

## Terms & Conditions of Services for Merchants

This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures. By registering at Our Site as a Merchant and using the Services, You shall be contracting with ANI Technologies Private Limited, a company incorporated under Companies Act, 1956 with corporate office at 2 Regent Insignia, #414, 3rd Floor, 4th Block, 17th Main, 100 Feet Road, Koramangala, Bangalore - 560 0346. You agree to be bound by the T&Cs and all policies and guidelines of the Site are herein incorporated by reference.

### 1. **Definitions.**

All of the defined and capitalized terms in these T&Cs will have the meaning assigned to them here below:

"**Act**" means the Payment and Settlement Systems Act, 2007 and any amendment, modification or re-enactment of the same, or any other succeeding enactment for the time being in force.

"**Applicable Laws**" shall mean and include all applicable statutes, enactments, acts of legislature or the Parliament, laws, ordinances, rules, by-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any governmental authority, tribunal, board, or a court.

"**Customer**" means the holder of OLA Money Wallet.

"**Merchant**" shall mean an individual or organization that accepts payment for their products/services through OLA Money Wallet and has executed a Merchant Agreement.

"**Merchant Account**" refers to the account created by Merchant on the Site.

"**OLA**" means ANI Technologies Private Limited, a Company registered under the Companies Act, 1956 and having its corporate office at Regent Insignia, #414, 3rd Floor, 4th Block, 17th Main, 100 Feet Road, Koramangala, Bangalore - 560 0346.

"**OLA Money Wallet**" means a pre-paid instrument issued by ZipCash under co-branding arrangement with OLA.

"**Merchant Agreement**" shall mean the tripartite agreement executed by and between ZipCash OLA and You, in which You will be designated as a Merchant.

"**RBI**" shall mean the Reserve Bank of India.

"**RBI Regulations**" means the Act and regulations made thereunder, the Issuance and Operation of Pre-paid Instruments in India (RBI) Directions, 2009 and any notifications, master

circulars, instructions or guidelines issued and updated by the RBI from time to time, in relation to the same.

"**Services**" means the facilitation of payments to the Merchant for the products/services availed by the Customer through OLA Money Wallet and enabling of receipt of such payments by the Merchant.

"**Site**" shall mean [www.olamoney.com](http://www.olamoney.com) and such other websites and mobile applications as may be developed by OLA and/or Zipcash from time to time.

"**Terms and Conditions of Service**" or " **T&Cs** " refers to these terms and conditions which are available at the Site for the use of Services.

"**Transaction**" shall mean every payment request/order placed by the Customer using OLA Money Wallet.

"**We**", "**Our**" or "**Us**" refers to Zipcash and/or OLA, as the case may be.

"**You**", "**Your**" or "**Yourself**" shall mean reference to Merchant or his representative

"**ZipCash**" means Zipcash Card Services Private Limited, a company incorporated under the Companies Act, 1956 and having its corporate office at 201-A, Pratik Industrial Estate, Next to Fortis Hospital, Mulund - Goregaon Link Road, Mulund W, Mumbai - 400080. ZipCash is an authorized payment and settlement systems operator under the provisions of the Act and has been granted approval by the RBI to issue co-branded instrument.

## **2. Interpretation.**

- 2.1. Any reference to the singular includes a reference to the plural and vice versa, unless explicitly provided for otherwise; and any reference to the masculine includes a reference to the feminine and vice versa.
- 2.2. Headings and captions are used for convenience only and will not affect the interpretation of these T&Cs.
- 2.3. Any reference to a natural person will, unless repugnant to the context, include his heirs, executors and permitted assignees. Similarly, any reference to a juristic person such as ZipCash and/or OLA will, unless repugnant to the context, include its affiliates, successors and permitted assignees.

