



PAY4B LIMITED — Country Risk Classification (Restricted Jurisdictions List)

1. Extreme-Risk / Prohibited Countries

(onboarding prohibited; payments prohibited)

Extreme Risk (Full Restriction):

Afghanistan, Algeria, Angola, Antarctica, Barbados, Belarus, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Côte d'Ivoire, Cuba, Curaçao, Democratic Republic of the Congo, Eritrea, The Gambia, Gibraltar, Guinea-Bissau, Haiti, Iran, Iraq, Jamaica, Kenya, Kiribati, Laos, Lebanon, Libya, Maldives, Mali, Micronesia (Federated States of), Mozambique, Myanmar, Namibia, Nepal, Nigeria, North Korea, Panama, Philippines, Russia, Senegal, Somalia, South Africa, South Sudan, Sudan, Syria, Tanzania, Trinidad and Tobago, Tuvalu, Vanuatu, Venezuela, Yemen, Zimbabwe.

Quasi / Unrecognized Territories (Full Restriction):

Abkhazia, Artsakh (Nagorno-Karabakh), Azawad, Crimea, Donetsk People's Republic (DPR), Luhansk People's Republic (LPR), Palestine, Sealand, Somaliland, South Ossetia, Pridnestrovian Moldavian Republic (PMR / Transnistria), Turkish Republic of Northern Cyprus (TRNC), Western Sahara (SADR).

2. High-Risk Countries (Pay4B Limited don't serve high-risk clients and jurisdictions)

(onboarding is prohibited with EDD and senior management approval; payments subject to enhanced monitoring):

High Risk — Andorra, Anguilla, Antigua and Barbuda, Aruba, Bahamas, Belize, Benin, Bermuda, Bhutan, Botswana, British Virgin Islands (BVI), Cambodia, Cayman Islands, Chad, Colombia, Comoros, Republic of the Congo, Cook Islands, Djibouti, Equatorial Guinea, Eswatini, Ethiopia, Fiji, Gabon, Ghana, Grenada, Guinea, Honduras, Isle of Man, Jersey, Kuwait, Lesotho, Liberia, Macau, Madagascar, Malawi, Marshall Islands, Mauritania, Mauritius, Nauru, Niger, Palau, Papua New Guinea, Rwanda, São Tomé and Príncipe, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Samoa, Seychelles, Sierra Leone, Solomon Islands, Suriname, Timor-Leste, Togo, Tonga, Turkmenistan, Turks and Caicos Islands, Uganda, Zambia.

3. Restricted Activities (Business Prohibited Regardless of Jurisdiction)

1. Escort / dating with sexual intention; pornography / prostitution
2. Weapons; nuclear materials
3. Gambling operators (online/offline)
4. Shell banks; unregulated auction houses; trade in prime-bank instruments
5. Illegal narcotics, controlled substances, precursors, unlicensed pharmacies, marijuana businesses
6. Malware / harmful software / cybercrime tools
7. Nonprofits/charities outside White List or unregistered charities
8. Trade of restricted/endangered animal species
9. Third-party PSPs; downstream MSB/MVTS; VASPs, unless explicitly permitted under risk appetite.