sinch



A2P MESSAGING IN THE UNITED STATES

Disallowed Content



Disallowed Content

Sinch's goal is to engage businesses and consumers in a mutually beneficially relationship over text messaging. We believe that this is the backbone to growing the industry in a positive way and doing this correctly will drive adoption of business texting for everyone. To achieve this goal, it is imperative that we keep the industry clean to the best of our abilities and continue to provide value to the end consumer and this is why Sinch has updated its disallowed content policy.

The following categories have been attributed to be harmful or deceitful to the end consumer and cannot be run on any US Messaging Product (LN, TFN or SC).

High-Risk Financial Services

- Payday Loans
- Short Term- High Interest Loans
- **Auto Loans**
- Mortgage Loans
- Student Loans

Get Rich Quick Schemes

- Work from Home Programs
- **Risk Investment Opportunities**

Job Postings

Exceptions permitted if the message sender is the one doing Lead Generation (All Affiliate Marketing must be carrier the hiring

Debt Forgiveness

- **Debt Consolidation**
- Debt Reduction
- **Credit Repair Programs**

Illegal Substances

- Cannabis and CBD
- All Schedule 1 & 2 drugs

Phishing

Fraud or Scam

Deceptive Marketing

approved

Message senders are expected to enforce restrictions on their own networks to prevent onboarding these types of content at the intake source. Upon investigation, if determined to be a part of at least one of the categories above, Sinch will request that you stop sending the traffic. By sending traffic of this nature to Sinch, Sinch reserves the right to all, and not limited to, of the following actions: the suspension of sending rights for a provisioned phone number; restriction of high-throughput access; suspension of provisioning rights for new phone numbers; and/or suspension of all network services.

| If vou | have a | dditional | auestions. | please | don't | hesitate to | contact u | s at | oddus | rt@sinc | h.com |
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Thank you,

Sinch