “MOLPay”, “MOLP”, “MOLPay EC” or “NetBuilder EC” for the charges associated with the Payment Scheme instead of the Merchant’s trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant’s trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials

    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

    c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller’s checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

    d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

    e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

    f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

    g) Tobacco, alcohol, materials containing offensive content

    h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.108 SingPost (Singapore Post)

3.108.1 General

Payment Type	Cash Payment
Chargeback Risk	No

Refund possibility	N/A
Transaction minimum	MYR 5.00 per Transaction
Transaction maximum	MYR 5000.00 per Transaction
Specific Prohibited Goods and Services	see Specific Terms

3.108.2 Specific Terms

1. SingPost is a Payment Method available in Singapore enabling Customers to pay in cash for goods and services purchased on the internet at various authorised payment points such as Singapore post offices. PPRO has no control over such payment points and accordingly does not guarantee the availability of SingPost in Singapore.

2. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

3. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

4. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

5. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

6. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

7. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

8. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

9. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

10. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

11. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):

    a) Firearms / weapons, ammunition, fireworks and hazardous materials

b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.109 Skrill

3.109.1 General

Payment Type	Wallet
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.109.2 Specific Terms

1. Additional definitions:

   “Micro-enterprise” shall mean an enterprise which, at the time of the entering into this agreement, is an enterprise as defined in article 1 and article 2(1) and (3) of the annex to recommendation 2003/361/ec

   “Security” means any form of security requested by PPRO (in its sole discretion) from the Contractual Partner including: (i) a reserve and/or (ii) a bank guarantee or other such security.

   “Small charity“ means a body whose annual income is less than £1 million and is

   i. in England and Wales, a charity as defined by section 1(1) of the charities act 2006;

   ii. in Scotland, a charity as defined by section 106 of the charities and trustee investment (Scotland) act 2005;

   iii. in Northern Ireland, a charity as defined by section 1(1) of the charities act (northern ireland) 2008 or, until that section comes into force, a body which is recognised as a charity for tax purposes by her majesty's revenue and customs.

2. A Skrill account is an electronic money account (the “e-money Account”) that PPRO holds in accordance with contractual terms and conditions between PPRO and the issuer of the e-money Account.

3. PPRO can withdraw the approval of the Contractual Partner at any time on written notice to the Contractual Partner whereupon the Contractual Partner shall cease or as applicable procure that its Merchants shall cease processing Skrill payments immediately.

4. The Contractual Partner shall ensure that all Customer enquiries or complaints regarding the Skrill Payment Method are investigated and resolved without undue delay.

5. If a payment Transaction into the e-money Account is reversed for any reason whatsoever, the Contractual Partner remains liable to PPRO for the full amount of the payment and any applicable third party chargeback or reversal fees deducted therefrom (the "Reversal Amount") and the same may be deduced by PPRO from the e-money Account. If PPRO is unable to fully recover the Reversal Amount from the e-money Account (including any monies transferred into it after the payment reversal), the Contractual Partner is required to repay the Reversal Amount and/or any negative balance by transferring sufficient funds to PPRO and to account for the Reversal Amount or return the e-money Account to a positive balance. Repayment of the Reversal Amount and/or any negative balance is due immediately upon notice from PPRO. PPRO reserves the right, at any time, to send reminders to the Contractual Partner or take debt collection measures including but not limited to mandating a debt collecting agency or solicitors to pursue the claim in court. PPRO reserves the right to charge the Contractual Partner the expenses reasonably incurred in connection with any debt collection or enforcement efforts under this provision.

6. PPRO reserves the right to suspend or limit the Skrill Payment Method pending full payment of any outstanding claims, charges, penalties, costs or charges by the Contractual Partner.

7. PPRO reserves the right to suspend, at any time and at its reasonable discretion, the e-money Account (or certain functionalities thereof such as uploading, receiving, sending and/or withdrawing funds), inter alia, for audit.

8. The Contractual Partner shall ensure that its website and its Merchants websites remain accessible for the purpose of conducting manual checks or automated searches in order to investigate the accuracy of information contained on the website in relation to the Services.

9. The Contractual Partner shall submit to PPRO for pre-approval the content of every Merchant website that the Contractual Partner intends to integrate with the Skrill Payment Method for accepting payments.

10. The Contractual Partner will provide its Customers with a clear and fair return and refund policy and will procure that its Merchants do the same.

11. PPRO may establish a security or a reserve (the "Security") in relation to the Contractual Partner or individual Merchants, for the purpose of providing a source of funds to pay PPRO for any and all, actual and reasonably anticipated claims, losses, cost, penalties and expenses in relation to the Contractual Partner or its Merchants.

12. The Skrill Payment Scheme ("Skrill") is entitled at any stage to prevent any sum determined by Skrill (in its sole discretion) from being withdrawn from the e-money Account ("Suspended Sum") and PPRO shall bear no liability to the Contractual Partner should this occur unless the reason for the Suspended Sum is directly caused by PPRO's own breach of a contractual obligation owed to Skrill.

13. The amount of the Security (either expressed as an absolute amount or as a percentage of past payments into the e-money Account) shall be determined by PPRO from time to time in its sole discretion.

14. PPRO shall have the right, at any time, without notice to offset any claims, costs, charges, penalties and expenses from any Security, or current balance in the e-money Account.

