

SCHEDULE A

RESTRICTED BUSINESSES

- Merchant selling products that are illegal or breach any law or regulation in the jurisdiction of STPL/Merchant/Cardholder
- Selling legal highs (including, narcotics or other psychotropic substances)
- Selling products or services that require licenses, where the license cannot be presented or the license is not valid
- Selling replica, counterfeit and/or fake goods
- Casinos and gambling equipment, including "Junket Operators" that arrange gambling tours
- Betting, bookmaking, racing - Car/ Animals
- Military arms, firearms and ammunitions
- Political candidates or political organizations, entities owned by politically exposed persons (Promoters/Owners)
- Pornography goods/stores, Companion / Escort Services, Dating Services/ Matchmaker services, Online Adult Membership, Adult Book Stores, Adult Telephone Conversations
- Lotteries, raffles
- Replica merchandise
- Companies engaged in financial services which are not regulated by RBI/any other regulatory body or where relevant licenses are not available even though required.
- Body parts, which includes organs or other body parts – live, cultured/preserved or from cadaver
- Endangered species, which includes plants, animals or other organisms (including product derivatives) in danger of extinction
- Hacking and cracking materials which includes manuals, how-to guides, information, or equipment enabling illegal access to software, servers, websites , or other protected property
- Prescription drugs 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.
- Pyrotechnic devices and hazardous materials which includes fireworks and related goods; toxic, flammable, and radioactive materials and substances.
- Live animals or hides/skins/teeth, nails and other parts etc. of animals.
- Merchant establishments where the promoter/partner/proprietor/owner's name appear in the RBI Defaulters/negative list/Bank's internal negative list or such other list which may be published by the bank from time to time
- Lobby groups
- Tobacco, cigar and cigarettes which includes cigarettes, cigars, chewing tobacco, and related products
- Entities engaged in chit funds / unauthorized financial schemes
- International merchants not having local presence in India
- Airlines & Payment aggregators
- Mining / Oil drilling & refining
- Credit repair companies / debt consolidation firms
- Houses of worship (e.g., churches, temples etc. for donations) / Fund raising by Political, religious organizations or institutions / Charities or Non-profit organizations
- Money Changers, Remittance Services, Money Transmitter, Check Cashing Business, Currency Exchange
- Alcohol / Wine shops which includes Alcohol or alcoholic beverages such as beer, liquor, wine, or champagne Merchants blacklisted by associations (NMAS/MATCH database)