

GCB FINTECH — PROHIBITED AND RESTRICTED ACTIVITIES POLICY

DOCUMENT CONTROL & METADATA

Platform: GCB Fintech — <https://gcbfintech.digital>
Version: 1.26 | Effective Date: October 20, 2026
Contact: customerservice@gcbfintech.digital

5. Prohibited and Restricted Activities Policy

The platform must not be used for any unlawful, fraudulent, deceptive or abusive purpose. Prohibited activity includes money laundering, terrorist financing, proliferation financing, sanctions evasion, fraud, theft, corruption, bribery, tax evasion, identity misuse, market manipulation, ransomware, extortion, trafficking, exploitation, illegal gambling where prohibited, sale of illegal goods or services, or any activity intended to conceal the origin, ownership, destination or control of value.

The following are also prohibited or restricted unless expressly approved after enhanced review and supported by lawful documentation:

- transactions involving sanctioned persons, entities, wallets, vessels, territories or jurisdictions;
- anonymous, fictitious or nominee arrangements that conceal the beneficial owner;
- use of forged, altered, stolen or misleading identity or financial documents;
- third-party funding or payout inconsistent with the stated relationship;
- mixers, tumblers, privacy-enhancing services or obfuscation tools where the activity cannot be adequately understood and controlled;
- unlicensed financial, payment, investment, custody or virtual-asset activity;
- transactions involving weapons, controlled substances, terrorist organisations, organised crime or human trafficking;
- child sexual abuse material, exploitation or other unlawful sexual-services activity;
- high-risk goods, dual-use goods or restricted technology where appropriate authorisation is absent;
- pyramid, Ponzi, deceptive investment or unauthorised fundraising schemes; and
- activity designed to avoid reporting thresholds, controls, transaction limits or compliance review.

We may impose limits, require additional evidence, restrict products or jurisdictions, or refuse activity where the risk is unacceptable even if the activity is not expressly illegal. Users must not use the platform to provide services to another person while concealing that person's identity or beneficial interest.