

Lightyear Europe AS
Lightyear Financial Ltd

List of high-risk industries

Date: 21.11.2022

Lightyear Europe AS and Lightyear Financial Ltd (both together referred to as “**Lightyear**” or “**we**” or “**us**”) do not open accounts to businesses that are associated with or conduct business activities in any of the high-risk industries as described below. This list of high-risk industries is not conclusive, and Lightyear reserves a right to deny or restrict access to businesses that we deem to exceed our risk tolerance.

Lightyear deems industries to be high-risk that are related to:

1. Alcohol, tobacco, CBD, cannabis or other harmful or controlled substances;
2. Adult content – pornography, services of sexual or erotic nature;
3. Cryptocurrencies and associated services;
4. Pharmaceuticals;
5. Chemicals;
6. Illegal, counterfeit goods or services;
7. Gambling;
8. Multi-level marketing;
9. Weapons, ammunition, explosives, including flammable, radioactive materials;
10. Cash-based business activities (such as laundromats, restaurants, cafes, bars, construction etc.);
11. Certain financial services.