

## Appendix H: High Risk and Restricted Geographies

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The geographies listed below are on Choice Bank's High Risk and Restricted Geographies List. Choice Bank makes updates to this list periodically when required based on assessed risk, including but not limited to fraud experiences.

### Restricted Geographies

Name		
Cuba	Iran	Sudan
India (card programs only)	Korea, North	Syria
Crimea Region		

For all geographies on the Choice Bank restricted list, Choice Bank does not allow the following:

- Doing business with companies incorporated in or trading in a restricted geography
- Doing business with individuals located in a restricted geography
- Doing business with nationals of a restricted geography who are residents of a restricted geography
- Issuing or mailing cards to customers with an address in, or a government ID from, a restricted geography
- Allowing transactions to occur in a restricted geography
- Doing business with a partner organized in, or located in, a restricted geography

*In addition to the above list, in order to maintain compliance with its International Banking license, Choice Bank and its third parties are prohibited from offering bank accounts, including credit and prepaid cards, to residents of Belize.*

### High Risk Geographies

Afghanistan	Dominican Republic	Macau	Swaziland
Albania	Ecuador	Maldives	Tajikistan
Algeria	Egypt	Mali	Tanzania
Angola	El Salvador	Marshall Islands	Tonga
Azerbaijan	Eritrea	Mexico	Trinidad & Tobago
Bahamas, The	Equatorial Guinea	Moldova	Tunisia
Bahrain	Grenada	Monaco	Turkey
Belarus	Guatemala	Mozambique	Turkmenistan
Belize	Guinea	Nauru	Uganda
Benin	Guinea-Bissau	Nicaragua	Ukraine
Bosnia & Herzegovina	Haiti	Nigeria	United Arab Emirates
Bolivia	Honduras	Niue	Uzbekistan

Burma (Myanmar)	India	Pakistan	Vanuatu
Burundi	Iraq	Palestinian Territories	Venezuela
Cambodia	Jamaica	Panama	Yemen
Central African Republic	Kenya	Papua New Guinea	Zimbabwe
Colombia	Kyrgyzstan	Peru	Guyana
Comoros	Laos	Russia	Chad
Congo, Democratic Republic of the	Latvia	Saint Kitts and Nevis	Gabon
Cook Islands	Lebanon	Saudi Arabia	Republic of the Congo
Costa Rica	Liberia	Seychelles	China
Cote d'Ivoire	Libya	Somalia	Serbia
Cyprus, Turkish Cypriot Administered	Liechtenstein	South Sudan	

Choice Bank allows business to be conducted in high-risk geographies; however, programs with concentration of marketing, partners, and/or cardholders in these geographies are subject to enhanced compliance, fraud and oversight requirements.