

Terms of Services

This Public Agreement (offer) (hereinafter referred to as the Agreement) is an electronic agreement between a legal entity or individual entrepreneur (hereinafter referred to as the “Merchant”) and CLOUDZONE PAYMENTS INC., a company registered under the laws of British Columbia, Canada (registration number M19401973) having its registered address at: 422 RICHARDS ST., SUITE 170 VANCOUVER BC V6B 2Z4 CANADA (hereinafter CLOUDZONE , Service), regarding the Merchant’s use of this web platform, as well as other web platforms in which CLOUDZONE is the owner or partner, of all services , products and content provided by CLOUDZONE.

The current text of this Agreement is permanently posted at : <https://cloudzone.ca/wp-content/uploads/2023/11/Terms-of-Services.pdf>. Creating an account (business account) on the sites <https://cloudzone.ca/> , <https://arineo.io/> , as well as other web platforms in which CLOUDZONE is the owner or partner and on which a link to this Public Agreement is posted is a confirmation that the Merchant is familiar with the terms of this Agreement and fully accepts them with possible subsequent changes and additions to it. The list of web platforms in which CLOUDZONE is an owner or partner is posted on the official CLOUDZONE website and is regularly updated.

Proper acceptance of this offer is the Merchant taking the following steps:

- Familiarization with the terms of the Public Agreement (offer) and all appendices thereto;
- Entering valid and up-to-date information including a genuine login, email address, password, into the registration form located in the “registration” tab on the sites <https://cloudzone.ca/> , <https://arineo.io/> ;
- Clicking the “Registration” button after filling out the registration form;
- Providing all necessary documents for identification and verification of the Merchant, provided for by the Anti-Money Laundering, Combating the Financing of Terrorism and Proliferation of Weapons of Mass Destruction (AML/CTF) Policy, which also includes the “Know Your Own” user identification and verification policy client” (KYC). The merchant can view the AML/CTF policy at https://cloudzone.ca/wp-content/uploads/2023/10/AML_KYC_Policy_CLOUDZONE_v.07.07.23.pdf

After the Merchant clicks the “registration” button and a special message about successful registration appears, the registration process is considered completed, and the terms of this Agreement become binding for the registered Merchant.

Only the Merchant who has completed all the necessary steps to register the Merchant on the CLOUDZONE service and has been verified in accordance with the “Know Your Customer” policy can use the services of the CLOUDZONE service.

By agreeing to this Agreement, the Merchant undertakes to store his password and other information that allows third parties to access the Service and conduct transactions with the Merchant's account. The Merchant agrees that he is obliged to compensate the service for any losses, including reputational losses, associated with the Merchant’s violation of the obligations to save the password and other information.

Attention: if you do not agree with the terms of this Agreement, please do not register on the sites <https://cloudzone.ca/> , <https://arineo.io/> and do not use its services.

CLOUDZONE and the Merchant using the website located on the Internet at the following address: <https://cloudzone.ca/> , <https://arineo.io/> have entered into this Public Agreement (offer) on these terms.

