

Alipay+™ International Mini Program Development Platform Terms and Conditions

Updated in July 2021

1. ACCEPTANCE OF TERMS

1.1 This Agreement sets out the terms and conditions of your access to the Alipay+™ International Mini Program Development Platform at <https://miniprogram.alipay.com/> website (the “Platform”) of Advanced Plus Technologies Pte. Ltd. and its affiliates (“us”, “our” or “we”). You acknowledge that you have read this Agreement prior to your use of the Platform, including the Mini Program Studio (the “Studio”). If you do not accept all of the terms and conditions, please do not continue with the registration process.

1.2 We may amend this Agreement and other policies at any time by posting an updated version. The updated version of this Agreement and other policies we may post from time to time shall take effect immediately upon posting. Your continuous use of the Platform constitutes confirmation that you agree to be bound by this Agreement and other policies we publish as may be amended from time to time.

2. Login

2.1 By choosing to login via your account on the Platform, you hereby acknowledge and authorize our collection and use of the account information which may include information such as the names, email addresses, etc. of company officers, representatives, shareholders and board directors, etc. We may verify your login information and such other information as deemed appropriate by us. You agree to provide all necessary information and render all reasonable assistance and cooperation that we may require in order to complete the verification. The information we collect will be used to determine if you are eligible to begin and/or continue to use the Platform. We reserve the right to limit or suspend your access to the Platform in the event we are unable to obtain or verify your information.

3. USERNAME AND PASSWORD

3.1 You shall be solely responsible for: a) maintaining the confidentiality of your username and password; b) all transactions and activities that occur under your username and password; and c) any and all consequences of use or misuse of your username and password.

3.2 Your username and password are unique to your use of the Platform and you shall not share, assign or permit the use of your username and password to other persons. You acknowledge that sharing of your username and password with other persons ("multiple use") may cause irreparable harm to us or our affiliates and you shall indemnify us or our affiliates against any loss or damages suffered by us or our affiliates as a result of such multiple use. If other persons access the Platform using your username and password, we will treat this as if you have authorized such use and you will be responsible for any consequences incurred by such use. You undertake to notify us immediately of any unauthorized use of or access to the Platform or any other breach of security.

3.3 If you are a business entity, you agree that all officers, employees, agents, representatives and others having access to the username and/or password have been duly authorized by you to access the Platform on your behalf and to legally bind you. You shall be responsible for all actions by your current and former officers, employees, agents, representatives and others, regardless of whether authorized by you, that access the Platform using the business user name and password.

4. YOUR RESPONSIBILITIES

4.1 You will use the Platform in good faith and in compliance with all applicable laws and regulations.

4.2 You confirm that the information and materials you provide in connection with the use of the Platform are true, lawful and accurate, and are not false, misleading or deceptive.

4.3 You shall not use the Platform to defraud us, our affiliates or other members or users, or engage in other unlawful activities (including without limitation dealing in products or services prohibited by law).

4.4 You shall not use the Platform for any illegal activities or in a manner that may result in complaints, disputes, claims, penalties or other liability to us, other users or third parties or may be regarded as an abuse of the Platform.

4.5 If we, in our sole discretion, believe that you may have engaged in the above restricted activities, we may suspend or restrict your access to the Platform, or terminate this Agreement and refuse to provide access to the Platform to you.

5. NO PERSONAL INFORMATION

Except for the purposes set out under this Agreement, you shall not disclose or make available to us through the Platform any personal

information including those of your agents, representatives, employees, or customers etc. You shall ensure that all information disclosed and/or transferred to us has been properly anonymized or altered such that it no longer constitutes personally identifiable information or personal data under applicable laws nor subject to any obligations under applicable privacy or data protection laws. You understand and acknowledge that any data you provide to us in connection with this Agreement may be shared with our affiliates in order to perform the obligations under this Agreement and for the purpose of providing you with the access to and use of the Platform, including the Studio, and/or other related services.

6. INTELLECTUAL PROPERTY RIGHTS AND LICENSING

6.1 The trademarks, logos, trade names and service marks, whether registered or unregistered (collectively the "Trademarks") displayed on the Platform are Trademarks of us or our associated parties. Nothing contained on the Platform should be construed as granting by implication or otherwise, any license or right to use any of the Trademarks without the written permission of us or our associated parties.

