

## PayPal Alternative Payment Methods Terms

Last updated on 29 September 2025

These are the terms of a contract between you and PayPal Pte. Ltd., 5 Temasek Boulevard, #09-01 Suntec Tower Five, Singapore 038985, Singapore (“PayPal”, “we” or “us”).

### 1. About these terms

These terms apply to your use of any of our **APM functionality**.

For reference:

- **APM functionality** is functionality provided by us which, if integrated into your online checkout or if you send an invoice as a payment request, enables your customer to select and use any **alternative payment method (APM)** (as we may allow from time to time) to pay you; and
- an alternative **payment method (APM)** is any payment method listed in Annex 1 or Annex 2, which we may allow anybody to use without an Account to send a payment to your Account, subject to these terms.

The User Agreement for the country where you are registered with PayPal as resident forms part of these terms. Capitalised words which are not defined in these terms are defined in that User Agreement. As much as possible, these terms and the User Agreement should be interpreted as a consistent whole. Where a conflict of interpretation arises, these terms override the User Agreement to the extent of the conflict.

The definition of our Services in the User Agreement, when read together with these terms, includes our **APM functionality**.

### 2. Accepting these terms

You agree to these terms by integrating our APM functionality into your online checkout/platform or you send an invoice as a payment request.

If you integrate our **APM functionality** for the Account of another person or legal entity:

- you confirm that you have the permission of that other person or legal entity to legally bind them to these terms for and on their behalf; and
- that other person or legal entity will be legally bound by these terms instead of you.

Your use of the **APM functionality** is subject to the fees set forth on the PayPal Merchant Fees Page, incorporated herein. Additionally, where available in your region, a separate transaction fee and cross-border fee may apply to the APM functionality described at Annex 2.

### 3. Using APM functionality

When you integrate our **APM functionality** into your online checkout or send an invoice as a payment request, we may (but are not obliged to) allow anybody to use an **APM** to pay you.

Annex 1 and Annex 2 of these terms list each **APM** which we may make available to your customers from time to time and further provisions relating to your receipt of payments from customers using that **APM**. You must comply with those provisions at all times.

As the payer does not use a PayPal Account to send an **APM** payment, you may not use PayPal to proactively refund **APM** payments, unless otherwise stated in Annex 1 or Annex 2 of these terms.

You may not receive **APM** payments in currencies other than those stated for the given **APM** in Annex 1 or Annex 2 of these terms.

You may use our **APM functionality** only with a Business Account and not a Personal Account, except for your use of a Personal Account to send an invoice as a payment request for goods and services.

### 4. Your liability to us

We may treat the **APM** providers and the payment processors which help us to enable you to receive **APM** payments in the same way as we treat our bank/card acquirers and/or other payment processors under the User Agreement.

**APM** payments are at risk of reversals by the **APM** provider unless otherwise stated in Annex1 or Annex 2. Your obligations and liability towards us for these reversals are the same as those you have towards us for Reversals (e.g. Missing Funds) and/or Chargebacks under the User Agreement. The **APM** provider may influence the reversal of an **APM** payment in the same way as the payer's bank may influence a Reversal and/or the payer's card company may influence a Chargeback. Seller Protection does not apply to APM payments.

After termination of these terms you will continue to be liable towards us under these terms for reversals of **APM** payments by the **APM** provider and all your outstanding obligations arising from your use of the APM functionality prior to termination.

### 5. Changes and termination

We may add to or remove from the list of **APMs/APM** providers in Annex 1 or Annex 2 of these terms at any time and without notice.

We may revise the fees connected with the **APM functionality** described at Annex 2 at any time upon 60 days' prior notice to you.

Otherwise, we may amend, delete or add to these terms in line with the Change process set out in

the User Agreement. If you do not agree with any Change, you may terminate these terms.

You may terminate these terms at any time by removing our **APM functionality** from your online checkout and following any other integration-related steps which PayPal may make available to you from time to time, or, if applicable, by ceasing use of the invoicing product made available to you by PayPal. This lets you stop allowing your customers to use an **APM** to pay you, but otherwise your Account remains open and the User Agreement remains in effect.

We may, at any time, for any reason and (where possible) with reasonable prior notice, terminate, cancel or suspend the Service to the extent it relates to our **APM functionality** and/or **APMs** without liability towards you.

