

csprUSD Acceptable Use Policy

effective as of 01-05-2024

By applying for, accessing, or utilizing services provided by the Stablecoin Consortium Association, a Swiss association subject to Swiss law (hereinafter referred to as the "Association"), including but not limited to Stablecoin Consortium Mint account and the csprUSD token, you agree to be bound by this Acceptable Use Policy ("AUP") and any supplementary terms, conditions, rules, or policies that are provided to you in connection with the Services via the Stablecoin Consortium User Agreement, Master Services Agreement, or otherwise ("User Agreement"). This AUP is subject to change at any time without prior notice, and the changes will take effect upon posting. Your continued use of the Services signifies your acceptance of and agreement to any modifications to the AUP.

1. Purpose

The purpose of this AUP is to:

i. Ensure compliance with applicable laws, banking partner requirements, and card or payment association (e.g., VISA, MasterCard, NACHA) rules and policies. ii. Clearly communicate to you what customers, merchants, activities/business types, and transactions are deemed prohibited use of the Services. iii. Safeguard the integrity of our network. iv. Outline the potential consequences of violating these AUP requirements.

2. Prohibited Users

In addition to any eligibility criteria outlined in the User Agreement, you are ineligible (or may become ineligible) to use our Services if any of the following apply to you:

- Your use of the Services may result in the Association being non-compliant with relevant laws, sponsor bank requirements, and card or payment association (e.g., VISA, MasterCard, NACHA) rules and policies.
- You are a resident, national, or agent of Cuba, North Korea, Sudan, Syria, the Crimea region of Ukraine, or any other country subject to embargo by Switzerland ("Restricted Territories").
- You are listed on the Table of Denial Orders, the Entity List, the List of Specially Designated Nationals, Her Majesty's Treasury Financial Sanctions Target, or the Swiss Sanctions Regime List ("Restricted Persons").
- You intend to transact with any Restricted Territories or Restricted Persons.

3. Prohibited Activities and Business Types

The following is a non-exhaustive list of business types that are prohibited from using our Services:

1. Illegal drugs and drug paraphernalia
2. Unlicensed gambling operations

3. Unlicensed money service businesses
4. Businesses engaged in deceptive marketing practices
5. Businesses selling counterfeit goods

4. Prohibited Transactions

Using the Services for transfers related to the following is prohibited, and the Association reserves the right to monitor for transactions that relate to:

- Wash trading, front-running, insider trading, market manipulation, or other forms of market-based fraud or deceit
- Purchasing goods of any type from Darknet markets, or any other service or website that acts as a marketplace for illegal goods (even though such marketplace might also sell legal goods)
- Money laundering
- Terrorist financing
- Processing transactions for another business other than the one listed on the account

5. Restricted Activities

In connection with your use of the Services, you hereby agree that you will not:

- Violate (or assist any other party in violating) any applicable law, statute, ordinance, or regulation
- Intentionally try to defraud (or assist in the defrauding of) the Association or other Association users
- Provide false, inaccurate, or misleading information
- Take any action that interferes with, intercepts, or expropriates any system, data, or information
- Partake in any transaction involving the proceeds of illegal activity
- Transmit or upload any virus, worm, or other malicious software or program
- Attempt to gain unauthorized access to other Stablecoin Consortium Mint accounts, the Association website, or any related networks or systems
- Use the Services on behalf of any third party or otherwise act as an intermediary between the Association and any third parties
- Collect any user information from other Association users, including, without limitation, email addresses
- Defame, harass, or violate the privacy or intellectual property rights of the Association or any other Association users

- Upload, display, or transmit any messages, photos, videos, or other media that contain illegal goods, violent, obscene, or copyrighted images or materials

6. Commercial Entity Agreement

The Association may offer various payment processing services as part of the Services. These services may include credit and debit card processing services. Additional terms and conditions set forth in the User Agreement apply to such services. If your credit or debit processing activity utilizing the Services reaches certain thresholds or involves certain business segments, geographies, or activities, you are required by the card networks and/or the Association's processing partners to agree to a Commercial Entity Agreement to allow you to accept or continue accepting card payments. In this case, the Commercial Entity Agreement will form part of this AUP and your User Agreement and be incorporated herein and therein by reference.

7. Compliance Monitoring; Violations of this Policy

We will monitor your transactions and activities for potential violations of this AUP. Monitoring includes, but is not limited to, reviewing your accounts for retrievals, returns, or Chargebacks, as well as using third-party information or sources. We encourage you to contact us if you believe you may be in violation of this AUP. We reserve the right, per the terms of the User Agreement, to take any corrective action (with or without notice to you) as we deem necessary to mitigate our risk or ensure compliance with this AUP, including but not limited to: (i) blocking or withholding a transaction; (ii) holding funds associated with a prohibited transaction; (iii) suspending, restricting, or terminating your use of the Services, or (iv) subjecting you to applicable fines, assessments, expenses, and fees.

8. Indemnification and Legal Responsibilities

By using csprUSD or the Stablecoin Consortium Mint platform, you acknowledge that all authority and liability related to the token and platform are the responsibilities of the Stablecoin Consortium Association and further acknowledge that Sarson Funds, Inc., Stablecoin Index, LP and their associated officers and employees are indemnified against all liabilities, costs, expenses, damages, and losses (including any direct, indirect, or consequential losses, loss of profit) that you may incur through the use of csprUSD or the Stablecoin Consortium Mint platform.