1. Terms and definitions

- 1.1 CLOUDZONE is a semi-automated web service located on the Internet at <https://cloudzone.ca/> and offering its services using a special software interface for all Users (hereinafter referred to as the Service).
- 1.2 User is any individual who has agreed to all the terms and conditions proposed by the Merchant and has acceded to the Merchant's User Agreement.
- 1.3 Electronic units (title units) are accounting units of the corresponding electronic payment systems, denoting a certain volume of claims or other rights arising from the agreement of electronic payment systems with their users. Accounting units can be the equivalent of digital assets or fiat currency.
- 1.4 Electronic payment system (payment system) is a software and hardware product developed by a third party and representing a system for implementing the accounting of electronic units, as well as organizing mutual settlements between its users.
- 1.5 Payment - transfer of electronic units from the payer to the recipient.
- 1.6 Application/Transaction - information submitted by the User using the means of the Service in electronic form, indicating his intentions to use the services of the Service on the terms proposed by the Service and specified in the application parameters.
- 1.7 Merchant is a legal entity or individual entrepreneur who uses the Service to organize the acceptance of online payments and/ or make money transfers in favor of other legal entities or individuals, including using Electronic Units and Electronic Payment Systems that provide their services on the website <https://cloudzone.ca/>, <https://arineo.io/>.
- 1.8 Acquirer is an institution that provides acquiring services and is authorized for this activity by Associations, which are international payment systems.
- 1.9 Alternative payment method or "ACO" means a payment method (other than a Card) that can be processed by the Service's payment gateway in accordance with applicable agreements with banks and/or non-bank financial institutions, Electronic payment systems: electronic wallets, payments from a telephone account, others .
- 1.10 Association - an organization created for the issue, acquiring, administration and promotion of Cards, including Visa, MasterCard, UnionPay, etc., depending on the specific case.
- 1.11 Authorization is an electronic procedure of the Associations for obtaining permission from the Issuer to complete a transaction. An Authorization indicates only the availability of the Cardholder's balance and the absence of a prohibition on the use of the Card by the Cardholder or the issuer at the time the Authorization is requested, and is not a guarantee that the Transaction is valid.
- 1.12 Card - a valid payment card issued by the Issuer under the Association's brand.
- 1.13 Cardholder is an authorized user of the Card.
- 1.14 Chargeback – the amount of a transaction disputed by the Cardholder and which the acquirer withholds from the funds to be transferred to the Electronic Payment System in favor of the bank or organization that issued the Card, which the Electronic Payment System, in turn, must withhold from the Merchant.
- 1.15 Issuer – the bank, credit institution or other legal entity that issued the Card used for the Transaction.

- 1.16 Transaction - a purchase / payment / money transfer transaction in which the Card or ACO is used as a means of payment, and, as the case may be, a return / refund / reversal of the relevant transaction.
- 1.17 Regular (recurring) payment - a transaction in which the Merchant regularly charges the Cardholder for recurring goods or services that must be periodically delivered or performed.
- 1.18 Rules - The rules, regulations, system guidelines, procedures and requirements, publications and interpretations thereof, and other requirements (whether contractual or otherwise) imposed or adopted by the Association, as may be amended or supplemented from time to time.
- 1.19 MCC (Merchant Category Code) is a four-digit code assigned to the Merchant by Card Associations and designating the type of activity of the merchant.

2. General provisions

- 2.1. This Agreement governs the relationship between the Merchant and the Service regarding the services provided by the Service to the Merchant and cancels all previous agreements between the Service and the Merchant on this subject.
- 2.2. This Agreement does not replace the current legislation of the countries of registration and location of the Service and the Merchant, as well as the contractual relations between the Merchant and the Electronic Payment System(s).
- 2.3. According to this Agreement, the Service provides the Merchant with the following services:
 - 2.3.1. the opportunity to purchase Electronic units provided by Electronic Payment Systems in accordance with the current legislation of the countries of registration of the Merchant/ User and the Electronic Payment System;
 - 2.3.2. the ability to reflect in the Merchant's account aggregate information about Electronic units that were purchased by the Merchant from Electronic Payment Systems using the Service, as well as information about transactions with these Electronic units that were made using the Service;
 - 2.3.3. the ability to exchange Electronic units for other Electronic units or their monetary equivalent with other Users of the Service. Such exchange is carried out in accordance with the current legislation of the countries of registration of Users and Merchant;
 - 2.3.4. the ability to process credit cards and debit cards in real time, as well as alternative payment transactions on the Merchant's website or payment application using the Service's payment gateway and Electronic Payment Systems tools. The service confirms that the payment page/payment widget used by the user to enter card data is protected in accordance with the requirements of the current version of the Payment Card Industry Data Security Standard (PCI DSS).
- 2.4. This Agreement is considered accepted under the terms of a public offer accepted by the Merchant upon registration on the website <https://cloudzone.ca/>, <https://arineo.io/>. To transfer the monetary equivalent of Electronic Units to the Merchant's accounts in banks or payment systems, the Merchant enters into an agreement with the Electronic Payment System(s), which have the appropriate licenses to carry out financial activities and money transfers, and provide services on the website <https://cloudzone.ca/>, <https://arineo.io/>.
- 2.5. This Agreement comes into force upon completion of the Merchant's registration and applies to all Orders and transactions generated by the Merchant using the Service.