15. Notwithstanding any of the foregoing, where the Contractual Partner incurs a negative balance in relation to funds owed into the e-money Account or becomes otherwise liable for the repayment of monies, the Contractual Partner shall be obliged to make good such negative balance or make a corresponding payment to PPRO within seven (7) days of PPRO's request or demand for such payment.

16. PPRO may terminate the provision of the Skrill Payment Method or any Payment Service associated with it by giving the Contractual Partner two months' prior notice thereof.

17. In addition to any general restrictions on Merchant businesses listed in Chapter 2, section 9.k):

    a) It is strictly forbidden to use the Skrill Payment Method to send or receive payments as consideration for the sale or supply of: tobacco products, prescription drugs, drugs and drug paraphernalia, weapons (including without limitation, knives, guns, firearms or ammunition), satellite and cable TV descramblers, pornography, adult material, material which incites violence, hatred, racism or which is considered obscene, government IDs and licences including replicas and novelty items and any counterfeit products, unlicensed or illegal lotteries or gambling services (including without limitation the use of or participation in illegal gambling houses), unregistered charity services, items which encourage or facilitate illegal activities, prepaid debit cards or other stored value cards that are not associated with a particular Merchant and are not limited to purchases of particular products or services, third party processing or payment aggregation products or services, multi-level marketing, pyramid selling or ponzi schemes, matrix programmes or other "get rich quick" schemes or high yield investment programmes, goods or services that infringe the intellectual property rights of a third party, un-coded/miscoded gaming, timeshares or property reservation payments (on and off plan). PPRO reserves the right, in its sole discretion, to add categories of prohibited Transactions by notifying the Contractual Partner thereof.

b) It is strictly forbidden to make payments to or to receive payments from persons or entities offering illegal gambling services, including (but not limited to) illegal sports betting, casino games and poker games. Countries where online gambling is illegal include the United States of America, Turkey, China, Malaysia and Israel. This list is not exhaustive and it is the Contractual Partner's responsibility to ensure that neither it nor its Merchants (if applicable) use the Skrill Payment Method for Transactions that may be considered illegal.

c) The Contractual Partner may only accept payments for the following categories of business subject to PPRO receiving approval from Skrill in its sole discretion: money exchange or remittance businesses, including but not limited to bureaux de change, currency exchanges and purchase of travel money; the collection of any form of donations or payments to charitable or not-for-profit organisations; dealing in natural resources such as jewels, precious metals or stones; live streaming the sale or supply of alcoholic beverages; the sale of supply of dietary supplements and alternative health products; any other business category published in an acceptable use policy on the Website from time to time. In case the Contractual Partner may be in doubt whether it or its Merchant's business falls under any of the above categories, the Contractual Partner must contact PPRO.

18. Skrill services are not permited to be used if you the Contractual Partner, a Merchant or a Customer are residing in any of the following countries: Afghanistan, Cuba, Iran, Myanmar, Nigeria, North Korea, North Sudan, Somalia, South Sudan, Syria or Yemen. This list is not exhaustive and Skrill may in their sole discretion decide to discontinue or restrict their services in other countries at any time and without prior notice. PPRO will make best efforts to keep the Contractual Partner informed of any such changes to these country restrictions.

3.110 Sofort

3.110.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	EUR 1.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services listed in Chapter 2, section 9.k)

3.110.2 Specific Terms

1. Sofort is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

2. The Contractual Partner is aware that currently, Transactions with Sofort may be executed by most standard banks in the countries listed in the relevant product sheets provided to the Contractual Partner. PPRO reserves the right to offer Sofort in other countries, as well. PPRO does not guarantee, however, that a Customer will be able to make a wire transfer from every bank account in one of the aforementioned countries or any other country. Further, PPRO does not guarantee that Transactions which can currently be made with Sofort via individual banks or countries will continue to remain possible in the future.

3. PPRO grants to the Contractual Partner the non-exclusive, temporary and limited right for the term of the Agreement to use itself or to offer the Sofort Transfer-Software to its Merchants. The Contractual Partner is

obliged to integrate the software into its systems in such a way that the URL and the SSL-certificate of Sofort are recognisable and verifiable.

3.111 SPEI (Mexico)

3.111.1 General

Payment Type	Real-time bank transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.111.2 Specific Terms

1. Where imposed by applicable law, the Contractual Partner, as applicable, shall use all special security processes reasonably introduced by the Payment Method to prevent abuse in any transactions. Furthermore, the Contractual Partner, as applicable, shall take such further anti- abuse measures that the Payment Method, at its reasonable discretion, deems necessary.

2. The Merchant must, as of the moment when the Payment Method is in receipt of the transaction funds from a customer, release to the customer that made such payment the goods or services to which the payment relates. Merchant shall not withhold such goods or services until the later date when the transaction funds are settled to the Merchant itself.

3. The Contractual Partner, as applicable, shall not accept payment via the Payment Method other than for the sole purpose of: (i) a bona fide arm's length customer paying for the Merchant's products and services where terms and conditions have been agreed between the Merchant and the customer; and (ii) transactions where the customer name matches the cardholder or account holder, as the case may be.

4. The Contractual Partner, as applicable, shall not change the delivery address of the customer for the transaction after the authorization request has been sent to the Payment Method.

