

**Alipay+ Terms and Conditions (Alipay+ 服務的條款和條件)**

1. The following Alipay+ Terms and Conditions shall apply to the Merchant using Alipay+ Services and shall supplement the terms and conditions in the Payment Service Acceptance Application Form. In the event of any conflict or inconsistency between the terms and provisions of this Alipay+ Terms and Conditions and the Payment Service Acceptance Application Form, the terms and conditions of the Alipay+ Terms and Conditions shall prevail. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail. 以下 Alipay+ 條款和條件適用於使用 Alipay+ 服務的商戶，並補充付款服務驗收申請表的條款和條件。如果本 Alipay+ 條款和條件和付款服務驗收申請表的條款和規定有任何衝突或不一致，則以 Alipay+ 條款和條件的條款和條件為準。如本條款和條件英文版本與中文版本之間存在差異或不一致，則以英文版本為準。
2. Definitions. Unless as otherwise indicated herein, or as the context may otherwise require: 定義如無特別說明，下列術語在本協議中的定義為：
- “**ABC Laws**” means those Relevant Laws intended to prohibit bribery or some other form of corruption, including fraud and tax evasion; 「**ABC 法律**」是指在禁止賄賂或某些其他形式的腐敗（包括欺詐和逃稅）的相關法律；
- “**Acceptance Marks**” means the Alipay+ Brand Mark and the Mobile Payment Partners’ Trade Marks identified by Alipay+ to indicate the acceptance of Mobile Payment Partner Products; 「**接受標誌**」是指識別的 Alipay+ 牌標誌和移動支付合作伙伴的商標，以表明接受移動支付合作伙伴產品；
- “**Alipay+**” means Alipay Connect Pte. Ltd., including its successors and assigns; 「**Alipay+**」是指 Alipay Connect Pte. Ltd, 包括其繼任者和受讓人；
- “**Alipay+ Brand Mark**” means a mark, including word, name, logo, design, symbol and trademark, that represents the Alipay+ and its products and services. Alipay+ and its affiliate is the exclusive owner of the Alipay+ Brand Mark; 「**Alipay+ 品牌標誌**」指代表 Alipay+ 及其產品和服務的標誌，包括文字、名稱、標識、設計、符號和商標。Alipay+ 及其關聯公司是 Alipay+ 品牌標誌的獨家擁有者；
- “**Alipay+ Core**” means the systems and services through which Alipay+ and its affiliates deliver electronic payment processing, clearing and settlement services to eftPay; 「**Alipay+ 核心**」是指 Alipay+ 及其關聯公司向易付達提供電子支付處理、清算和結算服務的系統和服務；
- “**Alipay+ Payment Product**” means any of the four In-Store Payment or Online Payment products provided by Alipay to eftPay: User-Presented Mode, Merchant-Presented Mode, Cashier Payment and Auto Debit; 「**Alipay+ 支付產品**」是指 Alipay+ 向易付達提供的四種店內支付或在線支付產品中的任何一種：用戶呈現模式、商戶呈現模式、收銀員支付和自動扣款；
- “**AML**” means anti-money laundering and counter-terrorism in the context of AML Laws; 「**反洗錢**」是指反洗錢法中的反洗錢和反恐；
- “**AML/Fraud Risk**” means risk associated with fraud, money laundering, Sanctions, terrorism or terrorist financing, tax evasion, currency controls or failure of compliance with AML Laws and other associated Relevant Laws; 「**反洗錢/欺詐風險**」是指與欺詐、洗錢、制裁、恐怖主義或恐怖主義融資、逃稅、貨幣控制或不遵守反洗錢法和其他相關相關法律相關的風險；
- “**AML Laws**” means Relevant Laws intended to combat money laundering, terrorist financing or related crimes; 「**反洗錢法**」是指旨在打擊洗錢、恐怖主義融資或相關犯罪的相關法律；
- “**Auto Debit**” is an Online Payment product provided by Alipay+, whereby a User enters into an auto debit agreement to bind a User Account with a Merchant’s service and enjoy automatic payment for recurring Transactions; 「**自動扣款**」是指 Alipay+ 提供的在線支付產品，用戶通過簽訂自動扣款協議，將用戶賬戶與商戶服務綁定，享受重複交易自動支付；
- “**Chargeback**” means return of a Payment from eftPay to a Mobile Payment Partner resulting from the Mobile Payment Partner requesting a Chargeback via the dispute handling platform within the timeframe in accordance with the Rules; 「**退單**」是指移動支付合作伙伴根據規則在時限內通過爭議處理平台要求退單，將易付達支付給移動支付合作伙伴的款項；
- “**Cashier Payment**” is an Online Payment product provided by Alipay+, whereby a Merchant redirects a User to the payment page of a Mobile Payment Partner to confirm the Transaction details and authorise the Payment; 「**收銀支付**」是 Alipay+ 提供的在線支付產品，商戶將用戶重定向到移動支付合作伙伴的支付頁面，確認交易明細並授權支付；
- “**Confidential Information**” means non-public, proprietary or other confidential information which by its nature or by the circumstances of the disclosure could be, or reasonably could be expected to be, regarded as confidential, whether in oral, written or other form, including the content and performance of the Rules, business plans, capitalisation tables, budgets, financial statements, costs, prices and marketing plans, contracts and licences, employee, customer, supplier, shareholder, partner or investor lists, technology, know-how, business processes, trade secrets and business models, notes, sketches, flow charts, formulas, blueprints and elements thereof, source code, object code, graphical design, user interfaces and other intellectual property, including that of any customer, supplier or other third party (including in the case of Alipay+, the interface technologies, security protocol and certificate to any other website or enterprise provided by Alipay+); Regardless of whether the receiving entity obtains such information solely or partially from the disclosing entity. Confidential Information shall not include information that (i) is or becomes (through no improper action or inaction by the receiving entity) generally known to the public; (ii) was in the receiving entity’s possession or known by it prior to receipt from the disclosing entity; (iii) was lawfully disclosed to the receiving entity or the third party; or (iv) was independently developed without use of any Confidential Information of the disclosing entity by employees of the receiving entity who have had no access to such Confidential Information;
- 「**機密信息**」是指非公開、專有或其他機密信息，根據其性質或披露情況，無論是口頭、書面還是其他形式，都可能或合理地預期被視為機密信息，包括規則的內容和績效、業務計劃、資本化表、預算、財務報表、成本、價格和營銷計劃、合同和許可、員工、客戶、供應商、股東、合作伙伴或投資者名單、技術、專有技術、業務流程、商業秘密和商業模式、注釋、草圖、流程圖、公式、藍圖及其元素、源代碼、目標代碼、圖形設計、用戶界面和其他知識產權，包括任何客戶、供應商或其他第三方的知識產權（包括就 Alipay+ 而言，Alipay+ 提供的與任何其他網站或企業的接口技術、安全協議和證書）；無論接收實體是單獨還是部分從披露實體獲取此類信息。機密信息不應包括 (i) 已經或成為（通過接收實體的不當行為或不作為）為公眾普遍知曉的信息；(ii) 在接收實體從披露實體接收之前已為接收實體所有或知曉；(iii) 已合法披露給接收實體或第三方；(iv) 由接收實體的員工在沒有使用披露實體的任何機密信息的情況下獨立開發的，這些員工無法訪問此類機密信息；
- “**Data**” means all data stored, processed or created by or on behalf of an entity (including in the case of eftPay, by eftPay’s representatives) in the course of the performance of obligations under the Rules and includes any personal information or personal data that is provided or made available to Alipay+ or its affiliates in connection with the Services and the Rules by or on behalf of eftPay; 「**數據**」是指實體或代表實體（包括易付達，由易付達的代表）在履行規則義務過程中存儲、處理或創建的所有數據，包括任何個人信息或個人數據由易付達或代表易付達向 Alipay+ 或其關聯公司提供或提供與服務和規則有關的信息；
- “**Digital Goods or Services**” means digital content, digital goods or digitally-supplied goods or services;
- 「**數字商品或服務**」是指數字內容、數字商品或數字提供的商品或服務；
- “**Economic and Trade Sanctions Laws**” means those Relevant Laws imposing economic or financial sanctions, trade embargoes, export controls and anti-boycott laws and regulations; 「**經濟和貿易制裁法**」是指實施經濟或金融制裁、貿易禁運、出口管制和反抵制法律法規的相關法律；
- “**Government Agency**” means any government, semi-governmental, statutory, administrative, revenue, fiscal or judicial body, department, commission, authority, agency, court of law, tribunal, stock exchange or other person having jurisdiction in connection with the activities contemplated by the Rules and includes law enforcement bodies/agencies and any body having regulatory or supervisory authority under applicable law over any part of the business or affairs of Alipay+ or eftPay; 「**政府機構**」是指任何政府、半政府、法定、行政、收入、財政或司法機構、部門、委員會、當局、機構、法院、法庭、證券交易所或其他對預期活動有管轄權的人根據規則，包括執法機構/機構以及根據適用法律對 Alipay+ 或易付達的業務或事務的任何部分具有監管或監督權的任何機構；
- “**In-Store Payment**” means a Payment made in person at a Merchant outlet; 「**店內付款**」是指親自在商戶網站進行的付款；
- “**IP Rights**” mean all industrial and intellectual property rights of any kind, including copyright, rights in computer software or source code, trade mark, service mark, design, patent, trade secret, semi-conductor or circuit layout rights, trade, business, domain or company names, moral rights, rights in Confidential Information, know-