- 2.6. This Agreement terminates from the moment the Merchant's account is deleted from the sites <https://cloudzone.ca/>, <https://arineo.io/>.
- 2.7. The parties recognize this Public Agreement (offer) in electronic form as equivalent in legal force to an agreement concluded in writing.
- 2.8. The Service reserves the right to unilaterally make changes to this Agreement without appropriate notification to the Merchant, but with the obligatory publication of the current version of the Agreement on this page.
- 2.9. The Service is not responsible for transactions with Electronic units made using the Merchant's account and Personal Account if the account/Personal Account was logged in using the Merchant's login/password and two-factor verification.
- 2.10. If the Service uses the services of third parties to provide a particular service, the terms of these third parties are taken into account in this agreement and the tariffs of the Service. If it is necessary to conclude a direct agreement between the Merchant and a third party to receive a service, the Service provides the necessary information and links to conclude such an agreement.

3. Subject of the agreement

- 3.1. Merchant will make every effort to ensure that its transactions comply with all relevant laws and regulations and comply with all terms and conditions provided by the Service and Card Associations.
- 3.2. The Merchant must integrate its gateway into the Service's gateway using the API integration documents provided by the Service, and the Service, together with the Electronic Payment System, must also provide the Merchant with a virtual terminal in accordance with its type of activity.
- 3.3. The Merchant shall make efforts to ensure that merchants with illegal transactions/trading are not registered and are not given access to complete Transactions.
- 3.4. The Service will be exclusively released from any liability incurred in case of illegal transaction/trading on Merchant transactions.

4. Card processing

- 4.1. The Merchant is obliged in connection with each Transaction to fulfill his duties and follow the Terms of this Agreement and the rules of the Association.
- 4.2. The merchant undertakes:
 - cooperate with the Service and regulatory authorities at their request in any assistance and assistance in any official investigations conducted by regulatory authorities regarding the activities of the Merchant;
 - provide the Service with all necessary data necessary for the Service to comply with the AML/KYC Policy and due diligence procedures, but in any case such requests must not violate any relevant privacy or data protection laws;
 - provide the Service with personal data of the cardholder and other information about the activities of the cardholder that may be requested by the Service, but in any case such requests must not violate any relevant privacy or data protection laws;
 - bear responsibility and unconditionally reimburse the Electronic Payment Systems for all Chargebacks and fines, penalties and other fees imposed by the Associations on the Merchant and/or the Service/Electronic Payment Systems, solely in connection with the activities or Operations of the Merchant, as well as for illegal transactions/ trade that arose through the fault of the Merchant. The list of illegal transactions is given in Appendix 1 to the Agreement.

- not use the Card for any purpose other than to pay for your goods or services on your website or application;
- prevent the Cardholder from entering card data anywhere other than the secure payment page/payment widget provided by the Service;