5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), the Contractual Partner, as applicable, shall not use the Payment Method to accept payment for, make payment to, or, directly or indirectly, facilitate: (i) betting, including lottery tickets, casino gaming chips, off-track betting, memberships on gambling-related internet sites and wagers at races; (ii) Forex industry; (iii) bill payment services (meaning a service that allows debtors to pay their bills to utilities or other creditors); (iv) items that encourage, promote, facilitate or instruct others to engage in illegal activity to include, without limitation, drug trafficking, sex and human trafficking, arms trafficking, or laundering money; (v) infringing or encouraging infringement of any intellectual property or any other proprietary right under US laws or the laws of any applicable jurisdiction including, but not limited to: offering, providing, selling, furnishing making, having made any designer handbags, clothing and accessories, and consumer electronics; (vi) transfer of funds between bank accounts held in the same name for the purpose of (i) masking the origin or owner of the funds or (ii) circumventing any reporting obligations or (iii) operating in any manner that is illegal under any Applicable Law; (vii) any activity that could damage, disable, overburden, or impair DLocal or its affiliates including without limitation, using the services that interact with the DLocal Direct in an automated manner that is inconsistent with the parameters thereof; (viii) violation of any law, statute or ordinance; (ix) pyramid or Ponzi schemes, matrix programs, other "business opportunity" schemes or certain multi-level marketing programs; (x) controlling an account that is linked to another account that has engaged in any of the foregoing activities; (xi) defame, harass, abuse, threaten or defraud others, or collect, or attempt to collect, personal information about users, registered recipients, or third parties without their consent; (xii) intentionally interfere with another user's enjoyment of it, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms or other malicious code; (xiii) using the Dlocal Direct to provide Merchant with a cash advance from its own Card or to help others to do so; (xiv) the sale or supply of services or products which are outside the Merchant's ordinary course of business; (xv) a payment by a person other than a Customer; (xvi) accept payment by Dlocal Direct for a loan or an extension of a loan or any other financial services.

3.112 Surtimax (Colombia)

3.112.1 General

Payment Type	Cash Payment
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.113 Targeta Naranja (Argentina)

3.113.1 General

Payment Type	Credit Card
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; Binary

Credit CardPaymentGuaranteeYesYes N/AUSD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/dayIn addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult; Forex; BinaryCountryRestrictions

3.114 Tesco Lotus Cash (Thailand)

3.114.1 General

Payment Type	Cash Payment
Chargeback Risk	No

Refund possibility	N/A
Transaction minimum	THB 60.00 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.114.2 Specific Terms

1. The Contractual Partner agrees and where applicable will procure that its Merchants agree to not perform or fail to perform any act that violates federal, state/provincial, or local law in its respective place of incorporation, including, but not limited to, applicable anti-money laundering and anti-terrorism financing laws. The Contractual Partner agrees and where applicable will procure its Merchants to agree to accept reasonable instructions issued by the Payment Scheme in relation to the national laws of Malaysia, that the Payment Scheme may reasonably apply to foreign financial institutions carrying on payment acceptance activities in Malaysia. Notwithstanding the above, should the Contractual Partner or the Merchant not be able to comply with those reasonable instructions provided by the Payment Scheme, the Contractual Partner and/or Merchant retains the right to terminate utilization of the Payment Method immediately and without penalty.

2. The Contractual Partner must ensure that Merchants prominently display, on their premises or website as applicable, the brand name and logo of or any other marketing or publicity materials that may be provided to them on behalf of the Payment Scheme.

3. The Merchant is responsible for notifying the Customer regarding the fact that the Customer's statement will display "MOLPay", "MOLP", "MOLPay EC" or "NetBuilder EC" for the charges associated with the Payment Scheme instead of the Merchant's trading name.

4. Merchants must retain copies of all Transaction receipts for a minimum period of six (6) months. The Merchant shall provide copies of those receipts to PPRO within five (5) Business Days of receiving such request.

5. Merchants must contact the Customer by email or telephone in the event the Payment Scheme reasonably suspects a transaction may be fraudulent and notifies PPRO thereof requesting that the Merchant investigate the particular transaction. As part of such investigation, the Payment Scheme may request that the Merchant provides identification details regarding the Customer. However, the Merchant shall only be required to provide such information at its own discretion and in accordance with applicable data protection laws.

6. Merchants must include on their websites a full description of the Merchant's trading name, address, telephone number and URL, as well as accurately describe what goods and services are being offered for sale, the price, the action which must be taken to make a purchase, the point at which a sale is completed, and details of delivery, shipping, returns and refund policies.

7. Merchants must resolve any claims or complaints in respect of any purchase of goods, products or services made using the Payment Scheme, directly with the Customer. There shall be no right of recourse against the Payment Scheme in the event the Customer disputes the underlying contract of sale of such Transaction, for any reasons whatsoever, including without limitation, the quality, overcharging or late delivery of the good, product or service.

8. At no stage whatsoever will the Payment Scheme establish any form of communication with a Merchant other than through PPRO.

9. Acceptance of Transactions shall not in any way be binding to the Payment Scheme or PPRO as to the validity of any Transaction or Transaction receipts. The Payment Scheme shall not honour any Transactions which in the opinion of the Payment Scheme are not genuine, in which case the Payment Scheme shall notify PPRO and/or the relevant Merchant without delay.

