

## Prohibited and Restricted Business Practices, Methods, Products and Services

This list of prohibited and restricted business practices, methods, goods and services is not exhaustive. Other business practices, methods, goods and services may be prohibited or restricted by DivideBuy based on the principles outlined by our risk control framework.

Prohibited / illegal products or services	Prohibited	<ul style="list-style-type: none"> <li>• Illegal business methods, practices, products or services.</li> <li>• Illegal substances or counterfeit products, unlicensed copies and other products infringing intellectual property rights</li> <li>• Products that encourage crime or may provide support to illegal activities, e.g. unregistered/unauthorized weapons or products and services that support extremist or terror actions or organisations</li> </ul>
Livestock / live animals	Prohibited	<ul style="list-style-type: none"> <li>• Any practice that would endanger, injure, or cause unnecessary harm or suffering</li> <li>• Trade with protected animals or plants or products originating from protected animals or plants</li> </ul>
PVC windows / doors	Prohibited	<ul style="list-style-type: none"> <li>• Including sale of frames and/or windows/doors and/or fitting - (Requires FENSA)</li> </ul>
Extended warranties and service agreements	Prohibited	<ul style="list-style-type: none"> <li>• A service contract, or a maintenance agreement or a prolonged warranty offered to consumers in addition to the standard warranty on new item</li> </ul>
Insurance and financial services	Prohibited	<ul style="list-style-type: none"> <li>• Financial products or services, such as investment services, insurances and financial advice</li> <li>• Financial services provided without appropriate licences as required by law</li> <li>• Financial services, including: <ul style="list-style-type: none"> <li>• Down payment (deposit only)</li> <li>• High risk securities</li> <li>• Share dealing services ('Tipser')</li> <li>• Short term payday loans</li> <li>• Tax evasion (directly or indirectly)</li> <li>• Timeshares</li> </ul> </li> <li>• Gambling, betting or lotteries provided without appropriate licences as required by law</li> </ul>
Motor vehicles – cars, vans, trucks, motorbikes	Prohibited	<ul style="list-style-type: none"> <li>• Trade or business of any vehicle with a fuel powered motor</li> <li>• Excluded by Facility agreement</li> </ul>

Motor vehicle servicing – cars, vans, trucks, motorbikes	Restricted	<ul style="list-style-type: none"> <li>Including all related parts and/or fitting</li> </ul>
Unethical / controversial products and services	Prohibited/ Restricted	<p>DivideBuy shall not cooperate with retailers, selling products or services that are misleading, deceptive, abusive, unethical, illegal or which may cause reputational harm including:</p> <p>Prohibited examples</p> <ul style="list-style-type: none"> <li>Practices and methods abusing trading for VAT fraud, tax evasion</li> <li>Money services incl. money transfer, currency exchange, virtual, digital or crypto currencies (e.g., Bitcoin)</li> <li>Practices misleading or deceiving consumers or discarding or avoiding consumer protection laws</li> <li>Illegal weapons or anything supporting terrorist activity</li> </ul> <p>Restricted examples</p> <ul style="list-style-type: none"> <li>Adult, sexual or pornographic products and services</li> <li>Nutraceuticals, health food, medicines (including CBD products)</li> <li>Political organisations, parties or initiatives. Politically sensitive goods or services</li> <li>Aggressive and/or unfair marketing</li> <li>Any product which may cause injury or danger to life or animals/wildlife i.e. fireworks, BB gun</li> </ul>
Installation services (any product that requires installation)	Restricted	<ul style="list-style-type: none"> <li>Any product that requires specialist installation such as gas and electricity</li> </ul>
Jewellery	Restricted	<ul style="list-style-type: none"> <li>High risk items that attract fraudulent activity and are easily resalable such as gold, silver, precious gems, watches etc</li> </ul>
Mobile phones	Restricted	<ul style="list-style-type: none"> <li>High risk, desirable items which are easily resalable such as mobile phones and associated contracts</li> </ul>
Services	Restricted	<ul style="list-style-type: none"> <li>Products/services that are not considered tangible goods i.e. training courses</li> </ul>
Value	Restricted	<ul style="list-style-type: none"> <li>Any goods or services exceeding a value of £6000</li> </ul>

Door-to-door sales or telesales	Restricted	<ul style="list-style-type: none"> <li>• A form of credit sale in which there is potential for pressure selling and/or unsolicited contact</li> </ul>
Medical treatments and surgeries in all settings (vet/hospital/beauticians etc)	Restricted	<ul style="list-style-type: none"> <li>• As examples not an exhaustive list:</li> <li>• Dental, including routine, emergency and cosmetic</li> <li>• Aesthetics (fillers &amp; Botox)</li> <li>• Medical bills</li> <li>• Treatments for pets, emergency and ongoing</li> </ul>
Self/home testing for diseases, viruses, infections, disorders, intolerances etc	Restricted	<ul style="list-style-type: none"> <li>• Any form of diagnostic testing not completed in full by a fully trained and regulated practitioner</li> </ul>
Age restricted items and /or possibly harmful to health	Restricted	<ul style="list-style-type: none"> <li>• Electronic cigarettes (including e-liquid)</li> <li>• Tobacco</li> <li>• Alcohol</li> </ul>
Charities and donations e.g., Just Giving & GoFundMe	Restricted	<ul style="list-style-type: none"> <li>• Any form of donation for which tax implications may apply</li> </ul>
Perishable food items	Restricted	<ul style="list-style-type: none"> <li>• Any item that may become unsafe to consume and/or requires specific conditions i.e. refrigeration</li> </ul>