how or other proprietary rights (whether or not any of these are registered and including any application for registration), and all rights or forms of protection of a similar nature or having an equivalent or similar effect to any of these which may subsist anywhere in the world; 「**知識產權**」指任何類型的所有工業和知識產權，包括版權、計算機軟件或源代碼權利、商標、服務標誌、設計、專利、商業秘密、半導體或電路布局權、貿易、商業、域名或公司名稱、精神權利、機密信息權利、專有技術或其他專有權利（無論這些權利是否已註冊，包括任何註冊申請），以及所有類似性質的權利或保護形式，或與可能存在於世界任何地方的任何這些具有同等或相似的效果；

「**Loss**」 means all claims, damages, losses, liabilities, costs and expenses of any kind and however arising, including legal costs (on a full indemnity basis), penalties, fines and interest, including those which are prospective or contingent and those the amount of which for the time being has not been ascertained or ascertainable; 「**損失**」是指任何形式的所有索賠、損害、損失、責任、成本和費用，無論發生的情況如何，包括法律費用（在全額賠償的基礎上）、罰款、罰款和利息，包括預期的或或有的，以及暫時無法確定或無法確定的金額；

「**Mobile Payment Partner**」 means a payment service provider where it issues a Mobile Payment Partner Product to a User, enters into a User Agreement with a User or processes a Transaction for a User; 「**移動支付合作伙伴**」是指向用戶發行移動支付合作伙伴產品、與用戶簽訂用戶協議或為用戶處理交易的支付服務提供商；「**Mobile Payment Partner Products**」 means a product offered by Mobile Payment Partners to Users to enable the Users to discharge payment obligations to Merchants through the use of, or in reliance on, the Services; 「**移動支付合作伙伴產品**」是指移動支付合作伙伴向用戶提供的產品，使用戶能夠通過使用或依賴服務向商戶履行支付義務；

「**Online Merchant**」 means a Merchant that makes its goods or services available for sale through an online store. Where a Merchant operates both a Merchant outlet and online store, the Merchant shall only be treated as an Online Merchant in respect of Transactions that take place at its online store; 「**在線商戶**」是指通過在線商店銷售其商品或服務的商戶。如果商戶同時經營商戶網點和網上商店，則該商戶僅就其網上商店發生的交易被視為網上商戶；

「**Online Payment**」 means a Payment initiated through a Merchant's online store; 「**在線支付**」是指通過商戶的在線商店發起的支付；

「**Partner Product**」 means a product or service issued, provided or distributed by eftPay to the Users or Merchants (as applicable), which (directly or indirectly) uses or relies upon one or more Services; 「**合作伙伴產品**」是指易付達向用戶或商戶（如適用）發行、提供或分發的產品或服務，該產品或服務（直接或間接）使用或依賴一項或多項服務；

「**Payment**」 means the transfer of a Transaction amount from a User to a Merchant which is routed, cleared and settled through Alipay+ Core; 「**支付**」是指將交易金額從用戶轉移到商戶，通過Alipay+核心進行路由、清算和結算；

「**Payment Cancellation**」 means the Service provided by Alipay+ through which a Merchant can cancel an original Payment, provided that the Alipay+ receives the Payment Cancellation request on the Transaction day or within 15 minutes from the daily cut-off; 「**取消支付**」是指Alipay+提供的服務，商戶可以通過Alipay+在交易日或每天截止後15分鐘內收到取消支付請求；

