

Schedule 5 – Prohibited Business Activities

to the General Terms & Conditions of Vivid Money S.A.

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1. General

- 1.1. In some cases, we may not be able to offer our services to you due to our legal obligations or our risk management policies. You are obliged in accordance with the General T&Cs to refrain from any Restricted Activities, including any activities that violate any law, or legal obligation.
- 1.2. You may not, without specific prior permission from Vivid, use your Vivid Account to engage directly or indirectly in the Prohibited Business Activities as defined in Section 2 below. By signing up to Vivid, you declare that your Business is not involved in any of these.
- 1.3. This list is not exhaustive. We may always decline your application case by case, also if your specific activity is not in this list. Also, if you are not sure whether your Business is eligible, please let us know and we will find out.
- 1.4. This list is also subject to changes. It is part of the General T&Cs and we usually send you an up to 2 months upfront notification when we add something, unless it is a mere clarification or we are allowing more activities. If you receive such notification and think you may use your Vivid Account for such activity, you are obliged to tell us.
- 1.5. The fact that we have accepted your application with Vivid, cannot be interpreted as our agreement with the activity of your business. You are obliged to notify us in any case where you engage in such Prohibited Business Activity, and in case your business activity changes so that you fall into one of the categories in the future. If you want to use your Vivid Account for an activity according to the second part of this list, you need to ask and be granted an exemption from Vivid before you can go ahead, with or without additional conditions.
- 1.6. This list does not give any of our customers or any third party any right to be protected against any of the mentioned activities, or to be granted any approval. Vivid may always, in its own free discretion, allow applicants or customers use their Vivid Accounts in its own free discretion, or grant or refuse any approval required according to this list.

2. Prohibited Business Activities

Prohibited Business Activities include:

- Illegal Drug Trade
- Ponzi schemes, pyramid sellings, etc.
- Sexually-Related Illegal Services

- Weapons and Defense Equipment for military use
- any illegal products or services, such as human trafficking, political corruption, illegal wildlife trafficking, etc.
- any other illegal activity or activity in violation of our Terms and Conditions.

Prohibited Business Activities also include any of the following activities without our specific prior approval:

- Activities of religious, faith-based or political organizations
- Adult entertainment and pornography
- Affiliate marketing
- Auctions
- Bearer Share Structures and Nominee Arrangements
- Binary Options
- Counterfeit, replica goods
- Crowdfunding and Crowdlending
- Cryptocurrency or tokens
- Cross-border logistics services
- Drugs, including CBD products and other pseudo drugs
- Extraction of crude petroleum and natural gas
- Holding companies of private individuals owning less than 25% in subsidiaries
- Gambling and Betting Activities, Casinos
- Other activities that significantly add to the risk of money laundering (where we observe an increase / comparable high number of money laundering cases in connection with your transactions - it doesn't have to be you, it may be another participant of the transaction) or where a regulator has issued an Anti money laundering warning for a certain type of industry
- Any onboardings in relation to non-profit or charitable organisations and non-registered associations (*nicht eingetragener Verein*) are subject to exemption approval by Vivid.
- Marketplaces
- Multi-Level Marketing (MLM)
- Pharmaceuticals
- Financial institutions and other service providers who manage third-party funds (e.g.collectors, legal firms settling transactions for their customers etc)