## **3. Eligibility.**

- 3.1. You will not be eligible to be registered as a Merchant unless:
  - 3.1.1. You have attained at least 18 (eighteen) years of age;
  - 3.1.2. You can lawfully enter into and form contracts under Applicable Laws and have all requisite right, power and authority to perform Your obligations as a Merchant;

- 3.1.3. You do not provide any of the goods and services listed in **Schedule I**, which are banned under Applicable Laws ("**Banned Goods/Services**").
- 3.1.4. You provide goods and services within India; and
- 3.1.5. You receive payments in Indian Rupees;
- 3.2. You may apply or continue to be a Merchant only as long as You satisfy the criteria provided in 3.1.1 to 3.1.4.
- 3.3. We reserve the right to terminate the Merchant Account at any time if We have reason to believe that a Merchant Account is being used by a person who is not eligible.
- 4. Registration as Merchant.**
- 4.1 To register as a Merchant, You must provide Your name, valid and functional e-mail address and phone number ("**Registration Data**").
- 4.2 The Registration Data provided by You must be accurate, correct, current and true. We shall bear no liability for false, old or incorrect Registration Data provided by You. Further, You shall indemnify Us against all damages, liabilities, costs and expenses that may be suffered or incurred by Us as a consequence of inaccurate information provided to Us by You.
- 4.3 You shall be solely responsible for maintaining the confidentiality of Your ID and Password and You shall be responsible for all activities that occur under Your ID and Password. We shall not be liable for any claims, damages, liabilities that may be suffered by You as a consequence of unauthorized use of Your account.
- 4.4 You hereby expressly consent to receive communications from Us through Your registered phone number and/or e-mail id.
- 4.5 By registering for a Merchant Account, You agree to the following:
  - 4.4.1 to receive communication, queries and documents from Us for the purposes of negotiating and executing the Merchant Agreement;
  - 4.4.2 to provide information that We have a legal duty to request from a Merchant on account of the Know Your Customer norms ("**KYC Norms**") prescribed under RBI Regulations; and
  - 4.4.3 You agree to undertake due diligence and update Yourself on RBI Regulations and other Applicable Laws that may have implications on Your Liability as a Merchant.
- 4.6 Upon execution of the Merchant Agreement, You will become a Merchant and will be entitled to Services subject to these T&Cs and the Merchant Agreement.

4.7 In the event of any inconsistency or conflict between these T&Cs and the provisions of Merchant Agreement, the provisions of the Merchant Agreement will prevail to the extent of the inconsistency or conflict.

## 5. USE OF SITE

5.1 The Merchant agrees and understands that OLA and /or Zipcash and the Site provide certain services to its Customers and registered users and persons browsing/visiting the Site. All items advertised / listed and the contents therein are advertised and listed by registered users and are third party user generated contents. OLA and /or Zipcash has no control over the third party user generated contents.

5.2 The Merchant shall not attempt to gain unauthorized access to any portion or feature of the Site, other systems, networks connected to the Site, server, computer, network, or the services offered on or through the Site by hacking, password 'mining', or any other illegitimate means.

5.3 The Merchant shall not probe, scan or test the vulnerability of the Site or any network connected to the Site or breach the security, authentication measures on the Site or any network connected to the Site. The Merchant may not reverse look-up, trace or seek to trace information on any other user of or visitor to Site (including any account on the Site that is not owned by the Merchant) or to its source or exploit the Site, any service, information made available, or offered by or through the Site in any way where the purpose is to reveal any information (including but not limited to personal identification or information other than its own information) provided by the Site.

5.4 The Merchant shall not make any negative, denigrating, or defamatory statement(s)/comment(s) about ZipCash or OLA, the brand name or domain name used by ZipCash or OLA or otherwise engage in any conduct or action that might tarnish the image or reputation of ZipCash or OLA or otherwise tarnish or dilute any trade mark, service marks, trade name and/or goodwill associated with such trade, service marks or trade name as may be owned or used by ZipCash or OLA. The Merchant agrees that the Merchant will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Site or OLA's and /or Zipcash's systems, networks, or any systems or networks connected to OLA and /or Zipcash.

5.5 The Merchant agrees not to use any device, software or routine to interfere or attempt to interfere with the proper working of the Site, any transaction being conducted on the Site or any other person's use of the Site.

5.6 The Merchant may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message, transmittal the Merchant sends to OLA and /or Zipcash on or through the Site, or any service offered on or through the Site. The Merchant shall not pretend that it is or represents someone else or impersonate any other individual or entity.

5.7 The Merchant may not use the Site or any content for any purpose that is unlawful or prohibited by the T&Cs or to solicit the performance of any illegal activity or other activity which infringes the rights of ZipCash, OLA or others.

