

PROHIBITED (RESTRICTED) PRODUCTS AND ACTIVITY LIST AND POLICY / BANNED LIST

As a Merchant (Seller / Service Provider), you're always responsible for ensuring that you comply with all applicable laws and regulations, in addition to MobiKwik's internal policies. The guidelines below are intended to help highlight some areas where we've seen Merchants (Seller / Service Provider) violate legal requirements in the past. However, this is not an exhaustive list of legal issues that you as a Merchant (Seller / Service Provider) may need to consider, so we urge you to do your own research before listing your item and or services on MobiKwik.

Make sure we allow it on MobiKwik, and find out if we have specific rules and conditions on how you should list it. Check the list of prohibited and restricted items below. You also need to make sure that the sale of your item complies with all laws.

Make sure your listing follows these guidelines. If it doesn't, it may be removed, and you (Merchant Account) may be subject to a range of other actions, including restrictions of transactions and selling privileges and suspension (Temporary and or Permanent) of your account. If we determine that a seller's account has been used to engage in illegal activity, remittances and payments may be withheld or forfeited. The sale of illegal or unsafe products can also lead to legal action, including civil and criminal penalties.

In cases where you're promoting products or services that appear to violate local and or international laws or regulations, we may notify you that the same appear to violate legal requirements and take action to stop the said products and or services from being offered, such as by temporarily disabling the Merchant Account. We generally err on the side of caution in applying this policy because we don't want to allow any services / products / goods and or similar of questionable legality.

As with all violations of our policies, when we find products and or services that violates these requirements, we may disapprove your Merchant Account, and in cases of repeated or egregious violations, we may suspend your account.

Business or Product Registration

Requirements: Some countries require that your business or product is registered with a local authority before you're eligible to sell. Examples include immigration services in certain countries and financial services business (like banks and credit card companies) in some.

Regulated Products & Services: A variety of restrictions may apply to your product or service depending on where in the location / world you sell it. You should make sure you understand any restrictions that apply to the products and services you are selling and or providing services of.

Understanding the rules

Our policies are often based on country and state laws, although in some cases, we may also base our policies on input from our members and our own discretion, especially for dangerous or sensitive items.

Read and understand our policies before selling and or listing items. Follow our guidelines and review our examples so you know beforehand what you can and can't sell on MobiKwik.

When selling internationally, please read the applicable international trading policy. Although certain items may be legal to sell in your country, they might be illegal elsewhere.

The list of prohibited and restricted items below covers items you can list under certain conditions, and items that we don't allow at all. In our medical drugs and devices policy, for example, while we don't allow many items (such as contact lenses), we do allow other items under certain conditions (including certain types of medical instruments).

To find out if we have other guidelines that might affect the Merchant Account, read our rules available on www.mobikwik.com and our rules about intellectual property.

Customers trust that they can always buy with confidence on or via MobiKwik. Products offered for sale via MobiKwik must comply with all laws and regulations and with MobiKwik's policies. The sale of illegal, unsafe, or other restricted products listed on Merchant Websites, including products available only by prescription, is strictly prohibited.

We are constantly innovating on behalf of our customers and working with regulators, third party experts and vendors to improve the ways we detect and prevent illegal and unsafe products from reaching the end-users. We work hard on this issue every day because we know that our customers trust that they are buying safe and legal products when they shop via MobiKwik.

Certain Merchant categories are required to obtain pre-approval from MobiKwik. If you are selling products that are prohibited in certain jurisdictions, you must inform customers of such conditions and or restrictions. In addition, there are restrictions on the import and export of many products. If you wish to sell items for international purchase, you are responsible for conducting proper research to ensure that the items listed comply with all applicable laws and regulations.

We encourage you to consult with your legal counsel if you have questions about the laws and regulations concerning your products. In addition, any links provided here are for informational purposes only, and MobiKwik does not warrant the accuracy of any information provided in these links.

Many laws, regulations and policies, in a variety of jurisdictions, regulate the goods and services that may be bought and sold. For your convenience, we have prepared a list of some of the types of prohibited and restricted items the sale of which is not permitted on MobiKwik.

MobiKwik Merchants remain responsible for complying with all applicable laws, regulations or restrictions on items, services, or manner of sale, payment or exchange, that may apply to transactions in which they participate -- including but not limited to those imposed by the state government, Central Government and Internationally. We encourage you to research the applicable laws and regulations that may apply to your transaction.

MobiKwik encourages everyone to report Merchants that violate MobiKwik's policies or applicable law by emailing us at compliance@mobikwik.com (Subject: "Report a Violation Rules" and include all relevant information). We will investigate each report thoroughly and take any appropriate actions.

Additional information and resources for MobiKwik on our Restricted Products and Services policy are available here.

- 1 Adult Goods & Services - Pornography, other sexually suggestive materials; Escort/Prostitution services. Personal Massagers/sex toys.
- 2 Alcohol or Alcoholic beverages.
- 3 Body Parts, including organs - Live, cultured, preserved or from cadaver.