These terms survive any termination to the extent and for so long as we require to: (i) deal with matters arising from your use of the APM functionality prior to termination; and/or (ii) comply with applicable laws and regulations.

## Annex 1

<b>APMs</b>	
<b>Alipay</b>	
Payment Type	Wallet Alipay is a digital wallet that can be used by all Customers registered as a member with Alipay.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	RMB 50,000 per day
Specific Prohibited Goods and Services	See Supplemental Terms
Supplemental Terms	You will ensure that Alipay Services will not be used for:  a. Illegal political audio-visual products and publications, illegal reactionary cards and program channels, state secret documentations and information, other reactionary articles and speeches.  b. Gambling tools, private lottery, gambling services, lottery tickets, pyramid selling, gold futures, lucky draw, high-risk services.

	<p>c. Drug-taking tools, ammunitions and weapons/firearms and accessories, controlled instruments, crime articles, fireworks and firecrackers, poisonous articles and hazardous chemicals, adult drugs (e.g., aphrodisiacs).</p> <p>d. Credit speculation services (including speculation of Taobao credit rating), credit card cashing services, crowd funding websites, counterfeit currency, bank account Transaction (bank cards), stock, fund, insurance, insurance platform, periodical investment in gold, bank financial products, cashback services, single-purpose prepaid cards, securities, illegal fund-raising, foreign exchange services, virtual currency in foreign accounts, receipts (invoices), Bitcoin, Litecoin, YBcoin and other virtual currency, Transactions, MCard etc., Auction, Pawn, Payment institutions, circulating RMB, foreign currencies.</p> <p>e. Fetal gender diagnosis, Human organs, Surrogacy services, examination services, medical devices, contact lenses.</p> <p>f. Hacking-related, malware, other software services which jeopardize Alibaba and the subsidiaries of Alibaba, video chatting services, religious websites, online cemetery and worshipping and other services, computer privacy information monitoring, satellite antenna etc., spying instruments, other personal privacy-harming articles or services, ID card information and other information which infringe other's privacy, certificate issuing and stamp carving.</p> <p>g. Foreign-related matchmaking services, items and services in violation of relevant state regulations, poor quality (fake) food, tobacco, crude oil, charities, smuggled articles, special provisions for specific periods of time (e.g. the Olympic Games), cultural relics, luxury goods, auto sales and rental services.</p>
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Apple Pay Web	
Payment Type	Apple Pay Wallet
Chargeback Risk	Yes
Reversals/Missing Funds Risk	No
Payment Guarantee	As per the card network rules

Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	Please see the Apple Pay Platform Web Merchant Terms and Conditions at <a href="https://developer.apple.com/terms/apple-pay-web/">https://developer.apple.com/terms/apple-pay-web/</a> for any specific prohibited goods and services.
Supplemental Terms	Please see additional terms applicable to accepting Apple Pay Web at <a href="https://developer.apple.com/terms/apple-pay-web/">https://developer.apple.com/terms/apple-pay-web/</a>
<b>Bancontact</b>	
Payment Type	Debit Card Bancontact is a debit card Payment Method, whereby a debit card is issued by an authorised credit institution, which allows customers to directly pay for goods and services from their bank accounts.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	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 set out within the User Agreement
Supplemental Terms	N/A
<b>Bancomat Pay</b>	
Payment Type	Real-time Bank Transfer
Chargeback Risk	Yes
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund Possibility	Yes
Transaction Minimum	€1.00 per transaction
Transaction Maximum	No limit, depending on issuing bank agreement on the max limit amount with the customer
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	1. Bancomat Pay is limited to customers in Italy, the Vatican

	<p>State and San Marino.</p> <p>2. You shall ensure that Bancomat Pay's trademark is displayed and used only in accordance with the applicable requirements set out in the Bancomat Pay Regulation for the Use of Trademarks: <a href="https://bancomat.it/it/bancomat/brandbook-guidelines">https://bancomat.it/it/bancomat/brandbook-guidelines</a></p> <p>3. You shall provide the Customer before confirming the payment with:</p> <ul style="list-style-type: none"> <li>i) the precise description of the service or the goods purchased;</li> <li>ii) the total amount of the payment;</li> <li>iii) a receipt (paper or electronic) bearing the details of the payment.</li> </ul>
<b>BLIK</b>	
Payment Type	<p>Real-time Bank Transfer</p> <p>BLIK is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund Possibility	Yes
Transaction Minimum	PLN 0.01 per transaction
Transaction Maximum	PLN 10,000.00 per transaction
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	You must prominently display, on your website or device as applicable, the BLIK name or Trademarks in a manner consistent with the BLIK Brand Book.
<b>EPS</b>	
Payment Type	<p>Real-time Bank Transfer</p> <p>EPS is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. EPS is facilitated by EPS participating banks.</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	Yes – Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will