「**Payment Code**」 means the code presented by a User in an application provided by a Mobile Payment Partner for Merchants to recognise and initiate Payment, which codes are generated in accordance with the Alipay+ code-scanning payment standards; 「**支付碼**」是指用戶在移動支付合作伙伴提供的應用程序中提供的用於商戶識別和發起支付的代碼，該代碼按照Alipay+掃碼支付標準生成；

「**Payment Confirmation**」 means a confirmation message from a Mobile Payment Partner to Alipay+, or from Alipay+ to eftPay, that a Payment has been confirmed successfully. It can be a "success" response to Payment request, a "success" Payment Status Notification, or a "success" response to a Payment Status Inquiry; 「**支付確認**」是指移動支付合作伙伴向Alipay+或Alipay+向易付達發送的成功信息，表明支付已成功確認。它可以是對支付請求的“成功”響應、“成功”支付狀態通知或對支付狀態查詢的“成功”響應；

「**Payment Status Inquiry**」 means the Service provided by Alipay+ through which eftPay can send an inquiry to Alipay+ Core regarding a payment status; 「**支付狀態查詢**」是指Alipay+提供的服務，易付達可以通過該服務向Alipay+核心發送支付狀態查詢；

「**Payment Status Notification**」 means the notification made by a Mobile Payment Partner through Alipay+ Core to notify the corresponding eftPay whether a Payment has been authorised successfully; 「**支付狀態通知**」是指移動支付合作伙伴通過Alipay+核心通知對應的易付達支付是否授權成功的通知；

「**Payment System**」 means any multi-participant system (other than Alipay+ Core) or other payment scheme for the payment, routing, clearing or settlement of financial transactions or the transfer or remittance of funds, including credit card schemes, debit card schemes, e-payment schemes and deferred payment schemes; 「**支付系統**」指用於支付、路由、清算或結算金融交易或資金轉移或匯款的任何多方系統（Alipay+核心除外）或其他支付方案，包括信用卡方案、借記卡方案、- 支付計劃和延期支付計劃；

「**Refund**」 is a partial or full return of a Payment. The Refund process can only be initiated by eftPay or Merchant; 「**退款**」是部分或全部退還付款。退款流程只能由易付達 或商戶發起；

「**Relevant Law(s)**」 means, with respect to a Mobile Payment Partner, eftPay or the Alipay+ (as applicable), any law, statute, rule, regulation, licence condition, directive, treaty, judgment, order, guideline, decree, permit or injunction of any Government Agency, including any common law, and includes Sanctions, ABC Laws, AML Laws, Economic and Trade Sanctions Laws and laws, rules and regulations regarding Data, privacy, credit, financial services, market and consumer protection, in each case that is applicable to such Mobile Payment Partner, eftPay or the Alipay+ (as the case may be); 「**相關法律**」是指，就移動支付合作伙伴、易付達或Alipay+（如適用）而言，任何法律、法令、規則、條例、許可條件、指令、條約、判決、命令、指南、法令、任何政府機構的許可或禁令，包括任何普通法，包括制裁、ABC 法律、反洗錢法、經濟和貿易制裁法以及有關數據、隱私、信用、金融服務、市場和消費者保護的法律、規則和法規，適用於此類移動支付合作伙伴、易付達 或Alipay+（視情況而定）的每種情況；

「**Rules**」 means these Alipay+ Rules, as amended or replaced by Alipay+ from time to time, constitutes the binding terms and conditions between Alipay+ and eftPay, and govern the use of the Service and participation in the Alipay+ Core; 「**規則**」是指本Alipay+規則，經Alipay+不時修訂或替換，構成Alipay+與易付達之間具有約束力的條款和條件，並約束本服務的使用和參與Alipay+核心；

「**Sanctions**」 means the Economic and Trade Sanctions Laws and related regulations, rules or restrictive measures administered, enacted or enforced by a Sanctions Authority; 「**制裁**」是指經濟和貿易制裁法以及制裁當局管理、頒布或執行的相關法規、規則或限制性措施；

「**Sanctions Authority**」 means the Office of Foreign Assets Control, the United States Department of State, the United Nations Security Council, the European Union, Her Majesty's Treasury of the United Kingdom, the Ministry of Public Security of the People's Republic of China, the Ministry of Commerce of the People's Republic of China or any other relevant Government Agency responsible for the administration, enactment or enforcement of Economic and Trade Sanctions Laws, and related regulations, rules or restrictive measures; 「**制裁機構**」是指外國資產控制辦公室、美國國務院、聯合國安理會、歐盟、英國財政部、中華人民共和國公安部、中華人民共和國商務部或其他負責管理、制定或執行經濟貿易制裁法律及相關法規、規章或限制性措施的相關政府機構；

「**Scheme Requirements**」 means any applicable requirements, mandates and rules imposed by, a Payment System from time to time; 「**計劃要求**」是指支付系統不時施加的任何適用要求、授權和規則；

「**Services**」 means the Alipay+ Service, as may be supplemented or amended from time to time by Alipay+; 「**服務**」指Alipay+服務，可能由Alipay+不時補充或修改；

「**Tax Laws**」 means Relevant Laws in relation to Taxes, including identification of persons for purposes related to Taxes; 「**稅法**」是指與稅收相關的法律，包括為與稅收相關的目的而識別個人；

「**Taxes**」 means all federal, state, provincial, territorial, county, municipal, local or foreign taxes, including sales, use, licence, excise, goods and services, value added, stamp or transfer taxes, duties, imposts, levies, assessments, tariffs, fees, charges or withholdings of any nature whatsoever levied, imposed, assessed or collected by a taxation authority together with all interest, penalties, fines or other additional amounts imposed in respect thereof, but excludes any Taxes that are based on net income and imposed by the jurisdiction in which the relevant entity is incorporated or resident for tax purposes; 「**稅收**」是指所有聯邦、州、省、地區、縣、市、地方或外國稅收，包括銷售、使用、許可、消費稅、商品和服務、增值稅、印花稅或轉讓稅、關稅、進口稅、徵稅、評估由稅務機關徵收、徵收、評估或徵收的

任何性質的關稅、費用、收費或預扣稅，以及所有利息、罰款、罰款或其他與之相關的額外金額，但不包括任何基於淨收入的稅款並由相關實體註冊成立或居民所在的司法管轄區徵收；