10. Prohibited goods in addition to those prohibited goods and services listed in Chapter 2, section 9.k):
    a) Firearms / weapons, ammunition, fireworks and hazardous materials
    b) Drugs, drug paraphernalia and drug test circumvention aids, Miracle Cures

c) Currency and FOREX, gold bar, investment scheme, any activity associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, payment aggregator, any activity associated with the sale of traveller's checks or money orders, check cashing business, provide certain credit repair or debt settlement services, credit transactions or insurance activities

d) Pornography and adult content, escort services, sexually oriented materials or services, items that are considered obscene

e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes

f) Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, items encouraging illegal activity, pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes, stolen goods including digital and virtual goods

g) Tobacco, alcohol, materials containing offensive content

h) Counterfeit and replica goods, items or downloads infringe or violate copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, file sharing services, unlicensed multi-level marketing, time-sharing, telemarketing

3.115 Trustly

3.115.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No (once the money is settled in the Merchant account)
Refund possibility	Yes
Transaction minimum	Subject to conditions imposed by the Customers bank (usually EUR 0.01 per Transaction)
Transaction maximum	Subject to conditions imposed by the Customers bank
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Money remittance where the Contractual Partner does not hold a valid bank license in accordance with local requirements from applicable authorities; Shell banks as defined under FATF recommendations; asset-holding vehicles like trusts, foundations (apart from charity foundations), private wealth management structures; Adult entertainment (businesses where revenue is gained in part or whole from explicitly sexual material, including, but not limited to content (images and other media)) and escort services; Marijuana dispensaries and related businesses; Pseudo-pharmaceuticals; Illegal drugs and drugs paraphernalia; Weapons and munition (ammo, equipment, explosives) except for sports, antiques or collectors items; Pyramid selling, Ponzi schemes or other get rich quick schemes; Fortune tellers, mediums and other services speculating around supernatural phenomena; Distributing of items protected by copyright law (licensed software, file sharing, music, etc.) without a valid license/authorisation in place in the form of an IPR statement; Computer (including remote) tech support/performance optimisation/virus removal solutions (sellers/authorised resellers of downloadable and installable antivirus software fall outside of scope of this prohibition); Nazi and fascist memorabilia and militaria (both replicas and original artefacts) excluding auction houses (as it is assumed that those are acting clearly for needs of collectors), and marketplaces (as it is assumed that those have relevant policies and content controls in place)

1. Trustly is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.

2. The Contractual Partner and/or its Merchant is obliged to expose Trustly's logotype(s)/trademark(s) in an appealing and appropriate manner and in accordance with the applicable service presentation requirements as set out at https://trustly.com/en/developer/documents.

3. The Contractual Partner is aware and confirms that its Merchants are made aware, that

   a) the Trustly service is dependant on the full funcionality of third-party systems, primarily banks, and that Trustly does not guarantee the functionality of it's service in the event of failures, malfunctions or adjustments within such third-party systems; and

   b) transaction speeds may be affected in the event of significant peaks of transcation volumes initiated under a short period of time or during planned maintenace of the Trustly service

   and neither PPRO nor Trustly do assume any libility in case of the Contractual Partner or its Merchants suffering any damage due to non-functionality of such third-party systems or during significant peaks of transcation volumes or during planned maintenance.

3.116 TrustPay

3.116.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	EUR 0.01 per Transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services listed in Chapter 2, section 9.k): Weapons or related items e.g. guns, gun parts, ammunition, knives; Financial products resembling a Ponzi scheme; Illegal drugs and drug paraphernalia; Online antiques traders and seller of historical replicas

3.116.2 Specific Terms

1. TrustPay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction. The Contractual Partner will allow PPRO to access its websites through manual observation, automated "spidering" or other automated search techniques in order to confirm the accuracy of content. However, PPRO is under no obligation to monitor the accuracy of the Contractual Partner's and/or its Merchant's websites.

2. The Contractual Partner shall ensure that its standard Merchant agreement contains provisions for termination of the contract with immediate effect, in the event a Merchant does not deliver the goods or services purchased, rejects complaints about goods or services without justification or refuses to enable the return of goods without justification. The Contractual Partner is also aware that the TrustPay Service may be terminated without reason with a notice period of three (3) weeks.

3. The Contractual Partner shall at all times cooperate (and shall procure that its Merchants cooperate) with PPRO to investigate any suspected illegal, fraudulent or improper activity by a Merchant or a Customer or any other person associated with the Contractual Partner that may be accessing the TrustPay Service.

4. The Contractual Partner shall and if applicable shall ensure that its Merchants clearly disclose on their respective websites:

   a) the Merchant's identification data;

   b) full specification of the offered goods and/ or services, including their price and the clearing currency;

   c) description of the complaint procedure/ return of goods or services, including information on consumer rights;

   d) method of refunding (returning) payments received from the Merchant's Customers;

   e) contact data of the Merchant's customer service;
   f) export restrictions, if any, imposed on the offered goods; and
   g) method of delivery of the goods/services provided;

5. The Contractual Partner warrants that neither itself, its directors nor its beneficial owners are subject to the consolidated list of persons, groups and entities subject to EU financial sancions as published by the European Commission and the European External Action Service and that the same is true for all its Merchants.

6. The Contractual Partner is aware that TrustPay shall be entitled not to credit or transfer funds to PPRO for the benefit of the Contractual Partner, if the data about the payer is not clear, comprehensible, and specific enough; or if the Transaction contradicts applicable law, or if there is a reasonable suspicion that the relevant Transaction is associated with money laundering, terrorism financing, or other criminal activity.