	be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
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 set out within the User Agreement
Supplemental Terms	You shall report any events that require reliance on the EPS Payment Guarantee to PayPal without delay.
<b>Finnish Online Bank Transfer (Verkkopankki)</b>	
Payment Type	Real-time Bank Transfer Finnish Online Bank Transfer is a bank transfer Payment Method. Recipients can receive real time confirmation of the transaction.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund possibility	Yes
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 the Agreement: illegal gambling; prostitution; counterfeit goods; product piracy; illegal sale or distribution of tobacco products or pornography or the depiction of severe violent acts; Nordea Bank does not allow loading of wallets or prepaid products
Supplemental Terms	<p>1. You shall provide all necessary data in compliance with specifications provided by PayPal. Failure to comply with the specifications for data delivery may result in a delay, suspension or cancellation of processing of effected sales.</p> <p>2. You shall compensate PayPal for reasonable expenses incurred upon a dispute arising with regard to a Transaction should PayPal actively be involved in mediation or other similar proceedings between a Customer and You.</p> <p>3. The maximum limit of the liability is the invoiced amount of the sale (sale of products or services by You to the Customer) to which the damages directly relate to or EUR 1,000.00 depending on which amount is lower. However, the total aggregate liability may not exceed EUR 5,000.00. These limitations do not apply if the damages have been caused by willful action or gross negligence.</p>
<b>Google Pay</b>	

Payment Type	Google Pay Wallet
Chargeback Risk	Yes
Reversals/Missing Funds Risk	No
Payment Guarantee	As per the card network rules
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	Please see the Google Pay API Terms of Service at <a href="https://payments.developers.google.com/terms/sellertos">https://payments.developers.google.com/terms/sellertos</a> and the Google APIs Terms of Service at <a href="https://developers.google.com/terms/">https://developers.google.com/terms/</a> for any specific prohibited goods and services
Supplemental Terms	Please see additional terms applicable to accepting Google Pay at <a href="https://payments.developers.google.com/terms/sellertos">https://payments.developers.google.com/terms/sellertos</a> and <a href="https://developers.google.com/terms/">https://developers.google.com/terms/</a>
<b>GrabPay</b>	
Payment Type	Wallet
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	Yes – Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	SGD 0.01
Transaction maximum	SGD 5,000.00
Specific Prohibited Goods and Services	In addition to any prohibited goods or services set out within the User Agreement, please see the Supplemental Terms below.
Supplemental Terms	<ol style="list-style-type: none"> <li>1. The Merchant shall abide by the GrabPay Terms of Service, which include GrabPay's Privacy Notice (to be found on <a href="https://www.grab.com/sg/terms-policies/">https://www.grab.com/sg/terms-policies/</a>).</li> <li>2. The Merchant 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.</li> <li>3. Refunds shall only be initiated through the GrabPay system</li> </ol>

interface provided by the APM provider. 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 Merchant shall cooperate as may be necessary to investigate a Transaction, including providing to the APM provider any documentation and/or information related to a Transaction within fourteen (14) days and, if applicable, shall ensure all steps necessary 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 Merchant is aware and accepts that GrabPay's decision is final and the APM provider will execute the refund if and as instructed by GrabPay. If a refund to the Customer is required, PayPal and the Merchant are 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 Merchant 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:
  1. 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;
  2. 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
  3. 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 Merchants offering GrabPay to their Customers commit not to (i) mischaracterize or disparage GrabPay as a 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 Merchant will stop using GrabPay's logos, Trademarks or other marks (the "GrabPay Marks") within thirty 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 Service. GrabPay reserves the right to update the GrabPay Terms of Service at any time and in case of any discrepancies between the list below and the GrabPay Terms of Service, the GrabPay Terms of Service 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 kinds 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); jewelery, 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 the 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 Service); 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

