

# Account Restriction Codes

## Overview

Account restrictions, which are represented by two-character codes, limit or prevent a customer's ability to engage in certain activity. Some restrictions do not block any transactions and are known as soft restrictions. The purpose of soft restrictions is to alert the advisor to a potential issue with the account.

If a restriction was imposed on an account, to avoid further disruption to the account, review the restriction description to determine the appropriate course of action to resolve the issue. For example, to resolve an H1: Abandoned Account restriction, update your customer's account address.

### NOTE

For more information about account restrictions, contact your Fidelity service group.

Code	Description
AA	SDB Account Requires Customer Activation.
AA	SDB Account Requires Customer Activation.
A1	Lacking Account Application.
A2	Lacking Corporate Resolution or Resolution of Unincorporated Business Form.
A3	Lacking Trustee Certification of Investment Powers Form.
A5	Lacking Partnership Papers.
A6	Lacking Variable Papers. Code has multiple uses: <ul style="list-style-type: none"><li>• Missing signature(s).</li><li>• Missing trust document.</li><li>• Need Fidelity Power of Attorney Form, signed and notarized, and/or copy of customer's Power of Attorney document.</li><li>• Need certified copy of court appointment.</li><li>• Need Corporate Seal or Articles of Incorporation.</li></ul>
B1	Lacking Option Agreement/Application.
B2	Closing Option Trades Only/Activity Letter.
B3	Closing options trades only - FI Offshore Policy.
B4	Options not allowed with current POA
C1	Lacking Margin Agreement/Application.
C2	Margin Approval/Application Denied.
C3	Adding Margin is Prohibited.
C4	Margin not allowed with POA on File

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## Account Restriction Codes

Code	Description
DA	Account closed by At-Risk. Closing Trades and Payout OK.
DB	Restricted by At-Risk. Closing Trades and Money out OK.
DC	Account Frozen by At-Risk. Deposits only.
DE	Restricted by PI Risk. Closing Trades and Money out OK.
DF	Account frozen by PI Risk. No Activity Allowed.
DG	Trust Company Restricted. Letter of Direction on file to restrict customer's direct account access. The advisor must provide any and all instructions to Fidelity with respect to the account.
DI	Letter of Incap Received. No Assets Out/No Maint.
DV	Notification of pending divorce. Restrict money and share out until divorce transfer is complete.
D1	Address Change Last 10 Days-No Red > 25K; No Certs > 10K.
D2	POA (Power of Attorney) added. Maximum \$10,000 withdrawal per 30 days.
D3	Important Alert. Must request two additional verifiers.
D4	Virus Alert - Change Customer ID and PIN. The customer may have a virus on his or her computer. Representative must check ID Gateway to see if the PIN is blocked. If so, the representative assists the customer in changing his or her Customer ID and PIN number.
D5	Multiple Client Signatures; Approval Required.
D6	Non-Purpose Loans; No Pay No Delivery.
D7	Non-Purpose Loans; No Trading.
D8	NPL; Fee Allowed.
E1	Escrow/Collateral Account.
E2	FFOS or IWS Collateral Account - Account Restrictions.
E3	Hold vs Un-Cleared Funds Process. Holds funds in escrow until deposit has cleared.
E4	Collateral Account - Pledged & Restricted with allowed block trades.
E6	3rd Party Securitized Bank Loan.
FC	Company Restriction. Trades only allowed during window.
FD	Trade Correction Account. Advisor View Only.
FE	FI advisor management fee block.
FJ	AML & Fraud - No trade or wire out by rep and online.
F2	HSA under review for Customer Identification Program (CIP). Do not fund account.
F3	Test Account - Restricted from purchasing securities.
F4	FI Test Account.

