ACCEPTABLE USE POLICY

Pepper Pay, LLC maintains this Acceptable Use Policy ("AUP") to provide users, together with any company or other business entity they are representing (collectively "You" or "Your"), of Pepper Pay's services and networks (the "Service") with information relating to Your use of pepperpay.com. The AUP applies to all users, subscribers, and visitors to <u>pepperpay.com</u>.

PROHIBITED ACTIVITIES

You may not use the Service or <u>pepperpay.com</u> for activities that:

- 1. violate any law, statute, ordinance or regulation.
- 2. relate to transactions involving (a) narcotics, steroids, certain controlled substances or other products that present a risk to consumer safety, (b) drug paraphernalia, (c) cigarettes, (d) items that encourage, promote, facilitate or instruct others to engage in illegal activity, (e) stolen goods including digital and virtual goods, (f) the promotion of hate, violence, racial or other forms of intolerance that is discriminatory or the financial exploitation of a crime, (g) items that are considered obscene, (h) items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, (i) certain sexually oriented materials or services, including child sexual exploitation, child abuse and human trafficking (j) ammunition, firearms, or certain firearm parts or accessories, or (k) certain weapons or knives regulated under applicable law.
- 3. relate to transactions that (a) show the personal information of third parties in violation of applicable law, (b) support pyramid or Ponzi schemes, matrix programs, other "get rich quick" schemes or certain multi-level marketing programs, (c) are associated with purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card, (d) are for the sale of certain items before the seller has control or possession of the item, (e) are by payment processors to collect payments on behalf of merchants, (f) are associated with the sale of traveler's checks or money orders, (h)involve currency exchanges or check cashing businesses, (i) involve certain credit repair, debt settlement services, credit transactions or insurance activities, or (k) involve offering or receiving payments for the purpose of bribery or corruption.
- 4. involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent.

You may not lease or sell Your account or any part of it. You must not give your password to any other persons or allow access to your account by any other persons.

ACTIVITIES REQUIRING APPROVAL

The Company requires pre-approval to accept payments for certain services as detailed in the list below. Contact support@pepperpay.com or +1 786-358-9338 for more information on the process to obtain approval for these activities.

- 1. Airlines and scheduled or non-scheduled charters/jets/air taxi operators.
- 2. Collecting donations as a charity or non-profit organization.

- 3. Dealing in jewels, precious metals and stones.
- 4. Acting as a money transmitter or selling stored value cards.
- 5. Selling stocks, bonds, securities, options, futures (forex) or an investment interest in any entity or property; or providing escrow services.
- 6. Providing file sharing services or access to newsgroups.
- 7. Selling alcoholic beverages, non-cigarette tobacco products, e-cigarettes or prescription drugs/devices.
- 8. Activities involving gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally defined as gambling) and sweepstakes, if the operator and customers are located exclusively in jurisdictions where such activities are permitted by law.

VIOLATIONS

Pepper Pay, LLC reserves the right to investigate any violation of the AUP or misuse of the Service or pepperpay.com. Pepper Pay, LLC may suspend or terminate a subscriber's account or remove or disable access to any content that violates the AUP or any other agreement with a customer for use of the Service or pepperpay.com.

Pepper Pay, LLC may co-operate with legal authorities and/or third parties in the investigation of any suspected or alleged crime or civil wrongdoing.

CONTACT INFORMATION

To learn more about the Acceptable Use Policy, or to report a violation please contact <u>support@pepperpay.com</u> or +1 786-358-9338.

UPDATES TO THIS POLICY

The Acceptable Use Policy may be amended at any time by posting the new AUP on the pepperpay.com. All amended terms shall be automatically effective 30 days after they are posted on <u>pepperpay.com</u>. Your continued use of the Service will constitute your acceptance of any changes or additions to this AUP.