
 AMERIABANK	AMERIABANK CJSC	
IFI EXCLUSION LIST		Edition 3
		Effective from September 16, 2019

List of activities not financed by Ameriabank under its agreements with EBRD, IFC and FMO.

1. The Bank does not finance the production or use of, or trade in any product or activity deemed illegal under the laws and regulations of the Republic of Armenia or international conventions and agreements.
2. Without limiting the generality of the above, the Bank does not finance or approve loans for the following activities:
 - a) Activities involving harmful or exploitative forms of forced labour¹/harmful² child labour, discriminatory practices, or practices which prevent employees from lawfully exercising their rights of association and collective bargaining
 - b) Production of or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances, PCBs and other hazardous chemicals, and wildlife or products regulated under CITES³
 - c) Transboundary movements of waste or trade in waste and waste products prohibited under international law
 - d) Production or trade in weapons and munitions, including paramilitary materials, alcoholic beverages (excluding beer and wine), or tobacco⁴
 - e) Gambling, casinos and equivalent enterprises⁴
 - f) Production of or trade in radioactive materials⁵
 - g) Production of or trade in or use of unbounded asbestos fibres⁶
 - h) Activities prohibited by national legislation or international conventions related to protection of biodiversity resources or activities contributing to significant conversion or degradation of Critical Habitat or critical cultural heritage³
 - i) Commercial logging operations for use in primary tropical moist forest or old-growth forests
 - j) Production of or trade in wood or other forestry products, other than from sustainably managed forests
 - k) Trade in wildlife or wildlife products regulated under CITES Convention³
 - l) Drift net fishing in the marine environment using nets in excess of 2.5 km in length
 - m) Shipment of oil or other hazardous substances in tankers which do not comply with International Marine Organization's (IMO) requirements

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- n) Trade in goods without required export or import licenses or other evidence of authorization of transit from respective countries of export, import and, if applicable, transit
- o) Any business related to pornography or prostitution
- p) Production and dissemination of racist and anti-democratic media
- q) Relocation of Indigenous Peoples from traditional or customary lands

¹ Forced labor means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty.

² Harmful child labor means the employment of children that is economically exploitive, or is likely to be hazardous to, or to interfere with, the child's education, or to be harmful to the child's health, or physical, mental, spiritual, moral, or social development.

³ CITES: Convention on International Trade in Endangered Species or Wild Fauna and Flora. The list of wildlife species covered by CITES convention can be obtained from the Ministry of Nature Protection of the Republic of Armenia.

⁴ This does not apply to project sponsors who are not substantially involved in these activities. "Not substantially involved" means that the activity concerned is ancillary to a project sponsor's primary operations.

⁵ This does not apply to purchase of medical equipment, quality control (measurement) equipment and any equipment where the radioactive source in IFC's opinion is considered trivial and/or adequately shielded.

⁶ Except for bonded asbestos cement sheeting where the asbestos content is below 20%