5.8 The Merchant agrees that from time to time it shall be responsible for providing information relating to the Services proposed to be sold by the Merchant. In this connection, the Merchant undertakes that all such information shall be accurate in all respects. The Merchant shall not exaggerate or over emphasize the attributes of the Services.

- 5.9 The Merchant shall not transmit any chain letters or unsolicited commercial or junk email to other users via the Site. It shall be a violation of the Agreement and the T&Cs to use any information obtained from the Site in order to harass, abuse, or harm others or contact, advertise and sell to or solicit persons other than those who have chosen to buy from the Merchant. In order to protect our users from such advertising or solicitation, we reserve the right to restrict the number of messages or emails, which a seller may send to other users in any 24-hour period, which we deem appropriate at our sole discretion. The Merchant understands that OLA and /or Zipcash has the right at all times to disclose any information (including the identity of the persons who have provided information or material on the Site) as necessary to satisfy any law, regulation, or valid governmental request. This may include, without limitation, disclosure of the information in connection with the investigation of an alleged illegal activity or its solicitation and/or response to a lawful court order or subpoena. In addition, OLA and /or Zipcash can (and the Merchant hereby expressly authorizes OLA and /or Zipcash to) disclose any information about the Merchant to law enforcement or other government officials, as we, at our sole discretion, deem necessary or appropriate in connection with the investigation and/or resolution of possible crimes, especially those that may involve personal injury. OLA and /or Zipcash reserves the right, but have no obligation, to monitor the material posted on the Site. OLA and /or Zipcash shall have the right, at its sole discretion, to remove or edit any content that violates or is alleged to violate any applicable law or either the spirit or letter of this Agreement. Notwithstanding this right, the MERCHANT REMAINS SOLELY RESPONSIBLE FOR THE CONTENT OF THE MATERIAL THE MERCHANT POSTS ON THE SITE AND IN MERCHANT'S PRIVATE MESSAGES. Please be advised that such content posted does not reflect Zipcash's and /or OLA's views. In no event shall OLA and /or Zipcash assume or have any responsibility or liability for any content posted on the Site or claims, damages, or losses resulting from its use and/or appearance of it on the Site. The Merchant hereby represents and warrants that the Merchant has necessary rights to all the content the Merchant provides and all information it contains and that such content shall not infringe any proprietary or other rights of third parties or contain any misleading, libelous, tortious, or otherwise unlawful information.
- 5.10 Merchant hereby agrees that its correspondence or business dealings with or participation in the promotion of advertisers on or through the Site (including payment and delivery of related services, any other terms, conditions, warranties, or representations associated with such dealings) are solely between the Merchant and such advertisers. OLA and /or Zipcash shall not be responsible or liable for any loss or damage of any sort incurred as a result of such dealings or the presence of such advertisers on the Site.
- 5.11 It is possible that other users (including unauthorized persons or 'hackers') may post or transmit offensive or obscene material on the Site and that the Merchant may be involuntarily exposed to such material. We do not approve of such unauthorized uses and shall not be responsible for the use of any information that the Merchant publicly discloses or shares with third parties on the Site.
- 6. Non-Working Days.**
- 6.1. ZipCash is reliant on third parties such as banks to deliver timely Services. Since, ZipCash cannot control the actions of such third parties, ZipCash will not be responsible to render Services or process payments or refunds on the following days ("**Non-Working Days**"):
- 6.1.1. days which are declared as holidays by the RBI, or any other day which is declared a holiday by Us.

6.1.2. days including Saturdays and Sundays and declared as bandhs or festivals in any State or Union Territory in India. We will continue to render Services which do not involve that particular State or Union Territory in which a bandh or festival has been declared on that day.

**7. Right to use logos.**

7.1. Nothing contained in these T&Cs constitutes a license in favor of the Merchant to use trademarks, service marks or logos and/or any other marks, owned by OLA, ZipCash that may be reflected on the Site ("IPR"). Any use by Merchant of IPR will be only with the prior written permission from Us.

7.2. You acknowledge that We are the sole and exclusive owner of Our respective IPR's and agree that You will not contest the ownership of the said IPR's for any reason whatsoever.

