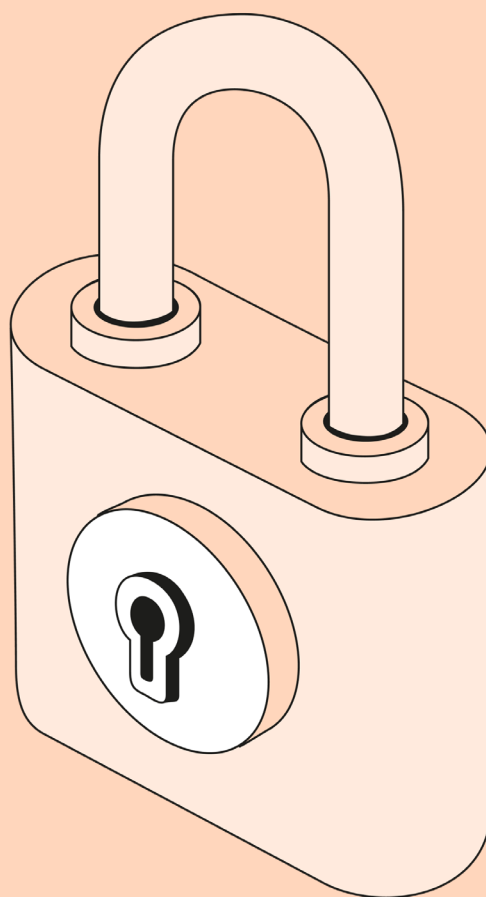


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Prohibited activities



Legal or natural persons performing an activity in the sectors listed below are not authorized to open a Payment Account:

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- Insurance brokerage activity if not registered with an administration
 - Fiscal agent activity if not registered with a regulator
 - Management of funds, portfolios and collective investments if not registered with a regulatory authority
 - Unlicensed payment services (crowdfunding, crowdlending, marketplace)
 - Sex (pornography, sex toys, escorting, prostitution)
 - Tobacco (including THC/cannabidiol and eCig)
 - Weapons, war vehicles including copies
 - Artwork selling, auction houses
 - Selling of chemical products, nutra and drugs of any kind
 - Casino, gambling
 - Fortune telling, astrology
 - Cryptocurrency - mining, staking, NFT, wallet development, monetary blockchain creation, STO
 - Trading platforms (currencies, precious metals, gems, other commodities, securities)
 - Activities related to Energy Efficiency Certificates (CEE)
 - Accessibility diagnosis (Ad'Ap)
 - Factoring
 - Mobile phone top up cards
 - Online file sharing
 - Selling of goods/services that may result in harming honor or reputation of others
 - All illegal activities
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