<u>PayPal</u> 1/1

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PayPal Acceptable Use Policy

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You are independently responsible for complying with all applicable laws in all of your actions related to your use of PayPal's services, regardless of the purpose of the use. In addition, you must adhere to the terms of this Acceptable Use Policy.

Prohibited Activities

You may not use the PayPal service for activities that:

- 1. violate any law, statute, ordinance or regulation.
- relate to transactions involving (a) narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, (b) drug paraphernalia, (c) cigarettes, (d) items that encourage, promote, facilitate or instruct others to engage in ilegal activity, (e) stolen goods including digital and virtual goods, (f) the promotion of hate, violence, racial intolerance or the financial exploitation of a crime, (g) items that are considered obscene, (h) items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, (i) certain sexually oriented materials or services, (j) ammunition, firearms, or certain firearm parts or accessories, or (k) certain weapons or knives regulated under applicable law.
- 3. relate to transactions that (a) show the personal information of third parties in violation of applicable law, (b) support pyramid or ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs, (c) are associated with purchases of annulties or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (d) are for the sale of certain items before the seller has control or possession of the item, (e) are by payment processors to collect payments on behalf of merchants, (f) are associated with the sale of traveler's checks or money orders, (h) involve currency exchanges or check cashing businesses, (i) involve certain credit repair, debt settlement services, credit transactions or insurance activities, or (k) involve offering or receiving payments for the purpose of bribery or corruption.
- 4. involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent.

Activities Requiring Approval

PayPal requires pre-approval to accept payments for certain services as detailed in the chart below.

Service Requiring Pre-Approval	Contact Information
Airlines and scheduled or non-scheduled charters/jets/air taxi operators; collecting donations as a charity or non-profit organization; dealing in jewels, precious metals and stones; acting as a money transmitter or selling stored value cards; selling stocks, bonds, securities, options, futures (forex) or an investment interest in any entity or property or providing escrow services.	Please send contact information,
	Indiginess wensife LIRL and a hrief
	business summary to
	compliance@paypal.com
Providing file sharing services or access to newsgroups; or selling alcoholic beverages, non-cigarette tobacco products, e-cigarettes or prescription drugs/devices.	Please send contact information,
	business website URL and brief
	business summary to
	aup@paypal.com
Activities involving gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports	Please send contact information,
betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally	business website URL and brief
defined as gambling) and sweepstakes, if the operator and customers are located exclusively in jurisdictions where such activities are permitted by	business summary to
law.	aup@paypal.com

More Information

To learn more about the Acceptable Use Policy, please refer to our ${\bf Help\ Center}.$

Violations of the Acceptable Use Policy

We encourage you to **report** violations of this Acceptable Use Policy to PayPal immediately. If you have a question about whether a type of transaction may violate the Acceptable Use Policy, you can email PayPal's AUP Compliance Department at: **aupviolations@paypal.com**.

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