**8. Prohibition against offer of Banned Goods/Services.**

8.1. If We have any reason to believe that a Merchant is offering any Banned Goods/Services for sale to Customer. We reserve Our right to terminate the Merchant Agreement.

8.2. We rely on Your representation that You do not and will not offer Banned Goods/Services to the Customer.

**9. Charges and Settlement of Accounts.**

9.1. The details of charges levied by ZipCash, including the transaction discount rate ("TDR") will be as per the Merchant Agreement.

9.2. By registering for or using the Services, You authorize ZipCash to make deductions from the amounts due and payable to You under the Merchant Agreement, which includes the following:

9.2.1. TDR;

9.2.2. service tax and other applicable taxes,

9.2.3. refund(s), chargebacks, and any other amounts due and payable by You to Us in terms of the T&Cs and the Merchant Agreement.

(deductions specified under sub paragraph 8.2.1, 8.2.2 and 8.2.3 shall be collectively referred to as "**Deductions**")

9.3. Any payments made to You will always be subject to applicable Deductions.

9.4. You agree and undertake to execute all authorizations and writings, as may be required by ZipCash from time to time to make the Deductions.

9.5. You agree and acknowledge that any payment made to You is without prejudice to any claims or rights that We may have against You and such payments will not constitute any admission

by Us as to the performance by You of Your obligations under these T&Cs and the Merchant Agreement.

- 9.6. Notwithstanding anything contained in these T&Cs and/or the Merchant Agreement, where ZipCash has reason to believe that any charges/debits have been fraudulently incurred ("**Suspect Charge**"), ZipCash will always be entitled to deduct an amount equivalent to Suspect Charge from the amount payable to You.
- 9.7. If after due inquiry and investigation by Us, We determine that the charge/debit is a valid charge and not a Suspect Charge, ZipCash will release the withheld payment.
- 9.8. If We determine after due inquiry and investigation that any Suspect Charge is not a valid charge at all, ZipCash will not release the withheld payment and will transfer the same to OLA Money Wallet of the Customer in question.
- 9.9. We will communicate to You if any penalty interest is payable by You to Us for the Suspect Charge or any other payments withheld under the provisions of these T&Cs and the Merchant Agreement.

#### **10. Refunds and Chargebacks.**

- 10.1. If You receive a request from a Customer for refund or cancellation of payment ("**Refund Request**") in relation to a Transaction, You shall promptly notify Us about such Refund Request and also intimate Us as to whether You agree to process such Refund Request or not.
- 10.2. If You agree to process the Refund Request, ZipCash shall deduct the amount of refund or cancelled payment ("**Refund Amount**") from the amount payable to You under the Merchant Agreement and transfer the Refund Amount to the OLA Money Wallet of the Customer in question.
- 10.3. If We receive a Refund Request, We will forward the same to You. Promptly upon receipt of the Refund Request, You will notify Us as to whether You are agreeable to process the Refund Request or not. In case, You are agreeable to it, the provision of 9.2 will apply, to the extent applicable.
- 10.4. In the event, You do not agree to process the Refund Request, ZipCash reserve the right to either deduct the Refund Amount from the amount payable to You and/or claim a refund from You.
- 10.5. If You and the Customer are unable to arrive at a satisfactory resolution of a problem within a period of 14 (fourteen) days thereafter, We shall be entitled to make a direct credit to the disputing Customer's OLA Money Wallet for the disputed amount. Such a deduction from the amount payable to You and the direct credit to the disputing Customer's account shall not be disputed by You in any manner whatsoever.
- 10.6. In the event of the Customer and the Merchant arrive at a settlement within the said 14 (fourteen) day period, ZipCash shall deal with the said moneys in accordance with the terms of the settlement arrived at.

