### ACCOUNT VIOLATIONS, PROHIBITED AND NON-EXECUTED TRANSACTIONS AND NON-SERVICED COUNTRIES

<table>
<thead>
<tr>
<th>Owner</th>
<th>Reviewed by</th>
<th>Board approval date</th>
<th>Review Date</th>
<th>Next review date</th>
<th>Version</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matthew Robins</td>
<td>Matthew R</td>
<td>01/12/2017</td>
<td></td>
<td></td>
<td>V2.0</td>
<td></td>
</tr>
<tr>
<td>Leyre NSF</td>
<td>Leyre NSF</td>
<td>01/09/2019</td>
<td>01/09/2020</td>
<td></td>
<td>V3.0</td>
<td>Update template Amending wording Adding Prohibited countries</td>
</tr>
<tr>
<td>Leyre NSF</td>
<td>Leyre</td>
<td>17/06/2020</td>
<td>11/06/2020</td>
<td>11/06/2021</td>
<td>V4.0</td>
<td>Added Bangladesh, Djibouti, Kazakhstan, Mongolia, Myanmar, Niger, Tajikistan, Uzbekistan, as prohibited countries</td>
</tr>
</tbody>
</table>
Your Account

You may not open more than one Account without prior approval from MIR. We may close without notice any or all Accounts of an Authorised User who has, or whom we have reasonable grounds to believe has, opened multiple Accounts without authorisation.

You always undertake and obligate to maintain your Account details updated, including but not limited to name, address, email address, phone number, credit card or bank account information.

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.

You must use your Account in accordance with our User Terms including, but not limited to, refrain from committing any Account Violations.

Account violations are:

- Using the Account for any Prohibited Transaction (see definitions at 1.0);
- 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 regulation which apply to the Authorised User or to relevant jurisdictions, and specifically but not limited to applicable financial legislation and regulation;
- Take any action which may interfere, limit or adversely affect the functionality of the MuchBetter Service; and
- Failure to interact with MuchBetter.

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

- drugs;
- pornographic content or services;
- illegal downloads;
- illegal gambling;
- goods or services infringing Intellectual Property Rights of a third party;
- firearms;
- Ponzi schemes or similar fraudulent investment operations; or
- any goods or services prohibited or restricted by Applicable Law or regulations for the user or MuchBetter.

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.

NON-SERVICED COUNTRIES (this list is subject to change)

MuchBetter is currently unavailable in Afghanistan, Bangladesh, Burma, Crimea, Cuba, Djibouti, Eritrea, Ethiopia, Guinea-Bissau, Iran, Iraq, Kazakhstan, Kyrgyzstan, Liberia, Libya, Mongolia, Myanmar, Niger, North Korea, Sierra Leone, Somalia, South Sudan, Sri Lanka, Sudan, Tajikistan, Trinidad & Tobago, Tunisia, United States of America, Uzbekistan, Vanuatu, Venezuela and Yemen. We are available everywhere else.

You can download the app for MuchBetter from Google Play Store or Apple Store

Compliance@mirlimited.com
Public document
Version 4.0 11/06/2020
Account violations, prohibited and non-executed transactions & non-serviced countries