6.2 All content available on the Platform, including but not limited to text, graphics, photographs, sounds, music, videos, user manuals, information, applications, documentation, the Studio, APIs, and the layout of the

Platform (the "Content"), is protected by applicable intellectual property laws. The Content or the underlying intellectual property rights are owned by us or our associated parties, or are used by us under a license or with permission including any intellectual property rights that subsist in the Studio. You may not copy, publish, distribute, license, edit, modify or use the Content in any manner, unless such rights are expressly granted to you by agreement.

6.3 We hereby grant you a limited, worldwide, royalty-free, non-exclusive, revocable, non-sublicenseable, non-transferable license to use the Studio made available on the Platform, solely to develop mini-programs for implementation on platforms operated by us or our associated parties. You may not use the Studio made available on the Platform to develop applications for other platforms or to develop another software development kit ("SDK"). You may not copy (except for backup purposes), modify, adapt, redistribute, decompile, reverse engineer, disassemble, or create derivative works of the Studio or any part of the Studio, except as expressly provided under this Agreement.

6.4 You shall not provide the Content (or any part thereof) to any third parties. We reserve the right to take actions and seek the appropriate remedy against you for any unauthorized use of the Content.

6.5 We agree that we obtain no right, title or interest from you (or your licensors) under this Agreement in or to any software applications that you develop using the Studio, including any intellectual property rights that subsist in those applications. You agree that you are solely responsible for (and that we have no responsibility to you or to any third party for) any data, content, or resources that you create, transmit or display through any software applications that you develop using the Studio, and for the consequences of your actions (including any loss or damage which we may suffer) by doing so.

7. LIMITATION OF SERVICE

7.1 Notwithstanding any limitations described elsewhere in this Agreement, we may establish general practices and limits concerning use of the Platform. We reserve the right to change, suspend or discontinue any aspect of the Platform at any time, including hours of operation or availability of the Platform or any features of the Platform, without notice and without liability.

7.2 We also reserve the right to impose limits on certain Platform features or restrict access to some or all of the Platform features without notice

and without liability or to terminate or suspend your use of the Platform without notice and without liability.

7.3 If you require other services of ours not mentioned in this Agreement (such as the implementation and management of mini-programs on our platforms), that will be subject to separate agreements.

8. INDEMNIFICATION

You agree that you are solely responsible for (and that we have no responsibility to you or to any third party for) any breach of your obligations under this Agreement, any applicable third-party contract or any applicable law or regulation, and for the consequences (including any loss or damage which we or any third party may suffer) of any such breach.

You agree to indemnify us and our affiliates and our employees, directors, officers, agents and representatives and to hold them harmless, from any and all losses, damages, actions, claims and liabilities (including legal costs on a full indemnity basis) which may arise, directly or indirectly, from your use of the Platform or from your breach of this Agreement. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to

indemnification by you, in which event you shall cooperate with us in asserting any available defenses.

9. SUSPENSION OR BREAKDOWN OF SYSTEMS

If you are unable to use the Platform as a result of improper operation of the systems due to any of the following reasons, you agree you will not hold us and our affiliates liable for:

- a) System suspension which has been announced by us in advance; or
- b) Failure in data transmission and system operations due to Force Majeure Event. For the avoidance of doubt, "Force Majeure Event" means an event that is not foreseeable, the consequence of which cannot be prevented or avoided and beyond the reasonable control of a Party other than due to its fault or negligence, which includes, without limitation to, acts of god, fire, computer virus, defect in design of instrumental software, attack by hacker, change in laws or policies, major outages of a telecommunication carrier's network connections, interface incidents of partner banks and financial institutions, gateway incidents of mobile carriers, unexpected incidents resulting from changes in users' systems, unexpectedly large increases in traffic volume, and governmental authority intervention that results in the seizure or confiscation of

platform or systems, in each case to the extent used in or necessary for the availability of the Platform and only to the extent such event(s) are beyond the control of the affected Party and only for as long as such event(s) persist.

10. DISCLAIMER AND LIMITATION OF LIABILITY

10.1 You agree that all risks arising from your use of the Platform will be borne by you.

10.2 We make no warranty regarding the Platform (including but not limited to the Studio or any documentation) under this Agreement, including but not limited to: a) the Platform features will meet your requirements; b) the Platform availability will be uninterrupted, timely or error free; or c) any products, information or material obtained by you in connection with the Platform will meet your requirements.

10.3 Except as expressly provided in this agreement and to the full extent permitted by law, the Platform is provided "as is", "as available" and "with all faults". Your use of the Studio and any material downloaded or otherwise obtained through the use of the Studio is at your own discretion and risk and you are solely responsible for any damage to your computer system or other device or loss of data that results from such use. We

further expressly disclaim all warranties and conditions of any kind, whether express or implied.

