



# Unzer Group

# Ethical

# Guidelines

Prohibited and restricted products  
and services

unzer

# 1. Our approval criteria:

To comply with internal and external obligations, working with Unzer may be prohibited or restricted for certain industries and/or products. This depends on several factors, including but not limited to the following:

- Local, national, and international laws
- Requirements of our third-party payment providers (e.g., credit card organisations)
- Level of risk being assessed (e.g., susceptibility to fraud, increased charge-back levels)
- Impact on Unzer's reputation and associated financial risks

This may be due to, among other things, the legality of certain products in individual countries, the use of different payment methods, the applicability of third-party payment provider regulations, and/or compatibility with Unzer's platform solutions.



If you require further information on the specific onboarding requirements and restrictions that apply to your business, please get in touch with us at [support@unzer.com](mailto:support@unzer.com) or speak to your relevant sales contact. In this context, please also refer to Unzer's [Code of Conduct](#). Unzer is committed to trust and ethical standards in all our business relationships. Therefore, Unzer also expects its distributors and partners, as well as their subsidiaries and subcontractors, to comply with all applicable laws and regulations.

## 2. Restricted and Prohibited Products and Services

The list below includes all products and services whose use of Unzer Services is restricted („**Restricted**“) or prohibited („**Prohibited**“) for the „Dealer“ and „Platform/Partner“ business models.

**Prohibited:** designates product or service offerings that are not permitted. If you enter into a contract with Unzer, you confirm that you will not offer the products or services listed as Prohibited through Unzer during the business relationship.

**Restricted:** these products or service offerings are limited. Unzer will require additional documentation before onboarding and, if applicable, in the event of a change to the product range during the ongoing business relationship. Suppose Unzer accepts a product category in principle (e.g., hunting accessories). In that case, this does not mean that approval is granted for all sub-categories within this category that are prohibited or restricted according to this list (e.g., weapons).

The fact that Unzer accepts a particular product or service does not automatically imply the legality of the products and services. The merchant is and remains solely responsible for ensuring that its products and services and those of its partners comply with applicable laws, rules, and regulations.

Third-party payment providers may have more stringent restrictions concerning specific products or services. It is the merchant's responsibility to review the restrictions or prohibitions applicable to the payment method in question to ensure compliance.

# 2.1 Prohibited

Industries/Products	Prohibited	Industries/Products	Prohibited
<b>Adult</b>	<ul style="list-style-type: none"> <li>Gentlemen's clubs, topless bars, strip clubs, sexually oriented massage parlours, saunas, escort agencies, or other sexually related services</li> <li>Products or services (including images and marketing) relating to paedophilia, non-consensual sexual behaviour, or sexual exploitation of a minor</li> <li>Products with reference to bestiality</li> <li>Adult sexual or pornographic products and services, including live webcams</li> </ul>	<b>Drugs and legally derived substances and products</b>	<ul style="list-style-type: none"> <li>Illegal drugs and substances (or substitutes for such), and products typically used in the manufacture or use of such products</li> <li>Products or services related to illicit drugs</li> <li>Pseudo-pharmaceuticals</li> <li>Substances designed to mimic illicit drugs</li> </ul>
<b>Financial Services</b>	<ul style="list-style-type: none"> <li>Financial services without the licences required by law</li> <li>Financial services, including deposit, high-risk securities, stock trading services („tipsters“), short-term payday loans, tax evasion, tax avoidance services, timeshare</li> <li>Legal advice and services</li> </ul>	<b>Gaming, Gambling</b>	<ul style="list-style-type: none"> <li>Betting or lotteries that are being conducted without an appropriate license required by law</li> </ul>
<b>Misleading or unfair marketing</b>	<ul style="list-style-type: none"> <li>Marketing with negative resonance</li> <li>Practices that mislead or deceive consumers or attempt to circumvent consumer protection laws</li> <li>Ponzi schemes for marketing, distribution, or sales</li> </ul>	<b>High-Risk Industries, Goods and Services</b>	<ul style="list-style-type: none"> <li>High-risk industries, including illicit crowdfunding, get-rich schemes, penny auctions, pyramid, and ponzi schemes</li> </ul>
		<b>Government Services</b>	<ul style="list-style-type: none"> <li>Embassies and foreign consulates</li> </ul>

# 2.1 Prohibited

Industries/Products	Prohibited	Industries/Products	Prohibited
<b>Illegal products and services</b>	<ul style="list-style-type: none"> <li>Counterfeit products and illegally obtained goods, including copyright infringement, services designed to promote infringement of intellectual property rights, e.g., bonus schemes for uploading unauthorised digital content and unauthorised file sharing or streaming, and unlicensed copying</li> <li>Goods and services, or the marketing thereof, that violate any law</li> <li>Contracts, services, and practices relating to any form of illegal money laundering, terrorist financing, human trafficking, political corruption, VAT fraud, tax evasion, or illegal wildlife trade</li> <li>Illegal business methods, practices, products, or services</li> <li>Practices or methods that constitute modern slavery in any part of a business or its supply chains. Such practices or methods include any deprivation of the liberty of a person to exploit them for personal or commercial purposes</li> <li>Products and services that are being offered without the licence required by law</li> <li>Sanctioned goods or services, or goods or services originating from sanctioned countries or persons, including travel to and accommodation in countries subject to sanctions</li> </ul>	<b>Other Services</b>	<ul style="list-style-type: none"> <li>Content, products, marketing, or services that may inappropriately incite hatred, violence, racism, or discrimination, or delivery methods that may cause suffering to animals</li> <li>Ownership of or association with sites, products or services that conflict with these instructions</li> <li>Products, services or practices that encourage crime or support illegal activities, e.g., unregistered/illegal weapons or products and services that support extremist or terrorist actions or organizations</li> <li>Products, services or practices intended to cause danger, injury or suffering to humans or animals</li> <li>Trade in protected animals or plants or products derived from protected animals or plants</li> </ul>

## 2.2 Restricted

Industries/Products	Restricted	Industries/Products	Restricted
<b>Drugs and legally derived substances and products</b>	<ul style="list-style-type: none"> <li>CBD</li> <li>Drug paraphernalia</li> <li>Nutraceuticals</li> <li>Pharmaceutical products</li> </ul>	<b>High-risk industries, products and services</b>	<ul style="list-style-type: none"> <li>Services or products with age restrictions, including alcohol, e-cigarettes, tobacco, and tobacco substitutes</li> <li>High-risk products, including art and antiques, digital downloads (e.g., movie and music downloads/streaming), provision or hosting, unethical or unauthorized content, dual-use products (which may have both a legitimate and an illegal purpose), fireworks, in-game purchases, jewellery, medical devices, precious metals and gems, prepaid phone services, replica weapons, soft air guns and accessories, self-diagnostic testing for diseases, weapons and armaments</li> <li>High-risk industries, including auction houses, charities, marketplaces, multi-level marketing, pawnshops, political organizations, parties, or initiatives</li> <li>High-risk services, including file sharing, file hosting, file storage, medical treatment and practices, testing laboratories</li> <li>Financial services, including insurance</li> </ul>
<b>Financial and legal services</b>	<ul style="list-style-type: none"> <li>Money services, including binary options, currency exchange, money transfer, virtual, digital, and cryptocurrencies, tokens, and other cryptocurrencies</li> <li>Bailiffs, bankruptcy/insolvency services, debt management, debt collection agencies</li> </ul>		
<b>Gambling</b>	<ul style="list-style-type: none"> <li>Gambling, betting, lotteries with appropriate license</li> </ul>		

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