“Trade Mark” includes registered and unregistered trademarks and service marks, as well as any and all variations, modifications or enhancements to each of them, whether created before or after the Effective Date; 「商標」包括註冊和未註冊的商標和服務商標，以及它們的任何和所有變化、修改或改進，無論是在生效日期之前還是之後創建的；

“Transaction” means the transaction between a Merchant and a User in respect of goods or services, which gives rise to a Payment; 「交易」是指商戶與用戶之間關於商品或服務的交易，從而產生付款；

“User” means an individual who has entered into a User Agreement with, and obtains a Partner Product from, a Mobile Payment Partner; 「用戶」是指與移動支付合作伙伴簽訂用戶協議並從移動支付合作伙伴處獲得合作伙伴產品的個人；

“User Account” means an account or user profile of a User, comprising (i) the credentials and registration information for that User with the Mobile Payment Partner and (ii) if applicable, one or more associated payment accounts; 「用戶賬戶」是指用戶的賬戶或用戶資料，包括 (i) 該用戶在移動支付合作伙伴處的憑據和註冊信息，以及 (ii) 如果適用，一個或多個關聯支付賬戶；

“User Agreement” means an agreement between a Mobile Payment Partner and a User for provision of payment services (including processing and settlement) for that User; and 「用戶協議」是指移動支付合作伙伴與用戶之間關於為該用戶提供支付服務（包括處理和結算）的協議；和

“User-Presented Mode or UPM” means an In-Store Payment product provided by Alipay+, whereby a Merchant recognises the Payment Code of a User to initiate a UPM Payment. 「用戶呈現模式或 UPM」是指 Alipay+ 提供的一種店內支付產品，商戶通過該產品識別用戶的支付代碼以發起 UPM 支付。

### 3. Compliance with the Relevant Laws and the Rules 遵守相關法律法規

Any amendment to the Rules will take effect immediately upon notice to eftPay and the Merchant (or at the time specified in that notice). Merchant shall comply with the Relevant Laws and Scheme Requirements in relation to the access and the use of the Services, all AML Laws and Sanctions and the applicable requirements as set out by Alipay+ from time to time, and provision or use of Partner Products (as applicable); and act consistently with, and not contravene or cause eftPay to contravene, any Rules. 對規則的任何修改將在通知易付達和商戶後立即生效（或在該通知中指定的時間）。商戶應遵守與訪問和使用服務相關的相關法律和計劃要求、所有反洗錢法律和制裁以及 Alipay+ 不時規定的適用要求，以及提供或使用合作伙伴產品（如適用的），並始終如一地行事，不違反或導致 易付達 違反任何規則。

### 4. Provision of Merchant Information. 商戶信息的提供

4.1 For the purpose of providing the Services (including satisfying requirements of regulatory agencies or settlement banks), Alipay+ may request eftPay to provide certain Merchant information, including Merchant name, location, Merchant ID, Merchant Category Code (MCC) to Alipay+. Merchant agrees that eftPay reserves the right to provide Alipay+ such Merchant Information in the event such request arises and further agrees that Alipay+ may, on behalf of eftPay, forward the Merchant information provided by eftPay to Mobile Payment Partners, regulatory agencies or settlement banks for abovementioned purposes. 為提供本服務（包括滿足監管機構或結算銀行的要求），Alipay+ 可能會要求易付達向 Alipay+ 提供某些商戶信息，包括商戶名稱、所在地、商戶 ID、商戶類別代碼（MCC）。商戶同意易付達保留在發生此類請求時向 Alipay+ 提供此類商戶信息的權利，並進一步同意 Alipay+ 可以代表易付達將易付達提供的商戶信息轉發給上述移動支付合作伙伴、監管機構或結算銀行目的。

4.2 Merchant acknowledges that Alipay+ may disclose information about the Merchant to any Government Agency where Alipay+ reasonably determines that it is required to do so under Tax Laws. If Alipay+ reasonably determines that it is required under Tax Laws to provide any information to a Government Agency which relates to Merchants, the Merchant must as soon as reasonably practicable on request (subject to compliance with Relevant Laws), provide such information to Alipay+ as soon as reasonably practicable. 商戶承認，Alipay+ 可以向任何政府機構披露有關商戶的信息，只要 Alipay+ 合理地確定稅法要求它這樣做。如果 Alipay+ 合理地確定稅法要求向政府機構提供與商戶有關的任何信息，商戶必須在合理可行的情況下盡快根據要求（在遵守相關法律的情況下）盡快向 Alipay+ 提供此類信息在合理可行的情況下。

### 5. Merchant Suspension and Termination 商戶暫停和終止

5.1 With respect to any Merchant that acts in manner that is inconsistent with the Rules and which Alipay+ reasonably believes may cause any material detriment, harm or Loss to Alipay+ or eftPay or Mobile Payment Partners, or cause the aforementioned parties to breach the Rules, Alipay+ reserves the right to require eftPay to take such steps under this Agreement as are required to address such risk, including terminating this Agreement with the Merchant. 對於任何以不符合規則的方式行事且 Alipay+ 合理認為可能對 Alipay+ 或易付達或移動支付合作伙伴造成任何重大損害或損失，或導致上述各方違反規則的商戶，Alipay+ 保留要求易付達根據本協議採取應對此類風險所需的措施的權利，包括終止與商戶的本協議。

5.2 Alipay+ may suspend provision of one or more Services (in whole or in part) to the Merchant and may withhold amounts otherwise owed to a Merchant for such period as Alipay+ or eftPay may determine, upon the occurrence of any of the following events: 發生以下任何事件時，Alipay+ 可以暫停向商戶提供一項或多項服務（全部或部分），並可以在 Alipay+ 或易付達可能確定的期限內扣留其他欠商戶的款項：

- breach of Relevant Laws, in any material respect, by the Merchant in relation to a Partner Product or the Services; (a) 商戶在任何重大方面違反了與合作伙伴產品或服務相關的相關法律；
- the Mobile Payment Partner or eftPay ceases to meet the eligibility requirements; (b) 移動支付合作伙伴或 易付達不再滿足資格要求；
- Alipay+ determines reasonably and in good faith that the Mobile Payment Partner's or eftPay's continued participation in Alipay+ Core would be materially detrimental to the efficiency, operation or security of Alipay+ Core or could have a material and adverse effect on Alipay+; or (c) Alipay+ 合理且善意地確定移動支付合作伙伴或易付達繼續參與 Alipay+ 核心將嚴重損害 Alipay+ 核心的效率、運營或安全，或可能對 Alipay+ 產生重大不利影響；或者
- Alipay+ determines that continued provision of the Services would cause Alipay+ to be in breach of Relevant Laws or Scheme Requirements; (d) Alipay+ 確定繼續提供服務將導致 Alipay+ 違反相關法律或計劃要求
- Alipay+ reasonably determines that there is heightened AML or Sanctions related risk in respect of the Merchants, and suspension of services to the Partner is required in order to protect Alipay+ or the integrity of Alipay+. (e) Alipay+ 合理認定商戶存在較高的反洗錢或制裁相關風險，需要暫停向合作伙伴提供服務，以保護 Alipay+ 或 Alipay+ 的完整性。  
(each a Suspension Event). (暫停事件)。

