

1.0 Your Account

- 1.1 You may not open more than one Account without prior approval from MIR. We may close without notice any or all of the Accounts of an Authorised User who has, or whom we have reasonable grounds to believe has, opened multiple Accounts without authorisation.
- 1.2 You undertake and obligate to maintain your Account details updated at all times, including but not limited to: name, address, email address, phone number, credit card or bank account information.
- 1.3 You must only use your Account for personal purposes and not as a means to trade or run a business unless, in certain circumstances as determined by us, we give our prior written consent for you to do so.
- 1.4 You must use your Account in accordance with our User Terms including, but not limited to, refrain from committing any Account Violations.

1.5 Account violations are:

- Using the Account for any Prohibited Transaction (see below);
- Using the Account in any deceptive, fraudulent, inappropriate or false manner;
- Using the Account in any way and for any purpose which may violate laws or regulations which apply to the Authorised User or to relevant jurisdictions, and specifically (but not limited to) Financial legislation and regulation, such as anti-money laundering;
- Performing any action which may interfere, limit or adversely affect the functionality of the MuchBetter Service; and
- Failure to interact with MuchBetter.

1.6 Prohibited Transactions mean any of the following types of transactions:

- prescription or non-prescription drugs;
- pornographic content or services;
- illegal downloads;
- illegal gambling;
- goods or services infringing Intellectual Property Rights of a third party;
- tobacco products, alcohol or firearms;
- purchase of digital currencies, loading of other e-money accounts;
- Ponzi schemes or similar fraudulent investment operations; or
- any goods or services prohibited by Applicable Law.

We reserve the right, in our sole discretion, to add categories of prohibited transactions by adding such categories either to this page and / or the User Terms published on our Website.



1.7 Non-execution of transactions

1.7.1 We may refuse to execute any Transaction if:

- we reasonably believe that you did not give us the instruction;
- we reasonably suspect fraudulent activity;
- your instructions are unclear, incomplete or not in the required form;
- we suspect that that the User Terms have been violated;
- we need to do so in order to comply with the Card rules; or
- we are otherwise required to do so by law or any other appropriate regulatory body.