- 10.7. If at any time the amount due to You under the Merchant Agreement is not sufficient to adjust the Refund Amount, then ZipCash reserves the right to:
- 10.7.1. deduct the amount from the subsequent payment to Merchant;
  - 10.7.2. deduct the amount from security deposit; and
  - 10.7.3. claim from the Merchant the amount credited in the Customer's OLA Money Wallet along with the interest applicable as per standard bank rates in India.
- 10.8. The Merchant will make provisions at the earliest for the amount payable to ZipCash under the T&Cs or the Merchant Agreement. If the Merchant fails to pay the amount within 15 (Fifteen) from the date it is due for payment, it will be liable to pay interest as per standard bank rates in India.
- 10.9. Please note that this paragraph 10.9 is conditional and will apply only if deemed fit by Us. We may require the Merchant to provide an electronic clearance service ("ECS") mandate to ZipCash in such form and manner as decided by the ZipCash. In case of a dispute by a Customer or chargeback, We will provide an opportunity to dispute the claim, however, Our decision in this regard will be final and binding on the Merchant. The Merchant agrees that if the amount is not paid by the Merchant, We will have the right to execute the ECS mandate to recover the same from the Merchant's bank account.
- 10.10. You will not be entitled to make cash refunds or cancellations or to deal directly with the Customer. If the Merchant makes or attempts to make a refund in connection with the Transaction, in any manner other than through Us, it will constitute a breach of these T&Cs and the Merchant Agreement and in such an event We may have a right to terminate the Merchant Agreement.
- 10.11. All chargeback requests received by ZipCash from payment gateways for Merchant orders will be communicated to the Merchant and Merchant will have the ability to dispute the chargeback by providing proof of delivery within 7 (Seven) days from the date of communication. However, ZipCash will have the right to deduct the chargeback amount from ZipCash daily settlements *vis-à-vis* the Merchant, as and when such amount is deducted by the payment gateway

## **11. Specific Obligations of the Merchant**

- 11.1. Any attempt to divert the Customers to another site is prohibited. Any advertisements or marketing messages that lead, prompt or encourage the Customers to leave the Site are prohibited. The Merchant shall not:
- 11.1.1 Include hyperlinks or URLs within any confirmation email messages generated by the Merchant intended to divert the Customers away from the Site.
  - 11.1.2 Use an inaccurate business name. Business name used by the Merchant shall accurately identify the Merchant and shall not be misleading. The Merchant shall ensure that the Merchant has the right to use the business name and the name, trademark or logo does not infringe the intellectual property rights of any third party.

- 10.1.3 Send inappropriate email communications to the Customers. All communications shall be courteous and relevant. Unsolicited email communications to Customers or emails containing marketing communications of any kind, except as expressly permitted by Us, shall be prohibited.
- 10.1.4 Register multiple account for the same business entity. If You have a legitimate business need for a second account, You shall make an application for the same to Us. Based on various standards, including but not limited to, good standing account with excellent Customer relationship, We may, at Our sole discretion, approve the registration of the second account.

## **12. Revision of T&Cs**

We reserve the right to change any of the T&Cs or any policies or guidelines governing the Site or Services, at any time and at Our sole discretion. Any changes will be effective upon posting of the revisions on the Site.

## **13. No Warranties**

The Site and the Services are provided on an "as is" basis. We do not make any other representations or warranties of any kind, express or implied, including without limitation that the Site or the Services will meet Your requirements, will always be available, accessible, uninterrupted, timely, secure, or operate without error.

## **14. General Release**

- 14.1. We only provide a technology for facilitating the payments made by the Customer for the products/services purchased from the Merchant. We are not involved in the transaction between the Customer and the Merchant and We do not provide any warranty or endorse the product sold by You.
- 14.2. We are not responsible for any non-performance or breach of any contract between You and Customers.
- 14.3. At no time shall We hold any right/title to or interest in the items nor have any obligations or liabilities with respect to such a contract between You and the Customer. We are not responsible for unsatisfactory or delayed performance of services, damages, or delays as a result of items which are out of stock, unavailable, or back-ordered.
- 14.4. Notwithstanding its reasonable efforts in that behalf, We cannot control the information provided by other users which is made available on the Site. You may find other user's information to be offensive, harmful, inaccurate or deceptive. Please use caution and practice safe trading when using the Site. Please note that there may be risks in dealing with underage persons or people acting under false pretense.
- 14.5. If a dispute arises between You and the Customer, ZipCash and/or OLA shall not be responsible for any claims, demands, and damages (actual and consequential) of every kind

and nature, known and unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any way connected with such disputes. We shall not and are not required to mediate or resolve disputes or disagreements between You and Customers.

