

Restricted Business list

- Internet gaming including any services offered to facilitate internet gaming my lottery or other form of gambling activity conducted via the Internet.
- Adult entertainment including any services offered to facilitate adult entertainment. Any sexually or pornographic business including companion/escort services, adult telephone conversations, topless, cars, adult bookstores, massage patio's, dating services, modeling agencies or other miscellaneous adult entertainment.
- Online or mail order / telephone order pharmaceuticals including any services offered to facilitate the sale and/or distribution of online or mail order / telephone order pharmaceuticals: any pharmaceutical, drug. or medication via prescription or otherwise, offered, sold or otherwise facilitated via the internet or mail order/telephone order.
- Non-face to face tobacco sales - including any services offered to facilitate the sale and/or distribution of online or mail order / telephone order tobacco products: any tobacco derived product, offered, sold or otherwise facilitated via the internet or mail order/telephone order.
- Any illegal products/services or any service providing peripheral support illegal activities.
- Any business activity prohibited by MasterCard or Visa rules or regulations.
- Audio/Video text as defined by MasterCard and Visa under merchant category code 5967:
 - Chain letters
 - Check cashing
 - Collection agents or firms involved in recovering/collecting past due receivables
 - Credit card protection including identity theft protection
 - Drug paraphernalia
 - Extended warranty companies
 - Free gift, prize, sweepstakes or contest as an inducement to purchase a product/service
 - "Get-rich-quick" schemes including pyramid or Ponzi schemes
 - Merchants offering rebates or special incentives
 - Merchants engaged in outbound telemarketing as defined by as defined by MasterCard and Visa under merchant category code 5962 or 5966
 - Money transfer services
 - Non face-to-face sale of firearms- including any services offered to facilitate the sale and/or distribution of online or mail order/telephone order firearms

- Pseudo-pharmaceuticals like anti-aging pills, sex nutrients etc.
- Sports forecasting or odds-making
- Any other business or activity not mentioned above that may be deemed restricted at the discretion of the bank.