	<p>military-issued items including but not limited to uniforms, badges, decorations, unless historical and/or clearly not genuine or official (e.g. toys);</p> <p>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;</p> <p>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;</p> <p>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 bongos, hookahs, and similar devices; private medical practices and e-doctors;</p> <p>l) Political, religious, spiritual, charitable, and non-profit organizations of any kind; fortune tellers, astrology, card reading, tarot, hypnosis; and similar services;</p> <p>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;</p> <p>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, gifts, 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, and gunpowder.</p>
<b>iDEAL</b>	
Payment Type	<p>Real-time Bank Transfer</p> <p>iDEAL is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. iDEAL 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.</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No

Payment Guarantee	Yes – Payment Guarantee means every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	<ol style="list-style-type: none"> <li>1. You must make the information about the complaints procedure easily available to customers on your website.</li> <li>2. You are not permitted to offer the iDEAL Payment Method via e-mail link services unless you obtain the prior written permission of PayPal. An iDEAL payment link is a URL that leads to your payment page on which a customer can initiate an iDEAL transaction.</li> <li>3. You must cooperate with requests for information in specific situations that require further investigation in relation to the iDEAL payment method as may be notified to PayPal or you from time to time.</li> <li>4. The iDEAL Merchant Integration Guide can be accessed here: <a href="https://www.ideal.nl/en/businesses/offer-ideal/">https://www.ideal.nl/en/businesses/offer-ideal/</a>; you must adhere to the terms and conditions for the use of iDEAL, including the use of the iDEAL logo, as described at <a href="https://ideal.nl/en/consumer-terms-and-conditions-ideal-in3">https://ideal.nl/en/consumer-terms-and-conditions-ideal-in3</a>.</li> <li>5. You shall report any events that require reliance on the iDEAL Payment Guarantee to PayPal without delay.</li> <li>6. Where at PayPal's sole discretion you are deemed to be high risk, PayPal reserves the right to request you to implement a Customer registration process to record at least the following data concerning the Customer: <ol style="list-style-type: none"> <li>a) Name and e-mail address;</li> <li>b) Account number and name for the bank account number which is being used to make purchases via the iDEAL Payment Method;</li> <li>c) Additional information for verification in step 2 and the</li> </ol> </li> </ol>

	<p>monitoring of Transactions, for example:</p> <ul style="list-style-type: none"> <li>i. IP address</li> <li>ii. Browser fingerprint</li> <li>iii. Mobile number</li> </ul>
<b>MB Way</b>	
Payment Type	<p>Wallet</p> <p>MB Way is a Payment Method restricted to customers in Portugal. MB Way is made available by the association of a card with one or more aliases (mobile phone number, e-mail address, or others that may be deemed appropriate by PayPal).</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund Possibility	Yes
Transaction Minimum	N/A
Transaction Maximum	Depends on the bank and user limit
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	N/A
<b>Multibanco</b>	
Payment Type	<p>Real-time Bank Transfer</p> <p>Multibanco is a Payment Method restricted to customers in Portugal offering two alternatives for payments: One alternative is a bank transfer via the customer's online banking portal, the other alternative is cash payment at the ATMs of various Portuguese bank branches.</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	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 set out within the User Agreement
Supplemental Terms	N/A
<b>MyBank</b>	
Payment Type	<p>Real-time Bank Transfer</p> <p>MyBank is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.</p>

Chargeback Risk	No
Reversals/Missing Funds Risk	Yes
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	For the avoidance of doubt and in addition to any prohibited goods or services set out within the User Agreement: Activities which could be punishable as endangerment of minors, paedophilia, 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.
Supplemental Terms	You are not permitted to use My Bank Logo and additional intellectual property rights other than as permitted for these alternative payment methods services. For any further use please comply with MyBank Style Guide for Businesses found at the following website <a href="https://www.mybank.eu/mybank/mybank-style-guidelines-for-merchant-websites/">https://www.mybank.eu/mybank/mybank-style-guidelines-for-merchant-websites/</a> . If you attempt to use the MyBank Logo in an unauthorised manner, in a manner that is not intended or allowed, or in significant contravention of these requirements, we reserve the right to revoke our services.
<b>PayU</b>	
Payment Type	Real-time Bank Transfer PayU is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	PLN 0.01 per transaction; CZK 0.01 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in the Agreement: 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.
Supplemental Terms	<p>1. You shall ensure that the Customer is informed in clearly recognizable and easily accessible form that transactions made via the PayU Payment Method are irrevocable.</p> <p>2. PayPal and PayU are not liable for any additional charges due to incorrect bank details if you have not ensured that only correct bank details are submitted.</p> <p>3. Merchants using the PayU Payment Method are liable for all unauthorised or fraudulent Transactions made with the Payment Method.</p> <p>4. You shall ensure that:</p> <p>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;</p> <p>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.</p> <p>Disclosure of Customer identification and/or authenticating data to third parties is strictly prohibited.</p>
<b>Przelewy24 (P24)</b>	
Payment Type	Real-time Bank Transfer Przelewy24 is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	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 set out within the User Agreement