10.4 To the full extent permitted by law, we and our affiliates shall not be liable under any theory of tort, contract, strict liability or other legal or equitable theory for lost profits, indirect, consequential, incidental, special or punitive damages, including without limitation damages for loss of profits or revenues, business interruption, loss of business opportunities, loss of data or loss of other economic interests, whether in contract, negligence, tort or otherwise, arising from your use of or inability to use the Platform. Notwithstanding anything in this Agreement to the contrary, to the extent our liability cannot be fully excluded under applicable laws, our cumulative liability, including for claims, expenses, damages or indemnity obligations under or in connection with its obligations under this Agreement and your use of the Platform, will not exceed USD\$10,000.

11. ANTI-MONEY LAUNDERING AND ANTI TERROR FINANCING POLICY

11.1 You are required to keep your accounts and contact information current at all times. Any account found to contain incorrect and/or outdated information will be suspended.

11.2 It is our policy to prohibit and actively pursue the prevention of money laundering and any activity that facilitates money laundering or the financing of terrorist or criminal activities. We are committed to anti money laundering compliance in accordance with applicable laws and requires our directors, officers and employees to adhere to these standards in preventing the use of our products and services for money laundering purposes.

12. TERMINATION

12.1 This Agreement will continue to apply until terminated by either you or us as set out below.

12.2 If you want to terminate this Agreement, you may do so by ceasing your use of the Platform and any relevant developer credentials.

12.3 We may at any time, terminate this Agreement with you if: (A) you have breached any provision of this Agreement; or (B) we are required to do so by law; or (C) we decide to no longer provide the Studio or certain parts of the Platform to users in the country in which you are resident or from which you use the service, or the provision of the Studio or certain Platform services to you by us is, in our sole discretion, no longer

commercially viable.

12.4 When this Agreement comes to an end, all of the legal rights, obligations and liabilities that you and us have benefited from, been subject to (or which have accrued over time whilst this Agreement has been in force) or which are expressed to continue indefinitely, shall be unaffected by this cessation, and the provisions of paragraph 14 shall continue to apply to such rights, obligations and liabilities indefinitely.

13. CHANGE OF LAW

If we or our affiliates reasonably conclude that any change in any applicable laws, including but not limited to any applicable government authority's ruling, notice, policy or guidance ("Change in Law") requires, or will require, us or our affiliates to incur material incremental costs to comply with the change, or will prohibit us or our from performing material obligations under this Agreement, then we will modify any provision of this Agreement as may be necessary to enable us or our affiliates to comply with the Change in Law, as applicable.

Notwithstanding anything contrary in this Agreement, in the event that any Change in Law requires us to terminate this Agreement immediately, hawse have the right to terminate the Agreement immediately by written notice to you.

14. JURISDICTION AND CHOICE OF LAW

This Agreement shall be governed by with the laws of the Singapore without regard to conflict of law principles. You irrevocably consent any dispute or claim arises from or in connection with this Agreement or your use of the Platform, the relevant parties shall resolve such dispute through amicable negotiations. If such dispute is still not resolved, such dispute between you and us shall be finally resolved by arbitration with the Singapore International Arbitration Centre ("SIAC"). If any dispute is submitted to the SIAC for arbitration, the arbitration shall be conducted in accordance with the rules of the SIAC in force at the time of applying for arbitration as amended by this clause. The arbitration panel shall consist of one single arbitrator. Unless the parties agree otherwise, the arbitration shall be conducted in English and in Singapore. The arbitration award rendered by the SIAC shall be final and binding on all the relevant parties.

15. GENERAL PROVISIONS

15.1 If any provision of this Agreement is held to be invalid or unenforceable, such provision shall be deleted and the remaining provisions shall be enforced.

15.2 Headings are for reference purposes only and in no way define, limit, construe or describe the scope or extent of such section.

15.3 No agency, partnership, joint venture, employee-employer or franchiser-franchisee relationship is intended or created by this Agreement.

15.4 Any failure by us to exercise any of our rights under this Agreement shall not constitute a waiver of such right or a waiver with respect to subsequent or similar breach. A waiver shall be effective only if made in writing.

15.5 We shall have the right to assign this Agreement (including all of our rights, titles, benefits, interests, and obligations and duties in this Agreement) to any of our affiliates and to any successor in interest. We may delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties. You may not assign or delegate, in whole or part, this Agreement to any person or entity.

15.6 If there is any conflict between the English version and another language version of this Agreement, the English version shall prevail.