



Prohibited Merchants Policy

Merchants violating any law, statute, ordinance or regulation are not allowed to participate in the Program, including those selling goods or services listed below:

1. Marijuana
2. Items that encourage, promote, facilitate or instruct others to engage in illegal activity
3. Deceased remains of any animal or human in a non-food capacity
4. The promotion of hate, violence, racial or other forms of intolerance that is discriminatory or the financial exploitation of a crime
5. Items that are considered obscene
6. Items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction
7. Certain sexually oriented materials or services
8. Escort services
9. Ammunition, firearms, or certain firearm parts or accessories
10. Certain weapons or knives regulated under applicable law
11. Explosives, or any device meant or intended to explode
12. Toxic Materials that contains harmful gasses, poisons, or radioactive materials
13. Recalled items by the government or manufacturer
14. Money transmitter services
15. Stocks, bonds, securities, options, futures (forex) or an investment interest in any entity or property
16. Escrow services
17. File sharing services or access to newsgroups

Or relate to transactions that

1. Show the personal information of third parties in violation of applicable law
2. Support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs,
3. Are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card,
4. Are for the sale of certain items before the seller has control or possession of the item
5. Are by payment processors to collect payments on behalf of merchants
6. Are associated with the sale of gift cards, traveler's checks, or money orders
7. Involve currency exchanges or check cashing businesses
8. Involve certain credit repair, debt settlement services, credit transactions or insurance activities, or involve offering or receiving payments for the purpose of bribery or corruption.



9. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent
10. Involve gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally defined as gambling) and sweepstakes, if the operator and customers are located exclusively in jurisdictions where such activities are permitted by law.

It is at Giverrang's sole discretion when determining whether a Merchant's goods or services fall within any category above, or are considered too sensitive in nature to be associated with the Program. Should Giverrang determine that a Merchant's goods or services are classified as prohibited, it is in Giverrang's sole discretion to deny participation, suspend or terminate a Merchant's listing, seek additional penalties in the form of fees or otherwise, seek legal action, and cooperate with legal authorities.