## **15. Indemnity**

15.1. You will defend, indemnify and hold harmless ZipCash and OLA, and each of their affiliates (and their respective employees, directors, agents and representatives) from and against any and all claims, costs, losses, damages, judgments, penalties, interest and expenses (including reasonable attorneys' fees) arising out of any Claim that arises out of or relates to:

15.1.1. refund, chargebacks and cancellation of payments;

15.1.2. any actual or alleged breach of Your representations or obligations;

15.1.3. any transaction that is for any reason unlawful or unenforceable;

15.1.4. any transaction that is posted more than once to cardholder's account;

15.1.5. any transaction that is doubtful or erroneously paid to You;

15.1.6. Sale of Banned Goods/ Services; and

15.1.7. Products/services provided by the Merchant

For purposes hereof: "Claim" means any claim, action, audit, investigation, inquiry or other proceeding instituted by a person or entity.

15.2. IN NO EVENT SHALL WE BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH THIS AGREEMENT, EVEN IF WE HAS BEEN INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.

15.3. YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY DISPUTES WITH US IS THE CANCELLATION OF YOUR ACCOUNT WITH THE SITE. IN NO EVENT SHALL OLA OR ZIPCASH BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH THIS AGREEMENT, EVEN IF WE HAVE BEEN INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT OUR TOTAL CUMULATIVE LIABILITY TO YOU FOR ANY AND ALL CLAIMS RELATING TO OUR ARISING OUT OF YOUR USE OF THE SITE, REGARDLESS OF THE FORM OF ACTION, EXCEED INR 1000/- (RUPESS ONE THOUSAND ONLY).

## **16. Notices and communication.**

16.1. Any notice or notification in connection with these T&Cs or Merchant Agreement executed with a Merchant will be communicated through the contact information specified in the Merchant Agreement, unless otherwise specified.

16.2. All Your communication with Us will be of a professional nature only. You will not contact Us to harass, intimidate or threaten any person, or to promote any cause, which You may support.

16.3. You will be subject to Our terms of use and privacy policy.

**17. Severability.**

If any part of these T&Cs is determined to be invalid or unenforceable pursuant to Applicable Laws then the invalid or unenforceable provisions will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of these T&Cs will continue in effect.

## Schedule 1

### List of Banned Items

1. Gaming which includes lottery tickets, sports bets, memberships/ enrollment in online gambling sites, and related content.
2. Offensive goods which includes literature, products or other materials that (a) defame or slander any person or groups of people based on race, ethnicity, national origin, religion, sex, or other factors; (b) encourage or incite violent acts; (c) promote intolerance or hatred.
3. Weapons which includes firearms, ammunition, knives, brass knuckles, gun parts, and other armaments.
4. Adult goods and services which includes pornography and other sexually suggestive materials (including literature, imagery and other media); escort or prostitution services; Site access and/or Site memberships of pornography or illegal sites.
5. Bulk marketing tools which include email lists, software, or other products enabling unsolicited email messages (spam).
6. Child pornography which includes pornographic materials involving minors.
7. Copyright unlocking devices which includes mod chips or other devices designed to circumvent copyright protection.
8. Drugs and drug paraphernalia which include illegal drugs and drug accessories, including herbal drugs like salvia and magic mushrooms.
9. Hacking and cracking materials which include manuals, how-to guides, information, or equipment enabling illegal access to software, servers, websites, or other protected property.
10. Offensive goods, crime which includes crime scene photos or items, such as personal belongings, associated with criminals.
11. Pyrotechnic devices, combustibles, corrosives and hazardous materials which includes explosives, fireworks and related goods; toxic, flammable, and radioactive materials and substances.
12. Regulated goods which includes air bags; batteries containing mercury; freon or similar substances/refrigerants; chemical/industrial solvents; government uniforms; car titles; license plates; police badges and law enforcement equipment; lock-picking devices; pesticides; postage meters; recalled items; slot machines; surveillance equipment; goods regulated by government or other agency specifications.
13. Securities which includes stocks, bonds, or related financial products.
14. Any product or service which is not in compliance with all Applicable laws.