3.117 UnionPay

3.117.1 General

Payment Type	Card Scheme
Chargeback Risk	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	see Specific Terms
Specific Prohibited Goods and Services	See Specific Terms

3.117.2 Specific Terms

1. A Merchant offering UnionPay to its Customers needs to abide by the UPI Operating Regulations, UnionPay's document governing all UnionPay Transactions, which can be obtained from PPRO upon request. These regulations include but are not limited to:
   a) UnionPay has the right to audit the records and procedures of and conduct an investigation or onsite review at any Merchant or its third party that are related to UnionPay card business and products at any time.
   b) The UnionPay Acceptance Mark shall be displayed at all Merchant locations, whereby UnionPay Acceptance Mark refers to the combined usage of UnionPay logos, auxiliary patterns and scenario characters. Each Merchant has to ensure that the pattern, shape and colour value of the UnionPay Acceptance Mark displayed at card acceptance locations and terminals are consistent with the standards for registered UnionPay marks and that the UnionPay Acceptance Mark is displayed as prominently as the logo of any other Payment Method in terms of position and size.
   c) A Merchant must accept all UnionPay cards properly presented for payment unless limitations apply in accordance with local regulations. Specifically, the Merchant should not refuse to accept a UnionPay card for the reason that the card is issued overseas, or co-branded with the Merchant's competitor. Exceptions may apply in accordance with the UPI Operating Regulations.
   d) Unless otherwise permitted by the local regulator and UnionPay, and a surcharge has already been imposed on other card brands, the Merchant shall undertake not to impose a surcharge on a UnionPay cardholder and shall accept UnionPay cards at the same price and terms as cash. Certain Merchants may be allowed to charge a convenience fee based on the jurisdiction of operation and business category and in accordance with the UPI Operating Regulations.
   e) UnionPay reserves the right to refuse processing of Transactions of any particular Merchant at any time in which case UnionPay will notify PPRO and PPRO will terminate access of such Merchant to the Payment Method accordingly.
   f) When accepting UnionPay Cards, it's the Merchant's obligation to verify the card and all cards which are inconsistent with the requirements for verification shall be rejected. This obligation contains checking the cards for (i) having a UnionPay logo; (ii) having no indication of "Sample Card" "Special Card" or

"VOID"; (iii) having no evidence of damage or alteration; and to the extend applicable (iv) signature or photo on the card matching the Customer's signature or photo.

g) A Merchant must cancel or reject the Transaction and capture the card of the transaction response message displayed on the terminal is a card-capture instruction and/or the issuer sends out a card-capture instruction after being contacted by the Merchant. The Merchant must inform PPRO (directly or if applicable via the Contractual Partner) within 3 business days after the day of card capture and bear any risk if the captured card is not handled as required in accordance with the UPI Operating Regulations.

h) For recurring Transactions, an explicit agreement needs to be signed between the Merchant and the Customer, details of which can be found in the UPI Operating Regulations. A Merchant must retain such agreement for at least one (1) year upon expiry.

i) All sensitive data, stored or retrieved, can only be used for the related Transaction. This includes but is not limited to (i) magnetic stripe data taken from the a card, a chip, or elsewhere; (ii) CVN2; (iii) PIN or the encrypted PIN block; (iv) verification data related to UnionPay card transactions, including data for online businesses, telephone banking, mobile banking, etc., such as the user name, login password, payment password, real name, ID number, mobile phone number, dynamic verification code, biometric features, etc. The data shall be deleted immediately upon authorization of the Transaction or expiry of the deferred authorization period.

j) Merchants shall not use Transaction receipts (paper or electronic), UPI logos or marks, UnionPay acceptance devices or services (including terminals, payment gateways, UnionPay QRCs, etc.) for purposes beyond the Agreement, nor shall a third be allowed to use them.

k) Merchants shall keep Transaction receipts (paper or electronic) and original records related to Transactions for at least one year. The Merchant shall bear financial losses incurred due to inappropriate retention or loss of Transaction receipts.

l) Subject to a longer period in the Agreement, PPRO has the right of inquiry and recourse regarding Transactions which occurred before the termination of the Agreement within twenty-four (24) months of the termination of the Agreement.

2. UnionPay may not be used for:

   a) industries that are not allowed by the laws and regulations of Mainland China or of the countries/regions where the Merchants are located, including but not limited to pornographic services, contraband drugs sales, drugs, pornographic publications and firearms or ammunition;

   b) idependently of the industry, Merchants that have been listed on the black lists of other international card organizations;

   c) In addition, for cards issued in Mainland China: Agricultural co-operatives; Wire Transfer Money Orders; Financial institutions – merchandise and services;Quasi Cash – Member Financial Institution; Quasi Cash – Member Financial Institution; Non-financial institutions – foreign currency, money orders (not wire transfer), scrip, and travelers' checks; Securities – brokers and dealers; Payment Transactions – Member Financial Institution; Payment Transactions – Merchant; Payment Services Provider – Money Transfer for A Purchase; Payment Services Provider – Member Financial Institution; Payment Services Provider – Merchant; Money Transfer – Member Financial Institution; Value Purchase – Member Financial Institution; Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks.

3. A Transaction limit of USD 5,000 applies for a variety of industries solely in regards to cards issued in Mainland China. Additionally, limits can be set by card issuers as well as QR code app providers.

