

List of prohibited activities and countries

Speka Payments Corp is prohibited from working with any people, entities, or assets subject to targeted financial sanctions imposed by the United Nations, Canada, US (OFAC), UK or EU.

Targeted financial sanctions include: - Freezing of assets, financial measures, restrictions on investments, or arms export involving financial assistance (EU).

Prohibited countries include:

Abkhazia
Afghanistan
Akrotiri
Ashmore and Cartier Islands
Azores
Bahamas
Baker Island
Barbados
Belarus
Benin
Bouvet Island
British Indian Ocean Territory
Burkina Faso
Cambodia
Cameroon
Cayman Islands
Central African Republic
Chad
Christmas Island
Clipperton Island
Cocos (Keeling) Islands
Congo, the Democratic Republic of the
Coral Sea Islands, territory of
Cote d'Ivoire
Crimea
Cuba

Democratic Republic of Congo
Dhekelia
Donetsk National republic (DNR)
DPRK
East Timor
Eritrea
Falkland Islands
French Sout hern and Antarctic Lands
Gaza Strip
Ghana
Gibraltar
Guinea
Haiti
Heard Island and McDonald Islands
Howland Island
Iran
Iraq
Jamaica
Jan Mayen
Jarvis Island
Johnston Atoll
Jordan
Kashmir Kenya
Kherson
Kingman Reef
Korea, Democratic People's Republic of (DPRK)
Kosovo
Kuwait
Lebanon
Liberia
Libya
Luhansk National Republic (LNR)
Mali
Mayotte
Midway Islands
Morocco
Myanmar
Nagorno Karabakh
Navassa Island

Nicaragua
Norfolk Island
Northern Cyprus
Pakistan
Palestine
Palmyra Atoll
Panama
Paracel Islands
Philippines
Pitcairn Islands
Qatar
Russia
Saint Martin
Senegal
Somalia
**South Georgia and the South Sandwich
Islands**
South Sudan
Spratly Islands
Svalbard
Syria
Togo
Trinidad and Tobago
Uganda
Vanuatu
Venezuela
Wake Island
Wallis and Futuna
West Bank
Yemen
Zaporizhzhia
Zimbabwe

The list below was developed by the SPEKA PAYMENTS CORP in order to manage risks in accordance with the AML/CTF policy. We are also guided by Proceeds of Crime (Money Laundering) and Terrorist Finance Act (PCMLTFA) in Canada as well as moral and ethical principles.

Prohibited activities include:

1. Any activities with signs of fraud or deception That applies to the following:
 - network marketing;
 - fortune-teller/psychics services;
 - paid sports forecasts
2. Illegal gambling services (including, but not limited to, illegal online casinos, sports betting, betting, reverse auctions and lotteries);
3. Quick enrichment schemes, Ponzi schemes (financial pyramids), snowball schemes, investment clubs or similar activities;
4. Human organs and human remains;
5. Adult or sexual content, escort services or modeling agencies;
6. Reputation risk activities (Any activities or products that possess reputation risks to payment service providers and payment systems).
7. Mass email services, SMS services or customer marketing lists;
8. Prescription drugs, prohibited substances or components thereof; drug paraphernalia;
9. Dangerous or restricted goods (including but not limited to explosives, radioactive materials, toxic substances, batteries, fireworks);
10. Weapons, knives and ammunition;
11. Protected works of art, history and culture;
12. Restricted electronics (eg, cable television decoders, radars, and surveillance equipment);
13. Counterfeit or poor-quality products That applies to the following:
 - illegal/pirated audio and video recordings;
 - copyright infringement activities;
 - objects intended to remove copyright protection or regional restrictions;
 - counterfeit goods;
 - fake designer products, replicas;
 - fake medicines;
 - forged banknotes, coins or stamps
14. Any other goods or services the sale, supply, delivery, offer or marketing of which is prohibited or restricted in the jurisdiction of

the Seller or in any jurisdiction in which any of its customers is located.

15. Advertising of prohibited goods/services/activities that are listed above in paragraphs 1-14.