

# RESTRICTED ACTIVITIES

Last updated 27 February 2024

GoCardless's services must not be used to participate in or facilitate any of the activities listed here. This restricted activities list is based on our legal and regulatory requirements and our risk appetite.

Users of GoCardless products and services who participate or facilitate any restricted activities will be in breach of their [agreement](#) with GoCardless. If we discover such a breach we will seek to suspend access to GoCardless products and services.

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| <p>You may not use our services to do anything illegal or harmful, or to cause anyone else to do anything illegal or harmful.</p> <p>This includes anything that:</p> <ul style="list-style-type: none"><li>• Is fraudulent or unlawful, or breaches any law or regulation (including using GoCardless in connection with the supply of goods or services that breach a law or regulation);</li><li>• infringes any third party's intellectual property or other proprietary rights under any jurisdiction;</li><li>• Involves counterfeit goods including but not limited to designer handbags, clothing, accessories and consumer electricals;</li><li>• might result in the harm of, or attempts to harm, any minor;</li><li>• Involves a party named on the sanctions lists that GoCardless complies with;</li><li>• misrepresents your identity or gives a misleading impression that you are associated or affiliated with a third party;</li><li>• Involves shell or front companies;</li><li>• could reasonably be considered harmful, false, misleading, unlawful, obscene, defamatory, libellous, threatening, pornographic, harassing or hateful</li></ul> | <p>We cannot allow merchants or partners to arrange payments for the following types of good and services, unless otherwise agreed in our contract ahead of time:</p> <p>Certain financial services and related activities, including:</p> <ul style="list-style-type: none"><li>• Money truck businesses;</li><li>• Payday loans;</li><li>• Currency conversion services;</li><li>• Money remittance services;</li><li>• Financial-products including or similar to foreign-exchange derivatives, spread betting or contracts for difference;</li><li>• Unregulated financial advice</li><li>• Extended warranties;</li><li>• Debt recovery services;</li><li>• That might be seen as acting as a private banking or other payment institution</li><li>• Mortgage consulting or credit counselling;</li><li>• Business opportunities or investment opportunities, including crowdfunding and advice or arrangement services relating to any such opportunities.</li></ul> |
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| <ul style="list-style-type: none"> <li>● Relates to online dating or marriage services, adult entertainment related activities, or escort services;</li> <li>● promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;</li> <li>● promotes violence, illegal drugs or any other illegal activity;</li> <li>● breaches an obligation or duty of confidentiality;</li> <li>● invades any person's privacy;</li> <li>● sends or uploads any unsolicited or unauthorised advertising or promotional material;</li> <li>● knowingly or negligently transmits or attempts to transmit any data or material that contains viruses, Trojan horses, adware, spyware, worms, or other malicious code or program designed to adversely affect the operation of software or hardware;</li> <li>● could reasonably be expected to damage, disable, overburden, or impair it, including, without limitation, using the GoCardless Service in an automated manner other than as permitted by the GoCardless API and the relevant documentation;</li> <li>● GoCardless might reasonably believe to be an abuse of the GoCardless system or service - this includes the GoCardless referral programme;</li> <li>● is likely to result in liability for GoCardless or any third party, including in any manner likely to result in complaints, disputes, reversals, chargebacks, fees, fines or penalties;</li> <li>● support pyramid or ponzi schemes, matrix programs, other 'get rich quick' schemes or certain multi-level marketing programs, including the collecting of payments for such schemes;</li> <li>● accesses or attempts to access any software underlying the GoCardless service;</li> </ul> | <ul style="list-style-type: none"> <li>● Trust &amp; off-shore company service providers; or</li> <li>● Company Domiciliation Business (refers to the provision of a postal address for a company that doesn't otherwise have a physical presence in that area.)</li> </ul> <p>Any type of gaming:</p> <ul style="list-style-type: none"> <li>● Gambling, betting, betting tips, prize draws or any form of lottery, or other related services.</li> </ul> <p>Any activity involving cryptocurrency:</p> <ul style="list-style-type: none"> <li>● Crypto activities including, without limitation: providing crypto wallets, buying, selling or any other type of trading involving cryptocurrencies.</li> </ul> <p>Certain stored value or delayed benefit products and services, including:</p> <ul style="list-style-type: none"> <li>● Any service or item that stores value in cash or cash-like form, including e-wallets, prepaid cards (including prepaid phone cards), or any other form of stored value, whether or not that value may be exchanged back for cash;</li> <li>● Home maintenance and administrative services or 'cover', where a regular scheduled service is not included;</li> <li>● Timeshares; or</li> <li>● Any other goods or services that will not be provided until a significantly later date.</li> </ul> <p>Any activities involving the following high-risk items and substances:</p> <ul style="list-style-type: none"> <li>● Narcotics and narcotics paraphernalia. (For avoidance of doubt, this includes the creation, facilitation, sale or distribution of marijuana or marijuana paraphernalia.)</li> <li>● Chemicals</li> <li>● Prescription medication or medical services</li> <li>● Alcoholic beverages</li> <li>● Tobacco goods</li> </ul> |
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| <ul style="list-style-type: none"><li>● is related to the control of an account that is linked to another account, the users of which have engaged in any of the foregoing activities; or</li><li>● results in the interception of required payment notifications intended for payers.</li></ul> | <ul style="list-style-type: none"><li>● Dietary supplements</li><li>● Seeds or plants</li><li>● Jewels, precious metals or stones</li><li>● Guns, firearms, ammunitions, weapons or other similar items.</li></ul> <p>Certain types of media and marketing activity, including:</p> <ul style="list-style-type: none"><li>● Media activity such as the provision of Twitter followers, Facebook likes or YouTube views; or</li><li>● Outbound telemarketing.</li></ul> <p>Activities involving the travel industry:</p> <ul style="list-style-type: none"><li>● This includes tour operators, aviation companies and travel agents.</li></ul> <p>Other restricted activities:</p> <ul style="list-style-type: none"><li>● Payments to and from the same account or between accounts controlled by the same entity or beneficial owner;</li><li>● Using GoCardless solely for the purpose of generating or collecting financial benefits from any other organisation (e.g. reward points, cashback);</li><li>● Activity that results in lack of transaction transparency, including the completion of Direct Debit mandates on behalf of another party; or</li><li>● Activities that require a licence or permission from any third party unless you have such licence.</li><li>● You may not use the GoCardless service if you are under eighteen (18) years old.</li></ul> |
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