Supplemental Terms	<p>Every transaction is associated with a unique transaction number and other details (the “Transaction Details”) in order to facilitate enquiries or potential complaints. You shall save the Transaction Details in a secure manner. Any complaints pertaining to incorrectly executed transactions shall be submitted directly to PayPal who will thereafter forward the matter to Przelewy24 Payment Scheme for investigation. In relation to such complaints, you must provide the following details:</p> <ul style="list-style-type: none"> <li>a) E-mail address;</li> <li>b) Transaction number;</li> <li>c) Transaction amount;</li> <li>d) Full name of the holder of the originating bank account from which the Transaction amount was to be transferred;</li> <li>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;</li> <li>f) Transaction date;</li> <li>g) In the case of payment from a card: the name of the card; and</li> <li>h) In the case of an SMS payment: the customer’s mobile telephone number.</li> </ul> <p>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.</p>
<b>Safetypay</b>	
Payment Type	<p>Real-time Bank Transfer</p> <p>Safetypay is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.</p>
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	Yes
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	EUR 15,000.00
Specific Prohibited Goods and Services	<p>In addition to any prohibited goods or services listed above, You shall not use Safetypay to accept payment for, make payment to, or, directly or indirectly, facilitate: 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,</p>

	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.
Supplemental Terms	N/A
<b>Satispay</b>	
Payment Type	Wallet Satispay provides a bank account enabled mobile payment platform.
Chargeback Risk	No
Reversals/Missing Funds Risk	No
Payment Guarantee	Yes
Refund possibility	Yes
Transaction minimum	EUR 0.01
Transaction maximum	N/A
Specific Prohibited Goods and Services	<p>In addition to those prohibited goods and services listed above, You shall not use Satispay to accept payment for, make payment to, or, directly or indirectly, facilitate:</p> <ul style="list-style-type: none"> <li>a) Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes;</li> <li>b) Money Orders – Wire Transfer;</li> <li>c) Pawn shops;</li> <li>d) Outbound telemarketing;</li> <li>e) Inbound telemarketing;</li> <li>f) Ticket Agencies (Radio, television and other direct Marketers not elsewhere classified);</li> <li>g) Financial institutions — manual cash disbursements;</li> <li>h) Financial institutions — automated cash disbursements;</li> <li>i) Loan Payments, Institution;</li> <li>j) Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travelers' checks;</li> <li>k) Dealers—Securities, Mutual Funds, Stocks, Commodities, Bonds;</li> <li>l) Timeshares;</li> </ul>

	<p>m) Dating and escort services;</p> <p>n) Buying and shopping services and clubs;</p> <p>o) Consumer credit reporting agencies;</p> <p>p) Employment agencies and temporary help services;</p> <p>q) Betting (including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers).</p>
Supplemental Terms	<p>Merchants acknowledge and agree, that personal data will be transferred to Satispay for processing of transactions. Such personal data will be processed by Satispay in accordance with its privacy notice, which can be found at: <a href="https://static-www-satispay-com.s3.amazonaws.com/privacy/Payment-Scheme/Satispay-Payment-Scheme_Privacy-en.pdf">https://static-www-satispay-com.s3.amazonaws.com/privacy/Payment-Scheme/Satispay-Payment-Scheme_Privacy-en.pdf</a></p>
<b>Swish</b>	
Payment Type	<p>Real-time bank transfer</p> <p>Swish is a payment app that allows consumers to pay online. Consumers can join using their mobile number and connect their bank account for payments.</p>
Chargeback Risk	No
Reversals/ Missing Funds Risk	No
Payment Guarantee	Yes
Transaction minimum	SEK 0.01
Refund possibility	Yes
Transaction maximum	SEK 999,999,999,999.99
Specific Prohibited Goods and Services	<p>In addition to those prohibited goods and services set out within the User Agreement, the following are restricted with regards to Swish transactions: goods and services related to narcotics, child pornography, weapons, and illegal gambling activities; goods and services that discriminate on an ethnic, religious or racial basis; any goods and services related to unethical business; any goods and services that may otherwise negatively impact the Swish brand.</p>
Supplemental Terms	<p>1. You and your customer should be based in one of the permitted countries set out here: <a href="https://docs.banking-services.lunar.app/countrylist">https://docs.banking-services.lunar.app/countrylist</a></p> <p>2. The following brand rules apply to Swish transactions: <a href="https://">https://</a></p>