3.118 VTC Pay - Vietnamese Online Bank Transfer

3.118.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	VND 1.00
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.118.2 Specific Terms

1. VTC Pay is a bank transfer Payment Method where the Contractual Partner receives a real time confirmation of the Transaction.
2. The Contractual Partner will or if applicable shall ensure that its Merchants will display on its website fully and exactly:
   a) information about products and services;
   b) policies on return/ exchange and warranty related to products;
   c) policies on delivery and other policies (if any).
3. The Contractual Partner will or if applicable shall ensure that its Merchants will store any documents, receipts of sale or delivery and other evidence necessary to resolve a possible dispute or complaint. The Contractual Partner is solely liable if a dispute or a complaint cannot be resolved due to the lack of such evidence.
4. The Contractual Partner will refund the respective Transaction successfully paid via VTC Pay to the Customer in case of a dispute or a complaint where: a) the Customer did not receive the goods and the Contractual Partner does not have any documents or other evidence to demonstrate for the delivery of the goods to the Customer; or b) the Customer complains his payment transaction is fraudulent/forged and the Contractual Partner has not delivered goods or services to the Customer.
5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), VTC Pay may not be used for:
   a) Firearms; weapons; ammunition; fireworks and hazardous materials
   b) Drug paraphernalia and drug test circumvention aids, miracle cures
   c) Pornography and adult content; escort services; sexually oriented materials or services
   d) Tobacco; alcohol; gold bar; counterfeit and replica good
   e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
   f) Currency and FOREX; investment scheme; payment aggregator; services associated with the sale of traveller's checks or money orders; check cashing businesses; provision of certain credit repair or debt settlement services, credit transactions or insurance activities; services associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card
   g) Pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes; unlicensed Multi-level marketing; telemarketing; time sharing; file sharing services;
   h) Stolen goods including digital and virtual goods; any activity involving the sales of products or services identified by government agencies to have a high likelihood of being fraudulent

3.119 VTC Pay - Wallet

3.119.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	VND 1.00
Transaction maximum	N/A
Specific Prohibited Goods and Services	see Specific Terms

3.119.2 Specific Terms

1. VTC Pay is a digital wallet that can be used by all Customers registered with VTC.
2. The Contractual Partner will or if applicable shall ensure that its Merchants will display on its website fully and exactly:
   a) information about products and services;
   b) policies on return/ exchange and warranty related to products;
   c) policies on delivery and other policies (if any).
3. The Contractual Partner will or if applicable shall ensure that its Merchants will store any documents, receipts of sale or delivery and other evidence necessary to resolve a possible dispute or complaint. The Contractual Partner is solely liable if a dispute or a complaint cannot be resolved due to the lack of such evidence.
4. The Contractual Partner will refund the respective Transaction successfully paid via VTC Pay to the Customer in case of a dispute or a complaint where: a) the Customer did not receive the goods and the Contractual Partner does not have any documents or other evidence to demonstrate for the delivery of the goods to the Customer; or b) the Customer complains his payment transaction is fraudulent/forged and the Contractual Partner has not delivered goods or services to the Customer.
5. In addition to those prohibited goods and services listed in Chapter 2, section 9.k), VTC Pay may not be used for:
   a) Firearms; weapons; ammunition; fireworks and hazardous materials
   b) Drug paraphernalia and drug test circumvention aids, miracle cures
   c) Pornography and adult content; escort services; sexually oriented materials or services
   d) Tobacco; alcohol; gold bar; counterfeit and replica good
   e) Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not it is legally defined as a lottery) and sweepstakes
   f) Currency and FOREX; investment scheme; payment aggregator; services associated with the sale of traveller's checks or money orders; check cashing businesses; provision of certain credit repair or debt settlement services, credit transactions or insurance activities; services associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card
   g) Pyramid or Ponzi scheme, matrix program and other "get rich quick" schemes; unlicensed Multi-level marketing; telemarketing; time sharing; file sharing services;
   h) Stolen goods including digital and virtual goods; any activity involving the sales of products or services identified by government agencies to have a high likelihood of being fraudulent

3.120 WebPay

3.120.1 General

Payment Type	Real-time Bank Transfer
Chargeback Risk	No
Refund possibility	N/A
Transaction minimum	N/A
Transaction maximum	USD 3000.00/Tx, 100.000 Tx/day, total USD 1,000,000.00/day
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): Products or services which are to be performed or delivered by a third party; products or services which are outside the Merchants ordinary course of business; gambling; loans or an extension of a loan or any other financial services; obscene, pornographic, unlawful products or services or products or services connected thereto; products or services which are or are connected to instructions for the production of weapons or explosives; pharmaceuticals (other than supplement); adult

3.121 WeChat Pay

3.121.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	RMB 0.01 per Transaction
Transaction maximum	RMB 10,000 - 50,000 per Transaction for Transactions made by linked Card (depending on Customer's bank); RMB 300,000/Transaction for Transactions made by Wallet; RMB 300,000/year
Specific Prohibited Goods and Services	see Specific Terms