Upon the receipt of Alipay+ of such notice of any such suspension of Services, eftPay shall provide Merchant a notice of the same, unless Alipay+ determines that the Suspension Event is not capable of being remedied or otherwise exposes Alipay+ to material risk. 在收到 Alipay+ 關於任何此類暫停服務的通知後，易付達應向商戶發出相同通知，除非 Alipay+ 確定暫停事件無法補救或以其他方式使 Alipay+ 面臨重大風險。

5.3 Without limiting its rights, Alipay+ may, in its discretion, resume the provision of Services and it may do so subject to conditions. 在不限制其權利的情况下，Alipay+ 可以自行決定恢復提供服務，並且可以在有條件的情况下這樣做。

### 6. Merchant Obligations 商戶義務

6.1. Subject to compliance with Relevant Laws, Merchant shall not decline to accept any available Mobile Payment Partner Products. 在遵守相關法律的前提下，商戶不得拒絕接受任何可用的移動支付合作伙伴產品。

- 6.2. Merchant shall display the Acceptance Marks as follows: 商戶應顯示驗收標誌如下：
- In the case of an In-Store Merchant, display the Acceptance Marks prominently at the Merchant outlet, including at the point of sale to indicate the acceptance of Mobile Payment Partner Products; or 對於店內商戶，在商戶網點（包括在銷售點）的顯著位置展示接受標誌，以表明接受移動支付合作伙伴產品；或者
  - In the case of an online store, display the Acceptance Marks on the relevant checkout page, to indicate the acceptance of Mobile Payment Partner Products and on the payment result page, to indicate a Payment was processed through Alipay+ Core. 對於網上商店，在相關結賬頁面顯示接受標誌，表明接受移動支付合作伙伴產品，在支付結果頁面上，表明支付是通過 Alipay+ 核心處理的。
- 6.3. Merchant shall display trademarks or other brand identifier of a Mobile Payment Partner together with Alipay+ Brand Mark in accordance with the guidelines provided by eftPay. Merchant shall display the Alipay+ Brand mark with at least the same prominence as they display the trademarks or brand identifiers of any other payment methods accepted by the Merchant in the same context. 商戶應按照易付達提供的指南，將移動支付合作伙伴的商標或其他品牌標識與 Alipay+ 品牌標誌一起展示。商戶應至少以與商戶接受的任何其他支付方式的商標或品牌標識相同的顯著度展示 Alipay+ 品牌標誌。
- 6.4. Merchant shall display the Alipay+ Brand Mark on marketing materials related to Partner Products. Merchant shall sufficiently identify itself in all materials (including images, sound or through any other medium which bear, use or refer to the Alipay+ Brand mark and complies with all Relevant Laws relating to marketing, promotional activity, public relations or other brand-related activities. 商戶應在與合作伙伴產品相關的營銷材料上展示 Alipay+ 品牌標誌。商戶應在所有材料（包括圖像、聲音或通過任何其他帶有、使用或提及 Alipay+ 品牌標誌的媒體）中充分表明自己的身份，並遵守與營銷、促銷活動、公共關係或其他品牌相關活動相關的所有相關法律。
- 6.5. Unless otherwise expressly allowed under the Rules, the Merchant shall not make any press release or public announcement about Alipay+, the Services, Alipay+ Core or its business relations with Alipay+ (including Transaction numbers or amounts, corridor performance, business growth or plans) or give interview providing, or otherwise publicly disclose, such information without Alipay+ prior written consent. 除非本規則另有明確規定，否則商戶、不得未經 Alipay+ 事先書面同意前、發布任何新聞稿或公告，或提供採訪或以其他方式公開披露此類信息、關於 Alipay+、服務、Alipay+ 核心或其與 Alipay+ 的業務關係（包括交易數量或金額、渠道表現、業務增長或計劃）。
- 6.6. Alipay+ may require the immediate cessation of publication or dissemination of any material which references Alipay+, its affiliates, or eftPay's association with Alipay+ or the Alipay+ Brand Mark, which, in the reasonable opinion of Alipay+ may adversely affect Alipay+, the Alipay+ Brand Mark, Alipay+ business reputation or the promotion of Alipay+ or may misappropriate any associated goodwill of Alipay+ or the Alipay+ Brand Mark. Upon eftPay's request, Merchant shall ensure all reasonable steps are taken to change or withdraw any such material to the satisfaction of Alipay+. Alipay+ 可能要求立即停止發布或傳播任何提及 Alipay+、其關聯公司或易付達與 Alipay+ 或 Alipay+ 品牌標誌的關聯的材料，Alipay+ 合理認為這可能對 Alipay+、Alipay+ 品牌標誌、Alipay+ 產生不利影響 Alipay+ 的商業聲譽或宣傳，或可能盜用 Alipay+ 或 Alipay+ 品牌標誌的任何相關商譽。應易付達的要求，商戶應確保採取一切合理措施更改或撤回任何此類材料，以使 Alipay+ 滿意。
- 6.7. Online Merchant selling Digital Goods or Services shall comply with all the Tax filing and reporting requirements and pay the relevant Taxes under Relevant Laws in relation to such sale of Digital Goods or Services. 銷售數字商品或服務的在線商戶應遵守所有稅務申報和報告要求，並根據與此類數字商品或服務銷售相關的相關法律繳納相關稅款。
7. Refund, Payment Cancellation and Retention of Transaction. 服務費、退款、取消付款和交易保留
- 7.1. eftPay shall process Payments using one or more Alipay+ Payment Products based on its business scope. 易付達應根據其業務範圍使用一種或多種 Alipay+ 支付產品處理付款。
- 7.2. Merchant shall only initiate Refunds for a Transaction within one calendar year after the Transaction day. Merchant agrees that such Refund shall take place through Alipay+ Core and not by any other means including a cash refund. 商戶只能在交易日後的一個日曆年內發起交易退款。商戶同意此類退款應通過 Alipay+ 核心進行，而不是通過任何其他方式，包括現金退款。
- 7.3. eftPay shall consider the Payment Cancellation as confirmed upon receiving the Payment Cancellation response from Alipay+ Core. If a Transaction cannot be cancelled and the Merchant needs to return funds to the User, Merchant shall, at the written request of eftPay, initiates a Refund, within three (3) Business Days from the receipt of such written request. 易付達應在收到 Alipay+ 核心的付款取消響應後將付款取消視為已確認。如果交易無法取消且商戶需要向用戶退還資金，商戶應在收到易付達的書面請求後，在收到此類書面請求後三 (3) 個營業日內發起退款。
- 7.4. Until eftPay receives the Payment Confirmation for the full amount of the Payment, any delivery of goods or services to a User will be at the risk of eftPay or Merchant (as applicable) and Alipay+ will have no liability to the eftPay or Merchant. 在易付達收到全額付款的付款確認書之前，向用戶交付的任何商品或服務將由易付達或商戶（如適用）承擔風險，Alipay+ 對易付達或商戶不承擔任何責任。
- 7.5. Merchant shall, comply with the applicable Data retention laws and retain Transaction data and documents for at least six (6) years after the relevant Transaction day or such longer period as may be required by Relevant Laws. 商戶應遵守適用的數據保留法律，並在相關交易日後至少六 (6) 年或相關法律可能要求的更長期限保留交易數據和文件。
8. Prohibited Products. Merchant shall not sell any goods or services as set out in the Annex I (Prohibited List), or that are otherwise illegal or prohibited in the Merchant's country or territory or in the countries or territories where its customers (i.e. the Users) are based. In the event Merchant is using Online Payment, Merchant shall comply with the following: 禁止產品 - 商戶不得銷售附件一（禁止清單）中所列的任何商品或服務，或在商戶所在國家或地區或其客戶（即用戶）所在國家或地區以其他方式非法或禁止的商品或服務。如果商戶使用在線支付，商戶應遵守以下規定：
- Do not sell counterfeit products or other products that infringe IP Rights; 不銷售假冒產品或其他侵犯知識產權的產品；
  - For Merchants providing online file management or storage services, prevent any upload, storage, download or dissemination of content that violates Relevant Laws or infringes IP Rights; 對提供在線文件管理或存儲服務的商戶，防止上傳、存儲、下載或傳播違反相關法律或侵犯知識產權的內容；
  - Do not engage in any conduct which is misleading, deceptive or abusive to Users or is otherwise unethical or illegal; 不從事任何對用戶具有誤導性、欺騙性或辱罵性或其他不道德或非法的行為；
  - Use the eftPay's Partner Product only in its own online stores; 僅在其自己的在線商店中使用易付達的合作伙伴產品；
  - Ensure that its business scope is consistent with its assigned MCC and any relevant restrictions in this Agreement; 確保其業務範圍與其分配的 MCC 以及本協議中的任何相關限制一致；
  - Use reasonable efforts in good faith to investigate and remedy complaints of Users or the holders of IP Rights; and 善意地採取合理的努力來調查和補救用戶或知識產權持有人的投訴；和
  - Protect the User Accounts from unauthorized access and promptly notify eftPay of any unauthorized access to User Account. 保護用戶賬戶免遭未經授權的訪問，並及時通知易付達任何未經授權的用戶賬戶訪問。
9. Privacy and Data Protection 隱私和數據保護
- 9.1. Merchant acknowledges and agrees that Alipay+, eftPay and the Mobile Payment Partner will retain any and all rights to the Data it collects in respect of Users and Merchant in the course of performance its obligations in relation to the A+ Services. 商戶承認並同意，Alipay+、易付達和移動支付合作伙伴將保留其在履行與 A+ 服務相關的義務過程中收集的有關用戶和商戶的數據的任何和所有權利。
- 9.2. To the extent permitted by Relevant Laws, during and after the Term, Alipay+, Alipay+ affiliates and each Mobile Payment Partner and eftPay shall, subject to Confidentiality clause, be permitted to process, use and/or disclose Data as reasonably required in connection with the disclosure and uses set out below: 在相關法律