- 4.3. The Merchant shall not split the payment for one purchase/order into two or more Transactions.
- 4.4. The Merchant must issue a Refund to refund the Cardholder if the Cardholder cancels/refuses the Order and/or goods or services paid for in the following cases: (i) the goods/services were not delivered/provided; (ii) the quality of the goods /services provided was low; or (iii) the purchase and sale of goods/services did not take place for other reasons; the transaction was found to be fraudulent/not authorized by the Cardholder and the Association recovered the transaction amount from the Electronic Payment System. However, in any case, all refunds will be further subject to the terms of existing agreements between the Merchant and the Cardholder.
- 4.5. Merchant will not accept Transactions involving goods and services that are outside the scope of Merchant's business description without the prior written consent of the Service. Consent is considered received if it is provided to the merchant in writing from the official email address of the Service info@cloudzone.ca. In case of expansion of the list of goods and services of the Merchant, the description of which was not previously provided to the Service, the Merchant sends a free-form request to the Service to the specified email with a description of the new product or service and a request to allow payment for this product/service using the Service. Service specialists analyze the request for compliance with the AML/CFT policy of the Service and, if a positive decision is made, send a response to the Merchant and provide a new terminal with a different MCC code if necessary.
- 4.6. The Merchant shall not offer goods and services that are illegal, including, but not limited to: any goods and services determined by the Association to be illegal, including but not limited to the list provided in Appendix 1. However, the Merchant is not required to conduct further investigation or make efforts to identify illegal goods or services other than those identified by the Association.
- 4.7. The merchant is solely responsible for all customer service issues related to products and services, including pricing, fulfillment, order cancellations, returns, refunds and adjustments, warranty and support.
- 4.8. Merchant shall endeavor to ensure that the Cardholder understands that Merchant is responsible for the Transaction, including the goods and services that are the subject of the Transaction.
- 4.9. At the time of registration in the Service, the Merchant must have all the necessary licenses and permits required for the Merchant's activities and provide them upon request of the Service.
- 4.10. The Merchant is obligated to refund and refund all or part of the funds only to the Card that was originally used for the Transaction, using solely the Transaction number of the original payment, and not any other cards, transactions or sources, except as agreed by agreement between the Merchant and the Holder Cards this refund can be made in advance to various cards, transactions or sources. The Merchant shall not, under any circumstances, accept money from the Cardholder in connection with the processing of the return and the return to the Cardholder.

5. Card authorization

- The merchant sells goods/services on the Site in accordance with the provisions of the Agreement and the following conditions:
- 5.1. Authorization must be requested before each transaction, unless it is an automatic payment, indicating the price for each item/service purchased, including all applicable taxes;

- 5.2. Authorization can only confirm the availability of funds and that the Card has not been lost or stolen. The Authorization shall not be deemed or construed as a representation, promise or warranty that the Electronic Payment System will accept the Transaction and that the Merchant will receive payment or that the person making the Transaction is the Cardholder.
- 5.3. The transaction is accepted (executed) after receiving confirmation that there are sufficient funds in the Cardholder's account to purchase goods / services received as a result of Authorization.
- 5.4. Merchant hereby agrees to hold harmless and fully indemnify all actions, proceedings, claims, costs, demands and expenses that may be incurred or sustained as a result of the action or otherwise compliance with any communications or instructions (including any authorization for a Transaction) that have been made or transferred on behalf of the cardholder.
- 5.5. Merchant agrees to comply with all terms and conditions of the Service and the Associations, as well as the terms and conditions relating to the processing of Transactions and the Site, provided that Merchant has been informed of such terms and requirements, either in writing or electronically.

6. Release from liability

- 6.1. Merchant agrees to indemnify and hold harmless the Service and its affiliates (including officers, directors, employees, attorneys, shareholders, representatives and agents) from and against any and all liabilities, judgments, arbitration awards, suits, claims, claims, claims, damages, losses, costs, expenses, and fees or attorneys' fees in bankruptcy proceedings arising out of or in connection with any claim brought against the Service by a third party if such claim relates to the Merchant or arises out of or in connection with any violation on the part of the Merchant.
- 6.2. In the event of any penalties arising in connection with a violation of this Agreement or the rules of the Association by the Merchant, the Merchant will reimburse the Service for expenses and reimburse the Service for such penalties.