3.121.2 Specific Terms

1. WeChat Pay is an e-wallet that can be used by all Customers registered with WeChat Pay.
2. The Contractual Partner is, and where applicable will ensure that its Merchants are, fully aware that WeChat Pay can only be used for goods or services listed in clause 10 below and that the maximum Transaction amount and therefore the maximum order value per order may be adjusted by PPRO at any time.
3. The Contractual Partner may not, and if applicable needs to ensure that its Merchants will not, charge Customers any additional fee or provide lower service when the Customer uses WeChat Pay as method of payment.
4. The Contractual Partner or its Merchants as applicable is obliged to keep the original receipts and relevant Transaction records for at least five (5) years from the date of Transaction.
5. The Contractual Partner shall not and, if applicable, will ensure its Merchants will not, in any manner, collect, store or use Customers' data, except as necessary to provide the related service, otherwise, the Contractual Partner will be liable for all losses incurred by PPRO, WeChat Pay and/or Customers.
6. In the event that WeChat Pay or any Customer suffers any loss arising from the circumstances in the course of a Transaction, including but not limited to fraud, denial of transaction, chargeback, account information leakage, violation of applicable state laws, rules and regulations, breach of commitments to Customer, the Contractual Partner shall be responsible for such claims. In the event that the Contractual Partner or, if applicable, its Merchant(s) deliberately delay in resolving these claims, PPRO shall be entitled at its own reasonable discretion to debit directly an amount equivalent to the loss from the WeChat Pay settlement payment payable to the Contractual Partner.
7. In case a Customer requests a refund directly from WeChat Pay for a payment that is not yet settled with the Contractual Partner, the Contractual Partner must respond within two (2) working days after being contacted by PPRO to clarify the issue, otherwise WeChat Pay may refund the Transaction to the Customer. In all other cases, the Contractual Partner shall respond to any inquiries and, if requested, send a copy of the original receipt by email to PPRO within three (3) working days.
8. The Contractual Partner is aware and, if applicable, will ensure that its Merchants are aware, that refunds for Transactions made by using WeChat Pay shall only be refunded by utilizing WeChat Pay, otherwise the resulting risks and disputes will be borne by the Contractual Partner.
9. The Contractual Partner is, and, if applicable, will ensure that its Merchants are, fully aware that WeChat Pay will terminate the service and that the Contractual Partner must assume liability in cases where the Contractual Partner itself or it's Merchant, as applicable: (a) operates in violation of the relevant rules and refuses to make corrections after being requested to do so; (b) commits any act that harms the interest of WeChat Pay; or (c) is involved in risk events or abnormal Transactions, in WeChat Pay's reasonable discretion.
10. WeChat Pay may only be used for the following goods and services:

a) Apparel/Accessories/Bags
b) Gift/Flowers/Souvenir
c) Outdoor/Sport/Fitness equipment/Security and protection
d) Musical instrument
e) Watch/Clock/Glasses/Cosmetic lenses
f) Jewelry/Accessories
g) Home furnishing/Construction materials/Decoration/Fabrics
h) Food
i) Health care products/Supplements
j) Household appliances
k) Personal care & contraception product
l) Beauty makeup/Skin care/Personal care
m) Crafts/Potting/Interior decoration
n) Car/Motorcycle/Bicycle/Accessories/Refitted vehicle
o) Digital product
p) Office equipment
q) Maternal and baby products/Children's toys
r) Maternal and Child (online) stores
s) Book/Audio/Stationery
t) Pet food
u) Hotels, Travel
v) Education

3.122 WeChat Pay Instore (NativePay, QuickPay)

3.122.1 General

Payment Type	Wallet
Chargeback Risk	No
Refund possibility	Yes
Transaction minimum	RMB 0.01 per Transaction
Transaction maximum	RMB 10,000 - 50,000 per Transaction for Transactions made by linked Card (depending on Customer's bank); RMB 300,000/Transaction for Transactions made by Wallet; RMB 300,000/year
Specific Prohibited Goods and Services	see Specific Terms

3.122.2 Specific Terms

1. WeChat Pay is an e-wallet that can be used by all Customers registered with WeChat Pay.
2. The Contractual Partner is, and where applicable will ensure that its Merchants are, fully aware that WeChat Pay can only be used for goods or services listed in clause 13 below and that the maximum Transaction amount and therefore the maximum order value per order may be adjusted by PPRO at any time.
3. If WeChat Pay is offered to Customers at a physical point of sale, the Contractual Partner is responsible for the development, procurement, installation and any related costs of the device with communication function which is installed by the Merchant and can be used to scan or to display QR code or barcode (the "Acquiring Device"). PPRO and WeChat Pay do not assume any liability for the Acquiring Device.

4. The Contractual Partner is not allowed to, and where applicable shall ensure that its Merchants do not, transfer the Acquiring Device arbitrarily or move it to a different place of business or exchange it between different cashiers, otherwise the Contractual Partner will be responsible for any direct economic losses incurred to Customers and WeChat Pay.

5. The Contractual Partner shall, or shall request its Merchant as applicable, to paste, display, hang and maintain the “WeChat Pay” logo – and only the logo - in a prominent position on the Acquiring Device, in its business place or on its official website. Usage of the “WeChat Pay” logo or any related business logos and trademarks for any other purposes is not permitted.

6. The Contractual Partner may not, and if applicable needs to ensure that its Merchants will not, charge Customers any additional fee or provide lower service when the Customer uses WeChat Pay as method of payment.

7. The Contractual Partner or its Merchants as applicable is obliged to keep the original receipts and relevant Transaction records for at least five (5) years from the date of Transaction.

8. The Contractual Partner shall not and, if applicable, will ensure its Merchants will not, in any manner, collect, store or use Customers’ data, except as necessary to provide the related service, otherwise, the Contractual Partner will be liable for all losses incurred by PPRO, WeChat Pay and/or Customers.

9. In the event that WeChat Pay or any Customer suffers any loss arising from the circumstances in the course of a Transaction, including but not limited to fraud, denial of transaction, chargeback, account information leakage, violation of applicable state laws, rules and regulations, breach of commitments to Customer, the Contractual Partner shall be responsible for such claims. In the event that the Contractual Partner or, if applicable, its Merchant(s) deliberately delay in resolving these claims, PPRO shall be entitled at its own reasonable discretion to debit directly an amount equivalent to the loss from the WeChat Pay settlement payment payable to the Contractual Partner.