允許的範圍內，在期限內和期限之後，Alipay+、Alipay+ 關聯公司以及每個移動支付合作伙伴和易付達應根據保密條款被允許處理、使用和/或披露與此相關的合理要求的數據。披露和用途如下：

- (a) To comply with any Relevant Laws or Scheme Requirements; 遵守任何相關法律或計劃要求；
  - (b) To the extent reasonably necessary to: exercise rights and perform obligations under and to manage compliance with the Rules, provide or receive the Services, manage AML/Fraud Risk, resolve any Payment disputes or facilitate the provision of Partner Products by other Mobile Payment Partner, subject to any restriction as set out in the Rules. For the establishment, exercise or defence of legal claims, for the purposes of legal proceedings, for compliance, regulatory and investigative purposes; 在合理必要的範圍內：根據規則行使權利和履行義務並管理對規則的遵守、提供或接收服務、管理反洗錢/欺詐風險、解決任何支付糾紛或促進其他移動設備提供合作伙伴產品支付合作伙伴，受規則中規定的任何限制。為確立、行使或辯護法律主張，為法律訴訟目的，為合規、監管和調查目的；
  - (c) For marketing and advertising purposes, including to present offers or promotions to the Data Subjects (including custom offers and promotions), for promotional events and contests and analytics to determine eligibility and identifying qualifying Users and transactions for offers and promotions; and/or 用於營銷和廣告目的，包括向數據主體提供優惠或促銷（包括定制優惠和促銷），用於促銷活動和競賽以及分析以確定資格和識別合格用戶以及優惠和促銷交易；和/或
  - (d) As otherwise described in the privacy notice for Alipay+ and its affiliates. 如 Alipay+ 及其附屬公司的隱私聲明中另有說明。
- 9.3. Merchant hereby consents all disclosures of Data as required to comply with Relevant Laws and additional or particular disclosure that Alipay+ or its affiliates required to be provided to Merchant from time to time concerning (but not limited to): 商戶在此同意根據相關法律的要求披露所有數據，以及 Alipay+或其關聯公司不時向商戶提供的關於（但不限於）以下方面的額外或特定披露：
- (a) The collection and processing of Data by, and disclosure of Data to, Alipay+ or its affiliates and its assignees or representatives or another Mobile Payment Partner or eftPay; Alipay+ 或其關聯公司及其受讓人或代表或其他移動支付合作伙伴或 易付達收集和處理數據，並向其披露數據；
  - (b) The collection, processing and transfer of Data in, by and from Alipay+ and its affiliates and other Mobile Payment Partner or eftPay in the course of receiving and providing the Services and Partner Products; 在接收和提供服務和合作伙伴產品的過程中，向 Alipay+ 及其附屬公司和其他移動支付合作伙伴或 易付達收集、處理和傳輸數據；
  - (c) The processing, use, storage, handling and disclosure of Data by Mobile Payment Partner or eftPay and Alipay+ or its affiliates including with respect to use of the Services and access to Alipay+ Core, marketing activities relating to Alipay+ Core and the Services and general management and reporting purposes (such as invoicing and account management, other purposes related to Alipay+'s or its affiliates business, and other activities or purposes contemplated by the Rules); and 移動支付合作伙伴或 易付達和 Alipay+或其關聯公司對數據的處理、使用、存儲、處理和披露，包括與使用服務和訪問 Alipay+核心、與 Alipay+核心和服務相關的營銷活動以及一般管理和報告目的（例如發票和賬戶管理，與 Alipay+ 或其關聯公司業務相關的其他目的，以及規則規定的其他活動或目的）；和
  - (d) Maintain a record of all consents, approvals or disclosures in connection with the requirements above, including as required in accordance with all Relevant Laws and provide such records to Alipay+ or its affiliates upon Alipay+ request. 保留與上述要求有關的所有同意、批准或披露的記錄，包括根據所有相關法律的要求，並應 Alipay+的要求向 Alipay+或其關聯公司提供此類記錄。

