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ACCEPTABLE USE POLICY

Last updated: 07/01/2025

All capitalized words shall have the meaning as ascribed thereto in the General Terms and Conditions of APC Bank N.V. (the "Bank") as amended from time to time.

1.1 Purpose
This Acceptable Use Policy ("AUP") sets forth the acceptable use guidelines for users ("User(s)") accessing and using the Bank's Facilities and Service Devices. The goal is to ensure that all Users engage with the Facilities and Service Devices in a manner that is legal, ethical, and respects the rights of others.

1.2 Prohibited Activities
Users agree not to engage in any of the following activities in connection with the Facilities and Service Devices:

(a) Illegal Activity
Engaging in or facilitating any illegal activity, including but not limited to activities that violate Applicable Laws.

(b) Harmful Content
Uploading, transmitting, or otherwise distributing any content that is defamatory, obscene, abusive, offensive, threatening, or otherwise objectionable. This includes content that promotes violence, discrimination, hate speech, or harassment.

(c) Infringement of Intellectual Property
Using the Facilities and Service Devices in a manner that infringes or misappropriates the intellectual property rights of others, including copyright, trademark, patent, or other proprietary rights.

(d) Security Violations
Engaging in activities that attempt to disrupt, hack, or gain unauthorized access to the Facilities or Service Devices or any third-party networks connected to the Facilities and Service Devices.

(e) Spam and Unsolicited Communications
Using the Service Devices to send unsolicited bulk emails, spam, or engage in other forms of unsolicited communications to individuals or entities.

(f) Malicious Software

Introducing viruses, malware, ransomware, or any other malicious software designed to harm, disrupt, or otherwise adversely affect the operation of the Service Devices.

1.3 User Responsibilities

(a) Compliance with Laws

Users are responsible for ensuring that their use of the Facilities and the Service Devices complies with all Applicable laws.

(b) Account Security

Users must take reasonable precautions to protect their account credentials and notify the Bank immediately if they suspect unauthorized access to their account.

(c) Monitoring and Enforcement

The Bank reserves the right, but is not obligated, to monitor the use of the Facilities and the Service Devices and take appropriate action if any prohibited activity is detected. Actions may include suspension or termination of access to the Facilities and Service Devices, without prior notice, if deemed necessary for compliance with this AUP.

1.4 Reporting Violations

Users are encouraged to report any suspected violations of this AUP to the Bank at legal@apcbank.cw. Reports will be handled promptly and in accordance with Applicable Law.

1.5 Consequences of Violations

Violation of this AUP may result in the suspension or termination of access to the Facilities and the Service Devices, and legal action may be pursued where applicable under the laws of Curaçao. Users acknowledge that the Bank is not liable for any damages or losses resulting from the suspension or termination of their access due to violations of this policy.

1.6 Amendments

The Bank reserves the right to amend or update this AUP at any time. Any amendment will be communicated to Users through the Service Devices or by other appropriate means. Continued use of the Facilities and the Service Devices after such amendments constitutes acceptance of the revised policy.