

In accordance with the rules of the International Payment Systems

Visa and Mastercard:

1. Transactions made using Visa and Mastercard bank cards are **unavailable** in the following countries and territories:•
 - Iran
 - North Korea (DPRK)
 - Syria
 - Crimea
 - Certain territories of Ukraine (Luhansk, Donetsk, Kherson, and Zaporizhzhia)
2. Transactions made using Visa and Mastercard bank cards are subject to **enhanced restrictions** due to sanctions regimes or local regulatory requirements in the following countries:
 - Cuba
 - Venezuela
 - Russian Federation

** The list of countries and territories may change depending on the international situation and applicable sanctions requirements. In the event of a declined transaction, please contact your Bank for further information.*