## 10. Intellectual Property Rights 知識產權

- 10.1 Alipay+ or its affiliates own and will retain, or have or will procure sufficient licences for, all IP Rights in the technology, infrastructure, signs or source indicators, documents and materials used to provide the Services, including source codes, the Alipay+ code-scanning payment standard, payment codes, collection codes, code issuer identifiers, operational and technical infrastructure, and the Alipay+ Brand Mark. Alipay+或其關聯公司擁有並將保留、擁有或將獲得足夠的許可，用於提供服務的技術、基礎設施、標誌或來源指標、文件和材料的所有知識產權，包括源代碼、Alipay+代碼-掃描支付標準、支付代碼、收款代碼、代碼發行者標識符、運營和技術基礎設施以及 Alipay+ 品牌標誌。
- 10.2 eftPay hereby grant a limited, revocable, non-exclusive, non-transferrable, non-sublicensable and royalty-free licence to use the IP Rights in the technology, infrastructure, documents and materials used to provide the Services, including source codes, the Alipay+ code-scanning payment standard, payment codes, collection codes, code issuer identifiers, operational and technical infrastructure, the Alipay+ Brand Mark, and where required under these Rules, the Acceptance Marks to Merchant to the extent necessary for them to use or promote Alipay+ Core or a Partner Product and receive the benefit of the Services within the Hong Kong. eftPay grants a limited, revocable, non-exclusive, non-transferrable (whether by further sublicense or otherwise) licence to Merchant participating in or using Alipay+ Core to use the Mobile Payment Partner's Trade Marks subject to any instructions or guidelines concerning use of the Mobile Payment Partner's Trade Marks that have been communicated to Alipay+ to indicate the acceptance of a Mobile Payment Partner Product to a User. Such license is strictly for the aforementioned Purpose and may not be used to the detriment of Alipay+. 易付達 特此授予有限的、可撤銷的、非排他性的、不可轉讓的、不可再許可的和免版稅的許可，以使用用於提供服務的技術、基礎設施、文件和材料中的知識產權，包括源代碼、Alipay+掃碼支付標準、支付代碼、收款代碼、代碼發行者標識符、運營和技術基礎設施、Alipay+品牌標誌，以及在本規則要求的情況下，商戶使用或推廣 Alipay+所需的接受標誌核心或合作伙伴產品，並在香港獲得服務的好處。易付達 授予參與或使用 Alipay+核心的商戶有限的、可撤銷的、非排他性的、不可轉讓的（無論是通過進一步的再許可還是其他方式）許可，以使用移動支付合作伙伴的商標，但須遵守有關使用移動支付的任何說明或指南支付給 Alipay+的支付合作伙伴商標，表明用戶接受移動支付合作伙伴產品。此類許可嚴格用於上述目的，不得用於損害 Alipay+。
- 10.3 Each of Alipay+, Mobile Payment Partner and eftPay do not make any other warranties or representations in respect of their IP Rights. All implied warranties are hereby excluded to the fullest extent permitted by Relevant Laws. Alipay+ and eftPay warrant that they are entitled to grant any licence which they grant or will grant under this Section 10.2. Alipay+、移動支付合作伙伴和易付達均不對其知識產權作出任何其他保證或陳述。在相關法律允許的最大範圍內，特此排除所有默示保證。Alipay+ 和 易付達保證他們有權授予他們根據本第 10.2 條授予或將授予的任何許可。
- 10.4 If the Agreement is terminated for any reason, then Merchant's licensed in relation to the IP Rights shall cease immediately. 如果本協議因任何原因終止，則商戶對知識產權的許可應立即終止。

## 11. Indemnity. 賠償

- 11.1 Merchant is responsible for, and indemnify and hold Alipay+ and its representatives, licensors and eftPay harmless against, any Loss arising from or in connection with its use of the Partner Products. Merchant shall, at all times, during and after the Term, indemnify and hold harmless Alipay+ and its Representatives and licensors and eftPay against any Loss arising from or in connection with: 商戶對因使用合作伙伴產品而引起的或與之相關的任何損失負責並賠償 Alipay+ 及其代表、許可方和 易付達使其免受損害。商戶應在任何時候、在期限內和期限後，就因以下原因引起或與之相關的任何損失向 Alipay+ 及其代表和許可方以及易付達作出賠償並使之免受損害
- (a) any breach by the Merchant of any provision of the Rules and this Agreement; 商戶違反規則和本協議的任何規定；
  - (b) claims or liabilities arising from the Merchant's participation in Alipay+ Core, any Transactions, Payment, Refunds and CRPA (Chargeback, Representment, Pre-Arbitration, Arbitration) and the provision of Services; 因商戶參與 Alipay+ 核心、任何交易、付款、退款和 CRPA（退單、陳述、預仲裁、仲裁）以及提供服務而產生的索賠或責任；
  - (c) breach of Relevant Laws by the Merchant; 商戶違反相關法律；
  - (d) dishonesty, fraud or fraudulent misrepresentation by the Merchant; or 商戶的不誠實、欺詐或欺詐性失實陳述；或者
  - (e) any unauthorised use, or infringement, by the Merchant of the IP Rights of a third party. 商戶未經授權使用或侵犯第三方的知識產權。
- 11.2 Merchant shall at all times, whether during or after the Term, indemnify and hold harmless Alipay+ and its affiliates against any claim by a third party validly and successfully asserted in a legal proceeding that the use by Alipay+ or its affiliates or sub-licensees of the Trade Marks in accordance with any licence granted to Merchant

