(i) financial market infrastructure;

(ii) exchanges or markets for securities or for derivatives such as futures, options, and swaps; or

(iii) non-governmental bodies that exercise regulatory or supervisory authority over covered financial service suppliers;

(s) "financial service supplier of the other Party" means a person of a Party that supplies or seeks to supply a financial service within the territory of the other Party or to a person of the other Party;

(t) "fraudulent and deceptive commercial activities" means those fraudulent and deceptive commercial practices that cause actual harm to consumers, or that pose an imminent threat of such harm if not prevented, for example:

(i) a practice of making misrepresentations of material fact, including implied factual misrepresentations, that cause significant detriment to the economic interests of misled consumers;

(ii) a practice of failing to deliver products or provide services to consumers after the consumers are charged; or

(iii) a practice of charging or debiting consumers' financial, telephone, or other accounts without authorization;

(u) "GATS" means the *General Agreement on Trade in Services*, set out in Annex 1B to the WTO Agreement;

(v) "GATT 1994" means the *General Agreement on Tariffs and Trade 1994*, set out in Annex 1A to the WTO Agreement;

(w) "government information" means non-proprietary information, including data, held by the central government;

(x) "information content provider" means a person or entity that creates or develops, in whole or in part, information provided through the Internet or another interactive computer service;

(y) "interactive computer service" means a system or service that provides or enables electronic access by multiple users to a computer server;

(z) "investor of the other Party" means a natural person of the other Party or an enterprise of the other Party, that seeks to make, is making, or has made, an investment in the territory of the Party;

(aa) "measure" means any measure by a Party, whether in the form of a law, regulation, rule, procedure, decision, administrative action, or any other form;

(bb) "natural person of the other Party" means a natural person who under the law of the other Party is a national of the other Party;

(cc) "person" means a natural person or an enterprise;

(dd) "personal information" means any information, including data, about an identified or identifiable natural person;

(ee) "person of the other Party" means a natural person of the other Party or an enterprise of the other Party;

(ff) "person of a Party" means a natural person or enterprise of a Party;

(gg) "service supplied in the exercise of governmental authority" means any service that is supplied neither on a commercial basis nor in competition with one or more service suppliers;

(hh) "tax convention" means a convention for the avoidance of double taxation or other international taxation agreement or arrangement;

(ii) "taxes" and "taxation measure(s)" include excise duties, but do not include:

(i) a "customs duty" as defined in subparagraph (f) of this Article; or

(ii) the measures listed in subparagraphs (f)(ii) and (iii) of this Article;

(jj) "unsolicited commercial electronic message" means an electronic message which is sent for commercial or marketing purposes to an electronic address, without the consent of the recipient or despite the explicit rejection of the recipient, through an Internet access service supplier or other telecommunications service; and

(kk) "WTO Agreement" means the *Marrakesh Agreement Establishing the World Trade Organization*, done at Marrakesh on April 15, 1994.