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## Restricted and Prohibited Products and Services

Some activities and services cannot be performed or sold using BEETELLER payment services. This list was made considering BEETELLER's current knowledge of laws, risk factors and reputation impact and should not, under any circumstances, be violated. It shows which Merchant Products / Services cannot be processed by BEETELLER, or which Merchant Products / Services need BEETELLER pre-approval before processing.

### **Prohibited**

- Adoption agency;
- Prostitution agency and escort services;
- Unauthorized credit agents ("loan sharks");
- Asbestos;
- Live animals;
- Military weapons and ammunition, simulations and controlled equipment (archery, sporting weapons, hunting equipment, replica weapons, etc.);
- Black Box (Android Boxes with pre-installed IPTV applications);
- Pawnshop; lotteries or related services (for example: poker course, drawing games, horse racing, etc.);
- Alcoholic Beverages;
- Dental whitening without medical prescription;
- Debt collection;
- Physical dealers or online that have, in their corporate names or fancy names, the words "opportunity of business", " Google ", "easy advantage", "rich - quick", "work from home", "money" "Fortune", "wealth" or "profits";
- File sharing and cloud storage services;
- Adult content, pornography and sex related products or services (for example: live porn, sex chat);
- Gaming credentials, often from advanced accounts or purchasing virtual gaming currency;
- Cyberlocker and related products and services;
- Unlocking mobile phones, topping up mobile devices, programming electronic cards, devices for video game consoles, for unlocking TV channels, among others. R4i adapter (Nintendo);
- Cash, paper money or any other bearer securities;
- Drugs or any type of illegal substances, including products that simulate the effects of any illegal drug; as well as any substances for the manufacture of drugs and any equipment used to produce, combine, convert, process, prepare, conceal and consume illicit drugs;
- Dropshipping and practical sellers ("sacoleiros");
- Pyramid schemes, Ponzi schemes or any program that promises profit with any term and are not allowed by the legislation in force;
- State-owned companies;
- Companies that use of Work the slave, child labor or other work practices prohibited by Brazilian law;
- Samba schools and associations;
- Online pharmacies and drugstores;
- Stock exchange and / or investment programs;
- Religious institutions and non -profit organizations (Donations or charities);
- Online auction;

- Tenants who provide or refund to CARRIERS, for any reason, amounts of money (national or foreign currency, checks, money orders or credit notes, cashout), make simulated transactions or working capital;
- Non-certified timber and mining companies;
- Direct Marketing related to Tele-Services customers;
- Corrosive and explosive materials, compressed gases and aerosols, flammable liquids, oxidizing materials, flammable solids;
- Biological material of human origin (for example, hormones, human hair, etc.);
- Radioactive material;
- Medicines (sold exclusively by prescription or not) or any substances related to the miraculous cure of any disease or health condition, including any hospital equipment;
- Precious metals, jewelry or any other product manufactured from these materials - with purchase or trade;
- Non-residents in the country (former "CC5 accounts");
- Foreign currency traders without official authorization ("doleiros");
- Works of art and antiques;
- Political parties (for example: campaign financing, donations and signatures from politicians, political causes);
- People included in official sanctions lists (OFAC, UN, EU, etc.) and foreign politicians residing in the country (exiles);
- Sports forecasting, probability creation;
- Products and supplements prohibited by the National Health Surveillance Agency or equivalent;
- Body parts enlargement products or services (for example, penis and breast enlargement);
- Products that damage trademarks, patents, copyrights and other intellectual property rights (for example, counterfeit products);
- Products related to pedophilia, child pornography, nudity of minors, as well as articles in any way that involve the illegal participation of minors;
- Stolen, subtracted, smuggled, counterfeit, adulterated or replicated products;
- Lawyer services and / or legal advice without registration with the OAB;
- Esoteric services, horoscope, cartomancy, fortune teller, palmistry and related services;
- Services related to travel arrangements by quota;
- Controlled substances and / or other products that pose a risk to consumer safety;
- Tobacco, nicotine or related products;
- Organized supporters of football clubs;
- Invasive cosmetic treatments (for example, botox, peeling, etc.);
- Poison: liquid, solid or gas.

### **Restricted**

- Travel agencies and ticket sales;
- Gift cards;
- Sports clubs;
- Consulates and embassies of foreign countries;
- Foreign Currency Account for tourism agencies, tourism service providers and agents authorized to operate in the foreign exchange market;
- Loan (including car consortium, mortgage and factoring);
- Establishments that carry out activities related to donations and / or "kitties" that involve amounts above the previously determined limit;
- Parties and events;
- Non-Governmental Organizations (NGOs), their presidents, directors, legal administrators, attorneys and treasurers;
- Union organizations, their presidents and treasurers, attorneys or representatives with powers to operate bank accounts;
- Politically Exposed Person (PEP);
- Affiliate program;

- Insurance services.
- Mileage programs (for example, passenger programs, loyalty programs);
- Consulting services;
- Telecommunications services;
- Multilevel marketing companies;
- Gambling houses and services (under evaluation);
- E- wallets and prepaid credit cards (under evaluation);
- Issuance of licenses or government documents for Regulated activities, including and not limited to driving, fishing and hunting (under evaluation);
- Fantasy games and / or any type of game that promises to earn profits or bonuses in any currency (under evaluation).

Version updated on July 06, 2023.