under Section 10.2. 商戶應在任何時候，無論是在期限期間還是之後，就第三方在法律程序中有效且成功地主張Alipay+或其關聯公司或分被許可人使用Alipay+及其關聯公司的任何索賠進行賠償，並使Alipay+及其關聯公司免受損害，根據第 10.2 條授予商戶的任何許可的商標。

## 12. Limitations of Liability 責任限制

- 12.1 Alipay+ makes Alipay+ Core and the Services available to eftPay and Merchant on an 'as is' basis. Alipay+ disclaims any warranty, representation, undertaking or condition of any kind, express, implied or statutory, including any implied warranty or representation of title, accuracy, quality, completeness, timeliness, responsiveness, productivity, non-infringement, ability to licence, merchantability, and fitness for a particular purpose, that Alipay+ Core or any Services will be defect or error-free or operate without interruption. Alipay+ 按原樣向易付達和商戶提供Alipay+核心和服務。Alipay+不承擔任何形式的、明示、暗示或法定的保證、陳述、承諾或條件，包括對所有權、準確性、質量、完整性、及時性、響應性、生產力、非侵權、許可能力、適銷性的任何暗示保證或陳述，以及適用於特定目的，Alipay+核心或任何服務將有缺陷或無錯誤或無中斷運行。
- 12.2 Neither Alipay+ nor eftPay or Mobile Payment Partner shall have any liability for any Loss to the extent that it is caused, directly or indirectly, by any third party (subject to such party's liability, if any, for its representatives, Merchants or Users (if any) and except in respect of third party claims); acts or omissions that were expressly authorised by the other party or its representative; or products (including any hardware or software) or services not provided by Alipay+ or the Partner (as applicable). 對於任何第三方直接或間接造成的任何損失，Alipay+、易付達或移動支付合作伙伴均不承擔任何責任（受該方對其代表、商戶或用戶的責任，如果有的話（如有），但第三方索賠除外）；另一方或其代表明確授權的作為或不作為；或非Alipay+或合作伙伴（如適用）提供的產品（包括任何硬件或軟件）或服務。
- 12.3 Neither Alipay+ nor eftPay or Mobile Payment Partner shall not be responsible or liable under any circumstances for any Loss arising in connection with the quality, merchantability, use, delivery or non-delivery of any products or services of Merchant paid for through Alipay+ Core or otherwise. Alipay+、易付達或移動支付合作伙伴在任何情況下均不對因通過Alipay+核心或Alipay+支付的商戶的任何產品或服務的質量、適銷性、使用、交付或不交付而產生的任何損失負責或承擔責任。除此以外。
13. Amendment. Merchant hereby acknowledges and agrees that Alipay+ may amend, supplement or modify and of the Rules, which would affect the terms of this Agreement, from time to time, without the consent of eftPay and/or Merchant. Merchant hereby acknowledges and agrees that eftPay may amend or modify the terms of this Agreement at any time and from time to time by written notice to Merchant and such amendment shall be deemed to be effective and binding on Merchant on receipt thereof. If Merchant raises written objection to such amendment or modification, eftPay shall have the right to terminate this Agreement forthwith. - 修訂  
商戶在此承認並同意，Alipay+ 可以不時修改、補充或修改規則，這將影響本協議的條款，而無需得到易付達和/或商戶的同意。商戶在此承認並同意，易付達可以隨時和不時以書面通知商戶的方式修改或修改本協議的條款，該等修改在收到後即被視為有效並對商戶具有約束力。如果商戶對此類修改或修改提出書面異議，易付達有權立即終止本協議。

### Annex I 附件一 Prohibited List 禁止清單

No.	Prohibited List 禁止清單
1.	Pornographic or obscene materials 色情或淫穢材料
2.	Escort services/erotic services 伴遊服務/色情服務
3.	Gambling / lottery services 賭博/彩票服務
4.	Gambling devices and accessories 賭博設備和配件
5.	Narcotics, narcotics-related paraphernalia or tools specifically intended for the production of narcotics 麻醉品、麻醉品相關用具或專門用於生產麻醉品的工具
6.	Weapons of all types (including daggers, firearms and accessories, replica weapons, ammunitions and explosives) 所有類型的武器（包括匕首、槍支和配件、復制武器、彈藥和爆炸物）
7.	Flammable, explosive and hazardous chemicals and products 易燃、易爆和危險化學品和產品
8.	Anaesthetic and psychotropic medicines 麻醉藥和精神藥物
9.	Toxic drugs 毒藥
10.	Any products or services using child labour 任何使用童工的產品或服務
11.	Illegal or un-registered fund-raising or financial activities 非法或未註冊的集資或金融活動
12.	Smuggled goods 走私貨物
13.	Human parts, human remains or protected flora and fauna 人體部位、人體遺骸或受保護的動植物
14.	Counterfeit goods, goods infringing on third party intellectual property rights 假冒商品、侵犯第三方知識產權的商品
15.	Products designed to circumvent protection techniques or otherwise facilitate the unlicensed use of copyrighted materials 旨在規避保護技術或以其他方式促進未經許可使用受版權保護材料的產品
16.	Offensive material and information detrimental to national security 危害國家安全的攻擊性材料和信息
17.	Medical drugs or controlled products 醫療藥品或管制產品
18.	National protected artefacts 國家保護文物
19.	Precious metals (conflict materials and conflict diamonds) 貴金屬（衝突材料和衝突鑽石）
20.	Circumvention devices and equipment used for illicit purposes and services 用於非法目的和服務的規避裝置和設備
21.	Other goods or services that cause reputational harm to Alipay+ or its affiliates 其他對 Alipay+ 或其關聯公司造成聲譽損害的商品或服務