



Appendix to Remittance Application Terms & Conditions

List of remittance transactions referred to in Paragraph 13 of the Remittance Application

- A. Payments that appear to relate to any form of illegal activity, including without limitation, fraud, money laundering, terrorist financing, human trafficking, political corruption, and illegal wildlife trafficking;
- B. Payments that do not appear to have a legitimate purpose;
- C. Payments that involve the use of an Informal Value Transfer System, such as hawalas or money transmitters;
- D. Payments relating to transactions in Russian-origin oil or Russian-origin petroleum products or other designated products or services.
- E. Payments that are subject to U.S. or other applicable sanctions;
- F. Payments that may circumvent currency controls;
- G. Payments related to Virtual Currency Administrators or exchanges, or virtual asset service providers including that are not duly licensed or are not subject to regulatory AML program requirements or are not domiciled in a Financial Action Task Force (FATF) member country;
- H. Payments involving unlawful on-line gambling;
- I. Payments involving shell banks;
- J. Payments involving bearer share companies (and operating as such), except for those that are publicly traded on a recognized exchange;
- K. Payments associated with payable through accounts;
- L. Payments involving third-party payment processors or money transmitters that provide downstream processing for MSBs, financial institutions or other intermediaries within an account without an AML and Sanctions Program in place.
- M. Payments that may violate applicable laws and regulations unless you have sought our prior approval with supporting evidence of compliance with applicable laws and regulation. Examples of such payments are;
 - accounts of nested correspondent banks;
 - arms, defence, military, and munition dealers;
 - goods or components e.g., microchips that have dual use potential but are not subject to export control requirements or for which export clearance has not been obtained.
 - money or value transfer services (MVTs);
 - precious metals dealers that purchase metals from pawnbrokers and other secondary sources;
 - gems/mining and extractive industries;
 - cannabis industry;
 - shipping and general trading companies operating in free trade zones;
 - tour and travel companies including but not limited to companies where there is a potential nexus to sanctions exposure;
 - charities, Non-Government Organizations;
 - used motor vehicles dealers or auctions;
 - auctions including online auctions;
 - crowdfunding platforms;
 - transactions in penny stocks or microcap securities;
 - downstream processing for Money Service Businesses (MSBs), financial institutions or other intermediaries and Third-Party Payment Processors;
 - transactions designed to achieve a particular tax treatment, including tax-evasion;
 - embassies, consulates, and diplomatic missions;
 - economic citizenship or citizenship by investment programs;
 - government scholarship programs where the beneficiary is not an educational institution;
 - relationships established with universities or students for online tuition solutions;
 - adult oriented services;
 - electronic gaming platforms that facilitate the purchase of virtual gaming assets;
 - internet gambling services or in person (e.g., daily fantasy sports, online poker) and brick and mortar casinos;