7. Chargeback, Dispute and/or Fraud Claim

- 7.1. The Service, using Electronic Payment Systems, may unconditionally, in accordance with this Agreement, without additional agreement with the Merchant, charge back from the Merchant and withhold, withdraw, offset, reserve or withhold payments due to the Merchant from transactions or from the Current Account, any other account or from the amount due to the Merchant for the full amount of any dispute, claim or arbitration indicated by the Card Association or the Card Issuing Bank that is resolved in favor of the issuer or does not comply with the requirements of this Agreement or applicable law ("Chargeback"). Merchant agrees to pay the amount of any chargebacks, fraud claims and/or disputes. However, if the Service or any Card Association determines or suspects that any item is questionable based on any applicable laws or regulations, the same should be reported to and agreed with the Merchant. Disputes related to chargebacks are governed by the Rules, including the Merchant's obligation to provide the necessary documentation. The concepts of "Claim", "Arbitration", "Chargeback" are interpreted in accordance with the Rules of the Card Associations and are accepted, considered and implemented by the relevant bodies of the Card Associations in accordance with the said Rules.
- 7.2. A claim will be considered satisfactorily refuted only if:
 - the card issuer accepts the Merchant's claim based on satisfactory and timely receipt of evidence;
 - if a response is not received from the acquiring bank or card issuer after fifteen (15) calendar days from the date when the merchant provided such evidence;

- the result of arbitration in favor of the merchant if the case goes to arbitration.

- 7.3. If a chargeback claim, fraud claim or dispute is subject to arbitration and the Card Scheme Rules in favor of the Cardholder/Card Issuer, the transaction amount and the cost of the arbitration shall be charged to the Merchant in addition to any other sanctions or penalties imposed by the Card Scheme in relation to such arbitration.

8. Privacy

- 8.1. Both parties agree to keep any information received by the other party strictly confidential and will use this information solely for the purposes and purposes of this Agreement.
- 8.2. Both the Service and the Merchant agree to maintain strict confidentiality and not to disclose any commercial or trading transactions that come to their attention.
- 8.3. The duties and obligations under this Section 8 (Confidentiality) shall commence on the effective date of this Agreement and shall continue for the duration of this Agreement and for a period of two (2) years following the termination or expiration of this Agreement.
- 8.4. Both the Service and the Merchant warrant and assume responsibility for the fact that their employees, having knowledge of this Agreement and access to information received by both parties, undertake to maintain confidentiality to the same extent.
- 8.5. The term confidentiality in this context does not include:
 - (1) Data that was already in the public domain prior to the conclusion of this agreement or subsequently becomes publicly available information other than as a result of an authorized action or breach of the obligations of the receiving party under this Agreement;
 - (2) The information that the receiving party can show by written record was in its possession prior to the time of disclosure hereunder and that such information was lawfully obtained and not directly or indirectly from the disclosing party;
 - (3) The receiving party may disclose the confidential information of the disclosing party without breach of obligations under this agreement to the extent such disclosure was required by a valid order of a court or other government agency having jurisdiction. Provided that the receiving party gives the disclosing party reasonable advance notice of such disclosure and uses reasonable efforts to obtain or assist the Disclosing Party in obtaining a protective order preventing or limiting the disclosure, or requiring that the confidential information so disclosed be used only for the purposes for which law or regulation is required or for which an order has been issued.

9. Termination of the Agreement

- 9.1. This Agreement comes into force from the date of registration of the Merchant on the websites <https://cloudzone.ca/>, <https://arineo.io/> and is effective until terminated by either party by providing the other party with at least one month's written notice at any time without penalty. Termination of the Agreement does not relieve the Parties from mutual obligations under the Agreement. After termination of the Agreement, the Merchant is obliged to reimburse the Service for any chargeback that is received within 180 days from the date of termination of the Agreement.
- 9.2. Either party may terminate this Agreement for breach immediately without complying with the notice period if such breach is not cured within a period of time specified by the non-breaching party. Such violations of the terms of this Agreement must be documented. In the event of such termination, all accounts entered by Merchant shall continue to function until Merchant can transfer them to another solution.