- 4 Bulk marketing tools - e-mail lists, software or other products enabling unsolicited e-mails/sms.
- 5 Cable TV de-scramblers & black boxes intended to obtain cable & satellite signals for free.
- 6 Child Pornography in any form.
- 7 Copyright unlocking devices - Mod chips or other products designed to circumvent copyright protection.
- 8 Copyrighted Media - unauthorised copies of books, music, movies and other licensed or protected materials.
- 9 Copyrighted Software which includes unauthorised copies of software, videogames and other licensed or protected materials including OEM or bundled software.
- 10 Counterfeit and unauthorised goods - replica or imitation of designer goods; fake autographs; counterfeit stamps.
- 11 Drugs & Drug paraphernalia which includes illegal drugs and drug accessories including herbal drugs.
- 12 Drug test circumvention aids, includes drug cleansing shakes, urine test additives and related items.
- 13 Endangered species - includes plants, animals or other organisms.
- 14 Gaming/Gambling - lottery tickets, sports bets, enrolments in online gambling sites.
- 15 Government ID or documents which includes fake IDs, passports.
- 16 Hacking & Cracking materials which includes manual, how-to-guides, equipment enabling illegal access to software servers or protected property.
- 17 Illegal goods and goods/services promoting/enabling illegal acts.
- 18 Miracle cures, which are marketed as quick health fixes.
- 19 Offensive goods, which includes literature, products and other materials that defame or slander any person or group of person, encourage violent acts, 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 or herbal drugs of any kind of online pharmacies which includes drugs / other products requiring a prescription by a recognised & licensed medical practitioner in India or anywhere else.
- 22 Pyrothentic devices & hazardous materials which includes firework & other toxic/radioactive goods.
- 23 Regulated goods, regulated by government agency.
- 24 Securities, which includes stocks, bonds, mutual funds or related financial products or investments.
- 25 Tobacco & cigarettes, chewing tobacco and related products
- 26 Traffic devices which includes radar detectors / jammers, license plate cover, traffic signal changers and related products.
- 27 Weapons which include knives, brass knuckles, gun parts and other armaments.
- 28 Wholesale currency which includes discounted currencies or currency.
- 29 Live animals or animal parts / products.
- 30 Multi-level Marketing schemes / Pyramid / sites using matrix scheme approach.
- 31 Any intangible goods and services or aggregation/consolidation business.
- 32 Drop-Shipped Merchant.
- 33 Web based telephony/e-mail/sms/fax/calling cards/bandwidth/data transfer or allied services.
- 34 Any product / services that is not in compliance with all Applicable Laws.

This Prohibited Products And Activities List Is Not Exhaustive And Finite And Mobikwik May At Any Time Include Other Products Into This List Or Change The List Without Your Consent. All Merchants Shall Be Informed Of These Changes Via E-Mail.

Mobikwik Reserves Its Sole Discretion In The Interpretation And Enforcement Of These Policies In Conjunction With The Merchant Agreement. Mobikwik Reserves The Right To Decline Any Product Or Website Of The Merchant That Does Not Comply With This List and its policies.

PROHIBITED ACTIVITIES

In connection with your use of the MobiKwik Merchant Account, or the Services, or in the course of your interactions with MobiKwik, you cannot:

- Breach the Merchant Agreement (including, without limitation, opening multiple Accounts or breaching the Privacy Policy, the Prohibited Product and Activities List or any other agreement that you have entered into with MobiKwik);

- Breach any law, statute, contract, or regulation (for example, those governing anti-money laundering, consumer protections, unfair competition, anti-discrimination or false advertising);
- Infringe MobiKwik's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
- Sell or promote any Product on your website that is not approved by MobiKwik
- Act in a manner that is obscene, defamatory, libellous, unlawfully threatening or unlawfully harassing;
- Provide false, inaccurate or misleading information;
- Fail to provide us with further information about you or your business activities that we may reasonably request;
- Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
- Control the Account that is linked to another Account that has engaged in any of these prohibited activities;
- Conduct your business or use the Services in a manner that results in or may result in complaints, disputes, claims, reversals, chargebacks, fees, fines, penalties and other liability to MobiKwik, or you;
- Disclose or distribute another Merchant's or End User's information to a third party, or use the information for marketing purposes unless express consent to do so from MobiKwik

- Facilitate any viruses, Trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or information;
- Use any robot, spider, other automatic device, or manual process to monitor or copy our Website without our prior written permission;
- Use any device, software or routine to bypass our robot exclusion headers, or interfere or attempt to interfere, with our Website or the Services;
- Copy, reproduce, communicate to any third party, alter, modify, create derivative works, publicly display or frame any content from the MobiKwik Website(s) without our written consent;
- Reveal your Account password(s) to anyone else, nor may you use anyone else's password. We are not responsible for losses incurred by you including, without limitation, the use of your Account by any person other than you, arising as the result of misuse of passwords;
- Do, or omit to do, or attempt to do or omit to do, any other act or thing which may interfere with the proper operation of the Service or activities carried out as part of the Services or otherwise than in accordance with the terms of this Supplier agreement.
- If you engage in any of these activities, your Account will be terminated immediately. This Prohibited Products and Activities List is not exhaustive and finite and MobiKwik may at any time include other prohibited activities into this list or change the list without your consent.

Based on our own continuous review of the online landscape, as well as feedback from users and consumer protection authorities, we occasionally identify products or services that are prone to abuse by untrustworthy actors. If we feel that certain kinds of businesses with these characteristics pose an unreasonable risk to user safety or user experience, then we may take a more conservative position. For example, we currently don't allow solicitation of funds or donations by people or organizations who are not in the list of UN approved and recognized list of organisations .

We are constantly examining this list and aim to keep it as short as possible. We appreciate your understanding as we strive to keep our users safe.