[www.swish.nu/marketing-toolbox/general-guidelines](http://www.swish.nu/marketing-toolbox/general-guidelines)

3. You must display the Swish logo on your website and/or app according to the Swish Manuals.
4. For a transaction to be validly executed under these terms, your name should be shown to the end consumer during payment. The end consumer's name and mobile number should also be informed to you. Additionally, your website must include:
  - a. Contact information (phone number and/or email address)
  - b. Description of goods/services, including prices, taxes, and fees
  - c. Applicable warranties
  - d. Return and complaint procedures
  - e. Delivery times and logistics
  - f. Payment terms
5. In addition to the above requirements, the end consumer must be able to identify the following:
  - a. Description and price of the ordered goods/services
  - b. Total price, including taxes, duties, shipping, and other fees
  - c. Confirmation that payment is made via Swish e-Commerce in SEK (Swedish Krona)
  - d. Expected delivery date
  - e. Delivery terms, including return costs and complaint procedures
  - f. Recipient's name for the goods or services
  - g. The relevant procedures for refunds.
6. The end consumer must be able to identify the relevant rules to initiate a refund, and you must comply with the relevant consumer protection regulations.
7. You must comply with marketing promises and adhere to applicable laws and regulations regarding contract law, consumer protection, and distance selling.
8. You must cooperate with PayPal in order to prevent and investigate suspected criminal activities involving Swish.
9. You shall not be involved in unsolicited distance selling activities, like cold calling.

### **Trustly**

Payment Type	Real-time bank transfer
Chargeback Risk	No (once the money is settled in the Merchant account)

Reversals/Missing Funds Risk	Yes
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	EUR 0.01 per transaction (Subject to conditions imposed by customer's bank)
Transaction maximum	Subject to conditions imposed by customer's bank
Specific Prohibited Goods and Services	In addition to those prohibited goods and services listed in the Agreement: Bitcoin
Supplemental Terms	<p>(1) You shall ensure that Trustly's logotype(s) and trademark(s) are exposed and presented in an appealing and appropriate manner, and in accordance with the applicable service presentation requirements as set out at: <a href="https://trustly.com/en/developer/documents">https://trustly.com/en/developer/documents</a>.</p> <p>(2) You acknowledge and agree that: (a) The Trustly service is dependent on the functionality of third-party systems, primarily banks, and Trustly does not guarantee the functionality of its service in the event of any failure, malfunction, or adjustment within, or associated with, such third-party systems; (b) Transaction speeds may be adversely impacted at those times when transaction volumes spike or peak significantly, or during the planned maintenance of the Trustly service; and (c) PayPal and Trustly are not liable for any loss or damage due to any degradation of the functionality of third-party systems as described in sub-section (a) herein, or during significant peaks of transaction volumes or the planned maintenance of the Trustly service as described in sub-section (b) herein.</p>

## Annex 2

### Klarna Terms and Conditions

The following terms and conditions ("Agreement") apply to the use of Klarna services for Merchants and are a part of the PayPal terms of use by reference.

#### 1. Klarna Services

Klarna is a product made available to PayPal merchants bound by the PayPal User Agreement ("**Merchants**") who want to offer their buyers ("**Customer**"), the ability to pay for goods and services online via Klarna (the "**Service**" or "**Services**"). For this purpose, PayPal offers a product in cooperation with Klarna ("**Klarna**") on the PayPal platform.