- 9.3. The service will continue to provide information about the Merchant's transactions until such account is cancelled. At the same time, the Service retains information about the Merchant and the merchant's operations for five years and will provide this information upon request of Associations, Electronic Payment Systems, regulators or law enforcement agencies in accordance with current legislation.
- 9.4. In the event of high chargeback claims, fraud claims, or when the Merchant does not comply with the terms of this Agreement, the Service may suspend the account or set a period of time provided by the Service to the Merchant to correct the problem. However, in any case, prior written notice that gives Merchant sufficient time to prepare for such suspension of service must be provided to Merchant by Service . The date, time and duration of the suspension must be communicated and determined by mutual agreement of the parties.
- 9.5. The Service may at any time suspend the Merchant's account, block terminals and transactions with Electronic units if the Merchant performs suspicious transactions, the Merchant is included in the following sanctions lists (including, but not limited to) - UN, FATF, European Union, Great Britain, Canada, USA, Ukraine.

10. Limitation of liability

- 10.1. MERCHANT IS SOLELY RESPONSIBLE FOR CARDHOLDERS AND ANY GOVERNMENT AUTHORITY OR CARD ASSOCIATION FOR ANY CLAIMS OR DISPUTES ARISING OUT OF OR IN CONNECTION WITH MERCHANT'S BUSINESS, REGARDLESS OF WHETHER THE DISPUTE RELATES TO THE TRANSACTION CASES CONDUCTED THROUGH THE SERVICE.
- 10.2. Nothing in this Agreement shall operate to exclude or limit a Party's liability: (i) for such Party's fraud or fraudulent misrepresentation; (ii) in the event of death or personal injury resulting from such Party's negligence; (iii) payment of any fees or other monies due under this Agreement; or (iv) to the extent that it cannot lawfully be excluded or limited.
- 10.3. Under no circumstances will the Service be liable to the Merchant for: (i) any special, incidental, punitive, indirect or incidental damages, damages, costs and/or expenses whatsoever; (ii) any loss of profits, loss of goodwill (or any other damage to reputation), loss of income, loss of business, loss of contracts, loss of anticipated savings, business interruption, loss of opportunity or loss of business, in each case whether or not either of these types of losses are direct or indirect .
- 10.4. The Merchant undertakes to compensate the Service for all possible fines, penalties and other losses that the Service may incur if the Merchant violates the terms of this agreement. If the level of the Merchant's client risk calculated by the Service in accordance with internal risk management procedures is high, the Service has the right to demand from the Merchant a guarantee deposit in the amount of the daily turnover on the Merchant's terminals.

11. Divisibility

- 11.1. If any provision of this Agreement may be ineffective or unenforceable; this will not affect the effectiveness of other provisions of this Agreement. The Parties herein undertake to cooperate in replacing an ineffective or unenforceable provision with an effective and enforceable provision that reflects the economic intent of the Parties to the maximum extent possible.

12. Reputation protection

- During the term of this Agreement and for a period of 5 years after termination with or without cause, both Parties agree that they will not take any action that is intended or could reasonably be expected to cause damage, directly or indirectly, to the other party or its reputation or that this could reasonably be expected to result in unwanted or unfavorable publicity to the other party. In

the event of a breach or threatened breach of such agreement set forth herein, damages or imminent damage to the value and goodwill of the non-infringing company cannot be reasonably or adequately compensated by legal action. Accordingly, the breaching party expressly acknowledges that the non-breaching party shall be entitled to specific performance, injunctive relief or any other equitable relief against the breaching party, without notice, in the event of any violation or threatened violation of such provision in this paragraph.