## Account Restriction Codes

Code	Description
F7	FBS Affiliate approved test account
G1	Acquisition Transfer. No Trades. No Payment or Delivery of Securities. (No Money Movement)
G2	Transfer in Progress. No Trades. No Payment or Delivery of Securities. (No Money Movement)
G3	Full ACAT Transfer Out. No Trades. No Payment or Delivery of Securities. No Fees Allowed.
HA	Account Frozen by AML & Fraud Surveillance. No Activity Allowed.
H0	OFAC Restriction. Call Risk Management (401) 292-4548.
H1	Abandoned Account. No Trades. No Payment or Delivery of Securities. (No Money Movement)
H2	Court Order, Frozen Acct. No Trades. No Payment or Delivery of Securities. (No Money Movement)
H3	Account Frozen by Risk. <ul style="list-style-type: none"> <li>• No buy orders except to close a short option or stock position.</li> <li>• No exchanges.</li> <li>• No sell to open option orders.</li> <li>• No short sales.</li> </ul>
H5	OFAC Restriction. Call Risk Management (401) 292-4548.
H6	Account Frozen by Legal Ops. No Trades. No Money in or out. No Shares in or out.
H7	Non-Court Order, Account Frozen.
H8	Account is High Risk (Customer Identification Program (CIP) Conflict). Liquidating Trades OK.
H9	Account Frozen. New Legal Documents are Needed Because Legal Authority Is Expired. No Trades. No Payment or Delivery of Securities. (No Money Movement)
I1	Account Restricted from Buying All Mutual Funds.
I2	Account Restricted from Buying All Fidelity Mutual Funds.
I3	Account Restricted from Buying All Non-Fidelity Funds.
I4	Account Restricted from Buying Mutual Fund Family (At Branch Level).
I5	Account Restricted from Buying Mutual Fund by CUSIP (At Branch Level).
I6	Account Restricted from Buying Funds in This Mutual Fund Family.
I7	Account Restricted from Buying This Mutual Fund CUSIP.
J2	Tax or Child Support Levy. Liquidating Trades Only.
J3	No Pay or Delivery due to Possible Elder Exploitation.
J5	Non-Court Order. Liquidating Trades OK. No Payment or Delivery of Securities. (No Money Movement)
J6	Frozen by Legal Ops; Liq Trades OK; No Pay/Delivery of Securities.

## Account Restriction Codes

Code	Description
K1	Bankruptcy Filed. May Close Option and Short Positions. No Opening Trades. No Payment or Delivery of Securities. (No Money Movement)
K2	Customer Defaulted on Trades. Closing Trades Only. No Payment or Delivery of Securities. (No Money Movement)
K3	Customer Subject to Debt Collection in Progress. No Payment or Delivery of Securities. (No Money Movement)
LB	Liquidating trades only. Customer did not return questionnaire to refresh customer data.
LD	The beneficiary is over age of majority. Restricted to closing trades only. The account must be transferred or distributed directly to the beneficiary. Disbursements may not be payable to the custodian or a 3rd Party.
L0	Closing Transactions Only.
L1	Risk Management Restriction.
L2	Private Banking Questionnaire Not Received/Not in Good Order (NIGO).
L4	Foreign Bank Certification/Foreign Financial Institution Questionnaire Not Received/Not in Good Order (NIGO).
L5	Electronic Channel Limited to Closing Trades Only. Phone Trades by Representative Allowable.
L6	Account Restricted Pending Customer Identification Program (CIP) Verification.
L7	Mail returned by Post Office (RPO). Mail has been returned by the U.S. Postal Service within the last 45 days. The address must be verified and/or updated.
L8	Closing Trades in Account Only.
L9	E-Channel Limited to Closing Trades Only.
MA	FFOS Non-Accredited Investor.
MB	529 College Automated Allocation Block.
MC	529 College Plan Over Contribution Limit.
ME	Only Money Movement into Account Permitted.
M1	Simple Funding Account; No Buys Allowed.
M2	Prime Account - Closed.
M3	Online Bank Wire - Opt Out. Turns off the ability for any bank wires to be done on Fidelity.com.
M5	Cash Only Account - AI Account.
M6	No New Margin Positions - Prohibited Country.
M7	Customer-initiated restriction maintained via Fidelity.com only. No money or shares out of the account except debit card, personal check writing, direct debits, and personal withdrawal service plans.
N0	Fidelity Covered Account.

## Account Restriction Codes

Code	Description
N1	Investment Professional/Senior Executive Must Pre-Clear Trades.
N2	Discretionary Account. No Margin or Option Trading Allowed.
N5	AYCO IDA Client. Contact (800) 507-9987 for Service.
OA	Money Out Restrictions Apply.
OB	IRA Nonresident Alien (NRA) Money Movement Restriction.
OC	No \$/Securities out per FFOS-All trading allowed.
OD	Possible Diminished Capacity. No Money/Securities Out. Trades Allowed.
OE	Online Disbursements Blocked by FFOS.
OF	Risk Concerns. No \$/Securities Out Per PI Risk. Trades Allowed.
OG	Online Disbursements Blocked Per Client Request.
OH	No \$/Securities Out Per Client's Request.
OZ	No \$/Securities Out Per Client Request. Trading OK.
O1	Full Trades Allowed. No Payment or Delivery of Securities. (No Money Movement)
O2	No Money Distributions Allowed.
O3	Online Disbursements Blocked by Risk Management.
O4	OFAC Restriction. Call Risk Management (401) 292-4548.
O5	No Money or Securities Out per Risk. All Trading Allowed.
O6	No Money or Shares Out per Risk. All Trading Allowed.
P1	Managed Account: No Customer Directed Trades.
P3	Foreign Broker Deal Customer Identification Program (CIP).
Q0	Account Closed. Missing SIA 151 Agreement.
Q1	Account Closed by Customer Request.
Q2	Account Closed by AML Risk.
Q3	Customer's Address is in Prohibited Country. (No Money In)
Q4	Account Closed by Introducing Broker. (No Money In)
Q5	Account Closed. Missing Customer Identification Program (CIP) Paperwork.
Q6	Account Closed by AML & Fraud Surveillance.
R1-RZ	Miscellaneous account restriction code that is used for internal purposes and often paired with another restriction code.
S1	Adverse Industry Report. Definite Match. Account Closed. Liquidating Trades OK. (No Money In)

