



## INTEGER WEALTH GLOBAL

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### Client Restrictive Industries and Operations Policy

Date: 03 August 2022

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It was entered into policy into Integer Wealth Global on 01 August 2022 that no client will be accepted or entertained at any level, from any jurisdiction who's activity, or who has access to, or is involved, or is related to the following countries.

1. Prospective clients cannot operate, be owned by other entities within these jurisdictions or send/receive money to or from the below jurisdictions:
  - 1.1 Afghanistan
  - 1.2 Belarus
  - 1.3 Crimea region
  - 1.4 Donetsk
  - 1.5 Luhansk
  - 1.6 Cuba
  - 1.7 Iran
  - 1.8 Iraq
  - 1.9 Libya
  - 1.10 North Korea
  - 1.11 Russian Federation
  - 1.12 South Sudan
  - 1.13 Syria
  - 1.14 Sudan.

This list is to be read and understood together with the content of our 'Compliant Economic Jurisdictions' policy, currently available for review on our website at <https://www.integerwealth.global/media/1279/iwg-non-compliant-economic-jurisdictions-20220421.pdf>

It was further entered into policy on the same date that no client will be accepted, onboarded or entertained who deal to the first and second level of operation in the following industry sector industries and the point 2 below illustrates as follows:

2. The following Industries will not be accepted as Integer Wealth Global clients:
  - 2.1 Cryptocurrency trading or other Cryptocurrency businesses (except payment gateways settling in GBP or Euro for Faster Payments)
  - 2.2 Anonymous or Numbered Accounts
  - 2.3 Shell Banking Financial Services
  - 2.4 Cash and Cheque Handling: Cheque Cashing, Deposit-Taking, Cash Transfer
  - 2.5 Credit repair
  - 2.6 Debt Restructuring
  - 2.7 Debt recovery
  - 2.8 Debt settlement
  - 2.9 Debt Collections



- 2.10 Financial Pyramid or Ponzi Schemes
- 2.11 Hawala structured clients
- 2.12 Lottery
- 2.13 Binary options
- 2.14 Gambling and Gaming including pay-outs
- 2.15 Financial institutions (e.g. MSBs, PSPs or EMLs, etc)
- 2.16 Unlicensed charities
- 2.17 Companies formed of Bearer Shares or Bonds.
- 2.18 Any industry is known to be an illegal industry in its local jurisdiction.
- 2.19 Activities aimed at circumventing security controls. (software, hardware)
- 2.20 Illegal Drugs and Narcotics.
- 2.21 The sale or distribution of stolen goods (including digital and virtual goods), counterfeit goods and violation of intellectual property, or items that violate individual privacy including pornography and revenge pornography.
- 2.22 Any products harmful to human health - Tobacco, e-cigarettes and e-liquid products. (pharmacological products are subject to PayrNet approval)
- 2.23 Operating a business that requires a license or special permit without obtaining such a license. (i.e. Unregulated Auction Houses)
- 2.24 Production of Adult or Violent content.
- 2.25 Production or Distribution of Offensive Weapons: Ammunition, Firearms etc.
- 2.26 Explosives, Complex Weapons. (i.e. guided missiles)
- 2.27 Poisons or Toxins manufacturers.
- 2.28 Psychic services.
- 2.29 Selling, hosting, distributing, producing or promoting offensive materials, including materials that incite or promotes racial hatred or discrimination based on gender, race, religion, national origin, physical ability, sexual orientation, or age.
- 2.30 Transactions involving Human Organs.
- 2.31 Sanctioned individuals and entities.
- 2.32 Dealers in precious metals and stones.