10. In case a Customer requests a refund directly from WeChat Pay for a payment that is not yet settled with the Contractual Partner, the Contractual Partner must respond within two (2) working days after being contacted by PPRO to clarify the issue, otherwise WeChat Pay may refund the Transaction to the Customer. In all other cases, the Contractual Partner shall respond to any inquiries and, if requested, send a copy of the original receipt by email to PPRO within three (3) working days.

11. The Contractual Partner is aware and, if applicable, will ensure that its Merchants are aware, that refunds for Transactions made by using WeChat Pay shall only be refunded by utilizing WeChat Pay, otherwise the resulting risks and disputes will be borne by the Contractual Partner.

12. The Contractual Partner is, and, if applicable, will ensure that its Merchants are, fully aware that WeChat Pay will terminate the service and that the Contractual Partner must assume liability in cases where the Contractual Partner itself or it’s Merchant, as applicable: (a) operates in violation of the relevant rules and refuses to make corrections after being requested to do so; (b) commits any act that harms the interest of WeChat Pay; or (c) is involved in risk events or abnormal Transactions, in WeChat Pay’s reasonable discretion.

13. WeChat Pay may only be used for the following goods and services:

    a) Apparel/Accessories/Bags
    b) Gift/Flowers/Souvenir
    c) Outdoor/Sport/Fitness equipment/Security and protection
    d) Musical instrument
    e) Watch/Clock/Glasses/Cosmetic lenses
    f) Jewelry/Accessories
    g) Home furnishing/Construction materials/Decoration/Fabrics
    h) Food
    i) Health care products/Supplements
    j) Household appliances
    k) Personal care & contraception product
    l) Beauty makeup/Skin care/Personal care

m) Crafts/Potting/Interior decoration
n) Car/Motorcycle/Bicycle/Accessories/Refitted vehicle
o) Digital product
p) Office equipment
q) Maternal and baby products/Children's toys
r) Maternal and Child (online) stores
s) Book/Audio/Stationery
t) Pet food
u) Hotels, Travel
v) Education

3.123 Zimpler (formally PugglePay)

3.123.1 General

Payment Type	Mobile Payment
Chargeback Risk	No
Refund possibility	Yes (no partial refund)
Transaction minimum	EUR 3.50/SEK 35.00 per Transaction
Transaction maximum	EUR 500.00/SEK 5000.00 per Transaction (gaming Transactions), EUR 1500.00/SEK 15,000.00 per Transaction (non-gaming Transactions)
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in Chapter 2, section 9.k): sex, adult and pornographic services, adult dating

3.123.2 Specific Terms

1. Zimpler is a mobile Payment Scheme where the Merchant receives a real-time confirmation of the Transaction.
2. Any liability for damages in relation to the Zimpler Payment Method howsoever arising is limited to the total amount of outstanding payment that may be owed to the Contractual Partner and which has not yet been remitted by PPRO at the time the claim for damages was notified. The Contractual Partner will ensure if applicable that this provision is included in any agreements it may execute with Merchants.
3. With respect to the Zimpler Payment Method exclusively, the Contractual Partner will secure the right for Zimpler (at its own cost) to handle the legal defense in relation to any legal action, claim, demand or proceedings brought by any person against the Contractual Partner.
4. Any obligation to remit payments to the Contractual Partner may exclusively be revoked for the following types of Transactions:
   a) Transactions where delivery of goods/services/funds to the Customer has not been made by a Merchant. In such cases Merchants will be afforded the opportunity to clarify and resolve the matter with Customers such period of time not to extend more than 3 weeks post purchase time. If the matter is resolved with the Customer, any right of revocation under this provision shall be waived.
   b) Transactions where the due date of a payment owed by a Customer to a Merchant is incorrectly displayed or otherwise communicated by the Merchant.
   c) If there is a hindrance preventing transfer of the funds related to the specific Transaction (for example if equivalent funds are not transferred by the bank).
   d) Transactions in a currency other than EUR or SEK.
   e) Transactions that are made by a Customer who does not hold a social security number in Sweden or Finland.

5. If, at least one Target-2 Bank Day prior to settlement of Transactions, PPRO does not receive notice of Transactions which should be cancelled and PPRO undertakes settlement measures in relation to such Transactions, PPRO shall have the right to refund the cancelled amount from any future settlement amount owed to the Contractual Partner or a Merchant and to charge an additional refund processing fee to the Contractual Partner.

6. If a Zimpler Transaction is incorrectly executed by a Customer in favour of a Merchant, the Contractual Partner must immediately inform PPRO.

7. The Contractual Partner shall at all times ensure that Merchants are made solely responsible for the prompt and correct handling of Customer complaints and returns. If complaints are not finalised within 1 month of their receipt, the Contractual Partner shall inform PPRO accordingly. Merchants must send all purchase and repurchase Transactions in digitally agreed form as communicated by PPRO from time to time. The Contractual Partner shall without undue delay inform PPRO if a Customer disputes a payment, or makes some other objection.

8. By utilising the Zimpler Payment Method, Merchants permit (and the Contractual Partner if applicable shall procure) that Zimpler may disclose the fact that a Merchant uses Zimpler. In relation thereto, Merchants will allow (and the Contractual Partner if applicable shall procure) Zimpler the use of the Merchant's name and logo to identify the Merchant as a Customer of Zimpler in marketing materials, Zimpler's website and presentations.