13. Refund Policy

- 13.1. The refund policy was developed with the aim of reducing the financial and legal risks of the Service, complying with the principles of the Anti-Money Laundering and Anti-Terrorism Financing Policy (hereinafter referred to as the AML Policy).
This Policy is an integral part of this Public Agreement.
- 13.2. The Service has the right to unilaterally block the entrance to the personal account, suspend transactions with Electronic units under the Merchant's account, cancel an input/withdrawal request, or initiate a refund if the Service becomes aware that the source of funds or the Merchant's activities is contrary to the AML Policy .
- 13.3. The service has the right, for certain objective reasons and if necessary, to initiate a refund of funds received through any payment system, including credit/debit cards. In this case, the refund will be made to the electronic wallets and bank details that the User used when depositing funds.
- 13.4. If the Service classifies the Merchant's activities as inappropriate, or contrary to the normal purpose of using the Service's services, where there is a direct or indirect, unlawful, or dishonest intention, the Service has the right to act within the framework of this document without informing the Merchant in advance.
- 13.5. The service can also block the entrance to the Personal Account and freeze any actions of the Merchant with Electronic units on the websites <https://cloudzone.ca/>, <https://arineo.io/> at the initiative of the Electronic Payment System , which provides services on the specified sites , in the event that the Merchant has violated the terms of the user agreement or any other agreement with the Electronic Payment System.
- 13.6. The Service will take all necessary measures to prevent and block transactions with Electronic Units not authorized by the Merchant using the Merchant's account and Personal Account .

List of categories of goods and services prohibited for sale/payment through
CLOUDZONE service

1. Gambling (including payment for chips, gambling services, online casinos, Lotto) , lotteries (except for state lotteries), as well as bookmaker services (accepting bets, betting on money or any material value) without a license to conduct of this activity.
2. Activities of collection and debt agencies;
3. Financial pyramids, network marketing,
4. Sale or infringement of intellectual property rights;
5. Sale of databases that contain personal data;
6. Materials and products that encourage illegal activities or incite others to engage in illegal activities;
7. Sale of objects of history and art, which are part of the country's cultural values;
8. Pornography, sexually oriented content, "adult products";
9. Photographs, video images, computer generated images, cartoons, simulations or any other media or activities that contain, including but not limited to, any of the following
 - Child pornography;
 - Bestiality;
 - Rape (or any other non-consensual sexual behavior)
 - Non-consensual mutilation of the face or part of the body.
10. Sale of tobacco products and alcoholic beverages;
11. Sale of poisons, narcotic drugs and psychotropic substances;
12. Sale of medicines (medicinal herbs, etc.);
13. Sale of human organs and remains;
14. Sale of counterfeit, falsified goods/services (including replicas);
15. Sale of uranium and other fissile materials materials and products made from them;
16. Sale of instruments and equipment using radioactive substances and isotopes, X-ray equipment;
17. Sale of waste radioactive materials, explosives;
18. Sale of firearms and spare parts for them, ammunition, bladed weapons, prohibited by law enforcement agencies, military equipment, explosives and explosives, chemical warfare agents and means of protection against them, rocket and space systems, communication and control systems

for military purposes, encryption technology, as well as regulatory and technical documentation for the production and operation of the above devices;

19. Sale of the results of research and design work, as well as fundamental exploratory research on the creation of weapons and military equipment;

20. Sale of special technical means (developed, adapted, programmed): for secretly receiving and recording acoustic information; for covert visual observation and documentation; for secret wiretapping of telephone conversations; for secret interception and recording of information from technical communication channels; for secret control over the movement of vehicles and other objects; for secret inspection of premises, vehicles and other objects; as well as regulatory and technical documentation for the production and use of these products;

21. Sale of high-frequency devices consisting of one or more radio transmitting devices and (or) their combinations and auxiliary equipment intended for transmitting and receiving radio waves with a frequency above 9 kHz

22. Sale of devices for breaking and opening locks.

23. Sale of other goods/services, the free sale of which: is prohibited or limited by law; may have a negative impact on the business reputation of the Service or Card Associations.