## Account Restriction Codes

Code	Description
S2	Account Closed by AML & Fraud Surveillance. (No Money In)
S3	Account Closed by AML & Fraud Surveillance.
S4	Account closed by PI Risk. Closing Trades and Payout OK.
S7	Captive Insurance Company/Account Closed. No Opening Transactions.
TA	FPTC Trustee Account. No Transactions. Contact FPTC.
T1	Adverse Industry Report. Definite Match. Trades OK if Money/Securities in Account.
T2	Adverse Industry Report. Possible Match. Trades OK if Money/Securities in Account.
T3	Closing Trades Only. No Money In - Prohibited Country.
T4	Closing Trades Only. No Money In - Prohibited Country.
T5	Non-U.S. Account. No Mutual Fund Buys Allowed.
T6	No MF Buys. Possible Free Credit Core. Non-U.S. Account.
T7	Non-U.S. Account. In 60 days possible free credit for core.
T8	Non-U.S. Account may be using free credits for core account.
U1	Client Deceased. Account Frozen Pending Estate Paperwork.
U2	Account Has Appointed Guardian or Conservator.
V1	3210 Letter Required. Lacking 407 Letter. Closing Trades Only. Rule 407 Governs Transactions of Employees of Other Member Firms. Needs Employer Consent.
W1	529 Plan. Customer Blocked from Trading on Electronic Channels.
W2	Electronic Trading Blocked by Risk Management.
W3	Electronic Trading Blocked.
X2	Account Escheated. Assets Transferred to the State. All Contributions and Trading Blocked.
X4	Missing One or More Required Fields for the Customer Identification Program (CIP).
X6	Automatic Rollover. Requires Customer Activation.
X7	Account Closed. Sells Allowed. No Buys Allowed.
X8	Hard Close when account opened but CDD requirements not met.
Y1	Account Debt Past Due < 30 Days. No Trades Without Cleared Funds.
Y2	Trades Restricted to Collected Funds Only.
Z1	Account is Past Due > 30 Days.
Z2	Account was Previously Past Due. No Transactions unless with Collected Funds.
Z3	Account was Written Off. Money Still Due.

## Account Restriction Codes

Code	Description
11	Customer Exceeded the Maximum Number of NYSE Number of Extensions.
21	Account Has Excessive Liquidations.
22	No Trades Without Cash in the Account. Voluntary Restriction Placed.
23	Excessive Financing. Round Robin/Dollar Roll.
31	Auto-Journal Blocked per Customer Request.
41	Customer Bounced Three or More Checks in 12 Months.
6B	Cannot offer any guidance or suggestions to Account - Municipality held.
6C	All Transactions allowed, FFOS converted account.
6N	Non-US Business Policy Notice Sent. All Transactions Allowed.
6R	Non-US Business Policy Remediation. All Transactions Allowed.
60	Temporary Legal Authority Only.
61	Three-Year W-8 Solicitation Required.
62	Further Verification Being Performed by Fidelity to Satisfy the Customer Identification Program (CIP).
63	Eff 4/15 Restricted to Gov't Money Market Buys only.
65	Short Term Redemption Fee Waiver.
66	Account Restricted. Lacking Customer Identification Program (CIP) Paperwork.
67	Community Property with Rights of Survivorship.
68	Beneficial Ownership Information Required.
7B	Account Level DNE. Options will not exercise.
7C	Family Office Accommodation is On File. Please Confirm.
7D	Turns off the 529 Account Online Gifting Page.
7F	All Transactions allowed. Customer data update needed. If questionnaire is not received within 45 days, the 7F flips to the LB restriction code.
70	Dormant Account.
71	Account Previously Identified as Dormant - Now Active.
73	Non-Qualified Non-Prototype Account.
74	Government Entity Retirement Plan 206 (4)-5.
75	Activity Letter Notification/Return Letter Pending.
76	Pending Contributions Restriction at year end.
81	Day Trades Cannot Exceed Day Trading Buying Power.

Account Restriction Codes

Code	Description
82	Pattern Day Trader.
91	Free Ride/Reverse Free Ride. Cash or Securities must be in the Account at the Time of the Trade. 90-Day Restriction.