

List of restricted categories for Merchants:

The Merchant hereby expressly agrees not to directly or indirectly deal in the following products or service/s at any time during the tenure of this Agreement. Without prejudice whatsoever to the Bank's other rights & privileges, the Merchant binds himself unequivocally to be solely liable for including but not limited to any legal actions and suits, and to make good to the Bank immediately upon demand damages suffered by the Bank directly or owing to claims by any third party, levy of assessment fees or fines, penal actions taken by MasterCard/Visa, the Reserve Bank of India and any other statutory or competent authorities for any breach of any terms of this Agreement, including the dealing in the following :

- 1) Adult goods and services which includes pornography and other sexually suggestive materials (including literature, imagery and other media); escort or prostitution services. Apparatus such as personal massagers/vibrators and sex toys and enhancements.
- 2) Alcohol, which includes Alcohol or alcoholic beverages such as beer, liquor, wine, or champagne except when registered for appropriate programs of card schemes & for card present POS transactions
- 3) Body parts, which includes organs or other body parts – live, cultured/preserved or from cadaver.
- 4) Bulk marketing tools which includes email lists, software, or other products enabling unsolicited email messages (spam)
- 5) Cable TV descramblers and black boxes which includes devices intended to obtain cable and satellite signals for free
- 6) Child pornography in any form.
- 7) Copyright unlocking devices which includes Mod chips or other devices designed to circumvent copyright protection
- 8) Copyrighted media, which includes unauthorized copies of books, music, movies, and other licensed or protected materials
- 9) Copyrighted software which includes unauthorized copies of software, video games and other licensed or protected materials, including OEM or bundled software
- 10) Counterfeit and unauthorized goods which includes replicas or imitations of designer goods; items without a celebrity endorsement that would normally require such an association; fake autographs, counterfeit stamps, and other potentially unauthorized goods
- 11) Drugs and drug paraphernalia which includes illegal drugs and drug accessories, including herbal drugs including but not limited to salvia and magic mushrooms
- 12) Drug test circumvention aids which includes drug cleansing shakes, urine test additives, and related items
- 13) Endangered species, which includes plants, animals or other organisms (including product derivatives) in danger of extinction
- 14) Gaming/gambling which includes lottery tickets, sports bets, memberships/ enrollment in online gambling sites, and related content
- 15) Government IDs or documents which includes fake IDs, passports, diplomas, and noble titles
- 16) Hacking and cracking materials which includes manuals, how-to guides, information, or equipment enabling illegal access to software, servers, websites, or other protected property
- 17) Illegal goods which includes materials, products, or information promoting illegal goods or enabling illegal acts

- 18) Miracle cures which includes unsubstantiated cures, remedies or other items marketed as quick health fixes
- 19) Offensive goods which includes literature, products or other materials that: a) Defame or slander any person or groups of people based on race, ethnicity, national origin, religion, sex, or other factors b) Encourage or incite violent acts c) Promote intolerance or hatred.
- 20) Offensive goods, crime which includes crime scene photos or items, such as personal belongings, associated with criminals
- 21) Prescription drugs (except when registered for appropriate programs of card schemes & card present POS transactions) or herbal drugs or any kind of online pharmacies which includes drugs or other products requiring a prescription by a recognized and licensed medical practitioner in India or anywhere else.
- 22) Pyrotechnic devices and hazardous materials which includes fireworks (except when registered for appropriate programs of card schemes & card present POS transactions) and related goods; toxic, flammable, and radioactive materials and substances
- 23) Regulated goods which includes air bags; batteries containing mercury; Freon or similar substances/refrigerants; chemical/industrial solvents; government uniforms; car titles; license plates; police badges and law enforcement equipment; lock-picking devices; pesticides; postage meters; recalled items; slot machines; surveillance equipment; goods regulated by government or other agency specifications
- 24) Securities, which includes stocks, bonds, mutual funds or related financial products or investments.
- 25) Tobacco and cigarettes which includes cigarettes, cigars, chewing tobacco, and related products - except when registered for appropriate programs of card schemes & for card present POS transactions
- 26) Traffic devices, which includes radar detectors/ jammers, license plate covers, traffic signal changers, and related products
- 27) Weapons, which includes firearms, ammunition, knives, brass knuckles, gun parts, and other armaments
- 28) Wholesale currency, which includes discounted currencies or currency, exchanges
- 29) Live animals or hides/skins/teeth, nails and other parts etc of animals.
- 30) Multi-Level Marketing schemes or Pyramid / Matrix sites or websites using a matrix scheme approach
- 31) Any intangible goods or services or aggregation/consolidation business.
- 32) Work-at-home information
- 33) Drop-shipped merchandise
- 34) Web-based telephony/ SMS/Text/Facsimile services or Calling Cards. Bandwidth or Data transfer/ allied services. Voice process /knowledge process services.
- 34) Any product or service, which is not in compliance with all applicable laws and regulations whether federal, state, both local and international including the laws of India.
- 35) Crypto-currencies or ancillary products
- 36) Quasi -Cash Products such as iTunes Gift Certificates, Google Play Gift Card, Amazon Gift Certificate & the like or any virtual currencies and Digital wallet Operators
- 37) Remote Computer repair/maintenance services, virus removal etc.
- 38) Online Digital Locker services/ encryption based digital storage & retrieval services
- 39) Online Medical Advice & medicines dispensation services