Wallet Topup

Code: WALLET_TOPUP

Version:

Article 1 — Scope

These terms apply to platform wallet top-ups, balance inquiries, in-site payments, refunds, adjustments, and related features on ITVTS Industry Tourism AI Bilingual News.

Members must read and accept these terms before topping up or using wallet balances.

Article 2 — Wallet Nature

The platform wallet is an in-site payment tool for designated services only. It is not a bank deposit, investment product, securities account, e-money account, or freely transferable financial instrument.

Unless required by law or explicitly agreed, wallet balances do not accrue interest.

Article 3 — Top-Up Methods

Members may top up via:

1. Manual bank transfer.
2. Enabled third-party payment providers.
3. Other lawful methods announced by the platform.

Available methods are shown on the top-up page.

Article 4 — Manual Transfer Confirmation

Creating a top-up request or reporting a transfer does not complete the top-up. Platform staff must verify the credited account, amount, time, remitter details, and order data before crediting the wallet.

Article 5 — Credited Amount

The official top-up amount is the platform-approved credited amount. Application amounts, reported amounts, unverified bank transactions, uncaptured card authorizations, and test or abnormal transactions are not official top-ups.

Article 6 — Usage Scope

Wallet balances may be used for publishing plans, featured promotion, designated member or author services, and other items announced by the platform. The platform may adjust allowed uses.

Article 7 — Cash vs Discount Points

Cash balances and discount points are recorded separately. Discount points cannot be withdrawn, transferred, cashed out, converted to author earnings, or used for tipping unless explicitly allowed. Expiry and scope follow campaign rules.

Article 8 — Prohibited Conduct

Members must not use the wallet for money laundering, fake transactions, linked-account abuse, stolen payment instruments, fraud, bypassing platform payment flows, selling balances, improper reward acquisition, or other unlawful or prohibited conduct.

Article 9 — Ledger

Each wallet transaction must create an immutable ledger entry for top-ups, spending, refunds, discount grants/uses, manual adjustments, reversals, freezes, unfreezes, and system corrections. Balances must not be changed without ledger records.

Wallet Topup

Article 10 — Refunds

Refundable unused balances depend on funding source, usage, discount components, delivered services, disputes, refund policy, and applicable law. Discount points are generally non-refundable and non-cashable.

Article 11 — Refund Method

Approved refunds generally return to the original payment source. If impossible, members must complete identity and payout account verification. Refunds must not be sent to unverified third-party accounts.

Article 12 — Abnormal Transactions and Freezes

The platform may freeze wallet functions for abnormal payment data, suspected fraud or laundering, linked-account abuse, duplicate refunds, abnormal top-ups/spending, legal or regulatory requests, or other major risk events, while preserving ledgers and audit logs.

Article 13 — Referral Rewards

Referral rewards follow campaign rules. A referrer earns 4,000 discount points when a referred member completes a single approved credited top-up of at least NT$36,000. Multiple top-ups cannot be combined. If the application amount is NT$36,000 or more but approved credit is below NT$36,000, the reward does not apply.

Article 14 — Referral Reward Clawback

If a qualifying transaction is fully refunded, charged back, revoked, fraudulent, voided, or partially refunded so the final effective amount falls below NT$36,000, the platform may claw back 4,000 discount points via a reversal entry without deleting the original reward record.

Article 15 — Balance Review

Members should regularly review wallet balances and transaction records and notify the platform promptly if anomalies are found.

Article 16 — Service Interruption

The platform may suspend wallet functions for maintenance, network issues, payment provider outages, banking operations, security incidents, or force majeure, with notice where reasonably feasible.

Article 17 — Account Termination

If termination is requested while payments, refunds, disputes, frozen balances, legal retention duties, or tax/judicial processes remain unresolved, the platform may retain necessary data and records until completion.

Article 18 — Amendments

Amendments require a new published version. Material changes affecting member rights may require re-acceptance.

Article 19 — Governing Law and Disputes

These terms are governed by the laws of the Republic of China (Taiwan). Disputes should first be resolved in good faith; mandatory jurisdiction rules apply where required.

Effective date: 2026-07-24