Provided that a Customer uses the Services in connection with a purchase in the Merchant's store, PayPal submits on behalf of Merchant a transaction request to Klarna for approval . Klarna will then perform an assessment of the transaction and the Customer, e.g. in relation to the Customer's creditworthiness. If the assessment of the transaction is acceptable to Klarna,

Klarna agrees to allow the Customer to pay for its purchases via the Services.

An authorization for the respective amount is then made. Klarna will manage the collection of each Claim assigned to it.

Klarna will control, in its sole discretion, all decisions concerning Customer transaction approvals and underwriting of Customer's use of the Services, including decisions on applicable credit limits for Customers and the Service offering to Customers. Klarna unconditionally reserves the right not to provide the Services with regards to a particular Merchant.

Where the Customer makes a purchase of goods or services from the Merchant and uses the Services to pay for the purchase, Klarna has the sole right to receive payment from the Customer in relation to that purchase. The right to collect payment following a purchase paid with Klarna by a Customer is hereinafter referred to as a "Claim". Said Claim originates from the Merchant's exclusive right to receive payment from Customers and may thereafter include additional credit features added by Klarna in relation to the respective Customer. PayPal will credit the purchase price for the Claims to the Merchant's PayPal Account as further outlined below, regardless of any payment by the Customer.

Please see the Prohibited or Restricted Merchant Policy as updated and amended from time to time at [https://cdn.klarna.com/1.0/shared/content/policy/ethic/en\\_gb/merchant.pdf](https://cdn.klarna.com/1.0/shared/content/policy/ethic/en_gb/merchant.pdf) for any specific prohibited or restricted goods and services.

The Klarna Merchant Integration Guidelines as updated or amended from time to time can be accessed here: <https://developer.paypal.com/limited-release/apm/klarna>

## **2. Requirements for the use of Klarna services**

The Merchant shall adhere to the following requirements in relation to the Services:

- a. It is understood and agreed that any marketing activity conducted in respect of the Services shall be limited to the use of the Services for the purposes of purchasing the products or services of the Merchant. When marketing and using the Services, the Merchant warrants that it will observe and comply with all applicable laws and regulations and other provisions and guidelines issued by any public authority. In relation to any marketing activities that may not reasonable be considered as part of the aforementioned standard usage, the Merchant accepts that it needs prior approval from Klarna.
- b. The Merchant acknowledges and agrees that it is the Merchant's sole responsibility to ensure that all laws and regulations relating to VAT, GST or any equivalent value added sales tax are complied with and that, if specific information has to be provided by the Merchant to Customers under local applicable laws, or if a Customer requests certain information to be provided by the Merchant (e.g. specific sales tax or other tax information), it is the Merchant's responsibility to provide a document containing such information. Such aforementioned documents shall not contain any bank details of the Merchant. Should the content of the document sent out by the Merchant lead to an increased number of complaints (e.g. due to Customers paying to the Merchant's bank account or using incorrect

reference numbers), the Merchant will, in cooperation with Klarna, adjust the content of such documentation to mitigate such problems.

- c. The Merchant shall not (i) impose any fees or penalties on the Customer on the basis that the purchase is made through the Services, or (ii) act in a discriminatory manner towards Klarna in any other way.
- d. The Merchant represents and warrants that it will comply with all applicable laws and regulations (including without limitation, laws and regulations related to Merchant's provision of its goods and services and marketing laws). The Merchant undertakes to comply with Klarna's reasonable instructions to enable it to comply with applicable laws and regulations related to the Services.

**e. SETTLEMENT**

- i. Klarna has no responsibility with regards to settlement to the Merchant following settlement by Klarna to PayPal. Klarna will initiate payout for any assigned Claims to PayPal after deduction of any amounts owed to Klarna by PayPal, including but not limited to repayments for Claims reversed by Klarna. PayPal will then settle to Merchant in accordance with the terms of this Agreement.
- ii. If payment has been made by the Customer directly to the Merchant, the Merchant must within a reasonable timeframe refund such payment through PayPal, or in another way clearly communicate this to PayPal, and inform the Customer to pay directly to Klarna.

**f. INTELLECTUAL PROPERTY**

Klarna retains all ownership and intellectual property rights to anything developed by Klarna and provided to or accessed by the Merchant under the Agreement. The Merchant specifically undertakes never to use any sign, button or trademark that could be considered confusingly similar to a Klarna trademark.

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