

# Country Exclusions List

List correct as of 04/09/2025  
Subject to change

## Financial Action Task Force (FATF) Excluded Countries

We're **unable to accept** applications from clients residing in or with financial links to the following countries.

Algeria	Angola	Bolivia	Burkina Faso
Cameroon	Congo	Cote D'Ivoire	Haiti
Iran	Kenya	Lebanon	Mali
Mozambique	Myanmar	Namibia	Nepal
Nigeria	North Korea	South Africa	Syria
Tanzania	Venezuela	Vietnam	Yemen

## Higher Risk Countries - Lending Considered with MLRO Approval

The following countries have been assessed by the FATF as having AML deficiencies. We **may be able** to accept an application from clients residing in or with financial links to the countries listed below, however, we'll need full disclosure of the nature of the residency and financial transactions. The application will be declined if insufficient or incomplete documentation that fully satisfies our enquiries isn't provided.

Afghanistan	Albania	Belarus	Bosnia-Herzegovina
Bulgaria*	Burundi	Central African Republic	China (not Hong Kong)
Comoros	Cuba	Eritrea	Ethiopia
Gaza Strip	Guatemala	Guinea	Guinea Bissau
Iraq	Kosovo	Laos	Liberia
Libya	Monaco	Montenegro	Nicaragua
Niger	Panama	Philippines	Russia
Sao Tome & Principe	St Maarten	Serbia	Somalia
South Sudan	Sudan	Trinidad & Tobago	Tunisia
Turkey	Virgin Islands (UK)	West Bank (Palestinian Territory)	Zimbabwe

\*We're unable to lend to clients **residing** in Bulgaria, but may be able to accept clients with a financial link to the country.

## Service Agreement/Legislation Prohibiting Lending

We're **unable to accept** applications from clients residing in any EU/EEA country listed below due to a lack of service agreement being in place. Legislation restricts us from lending to persons resident in Australia.

Australia	Austria	Belgium	Bulgaria
Croatia	Cyprus	Czech Republic	Denmark
Estonia	Finland	France	Germany
Greece	Hungary	Iceland	Italy
Latvia	Liechtenstein	Lithuania	Luxembourg
Malta	Netherlands	Norway	Poland
Portugal	Romania	Slovakia	Slovenia
Spain	Sweden		

Countries not listed are acceptable to us. If you'd like to discuss your case, please call **01282 440583**^ or email **intermediaries@themarsden.co.uk**.



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