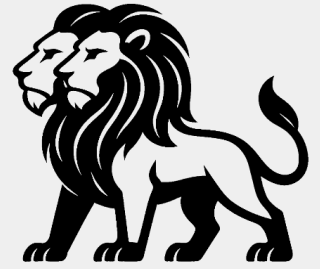


BALDIVICIO & CO.



Acceptable Use Policy

Last updated: April 13, 2026

This Acceptable Use Policy ("AUP") explains the permitted and prohibited uses of Baldivicio's services. It is intended to help protect users, the platform, and the broader financial system from misuse, fraud, illegality, and abuse.

This AUP applies to your use of the Baldivicio mobile application, your Baldivicio account, custodial wallet functionality made available through the app, and related customer support interactions. It should be read together with our Terms of Service and Privacy Policy.

By using Baldivicio, you agree to comply with this AUP.

1. Scope and Key Definitions

For purposes of this AUP:

- **Baldivicio** means the services made available through the Baldivicio mobile application.
- **Account** means a user account with Baldivicio.
- **Custodial wallet** means a wallet provided through Baldivicio in which Baldivicio holds and manages the private keys on behalf of the user. Private keys are not exportable by users.
- **USDC** means the U.S. dollar-pegged stablecoin supported by Baldivicio.
- **Ethereum Mainnet** means the blockchain network on which supported USDC transactions occur through Baldivicio.
- **User, you, and your** refer to any person or entity using Baldivicio.

Baldivicio currently supports USDC-only activity on Ethereum Mainnet through its custodial model.

2. Purpose of This Policy

Baldivicio is designed to provide a simple, secure, and reliable way to access supported digital financial services through a custodial account experience. This AUP sets the rules for acceptable use of the platform and helps ensure that Baldivicio can operate safely, lawfully, and responsibly.

3. Permitted Uses

Subject to your account status, applicable law, and any limits or controls we may apply, you may use Baldivicio for lawful purposes supported by the service.

Permitted uses include:

1. **Holding supported balances.** You may maintain supported USDC balances in your Baldivicio account.

2. **Sending supported transfers.** You may send supported transfers through Baldivicio where that functionality is available and where the transaction complies with this AUP, our Terms, and applicable law.
3. **Receiving supported transfers.** You may receive supported inbound transfers into your Baldivicio account, subject to any compliance review, account restrictions, or service limitations.
4. **Reviewing account activity.** You may view balances, transaction history, account records, and other account information made available in the app.
5. **Using customer support channels appropriately.** You may contact Baldivicio for legitimate support, account assistance, and issue resolution.

Permitted use is always conditional on compliance with identity verification requirements, applicable laws, sanctions restrictions, fraud controls, and any service limitations we may impose.

4. Security and Operational Controls

To protect users and the platform, Baldivicio may apply controls and restrictions to certain activities or accounts. These may include transaction review, account limitations, temporary holds, or requests for additional information.

We may apply enhanced approval controls, destination restrictions, or additional security measures for certain accounts.

You are responsible for:

- maintaining the confidentiality of your login credentials;
- using accurate and current information when registering or using the service;
- promptly notifying Baldivicio of suspected unauthorized access or suspicious activity; and
- using the service only as intended and in compliance with this AUP.

5. Prohibited Uses

You may not use Baldivicio to engage in, support, or facilitate illegal, abusive, deceptive, or high-risk conduct that could harm Baldivicio, its users, or the broader financial system.

Prohibited uses include the following:

5.1 Illegal Activity and Illicit Finance

You may not use Baldivicio for or in connection with:

- money laundering or concealment of proceeds of crime;
- terrorist financing or support for extremist organizations;
- illegal drug trafficking, weapons trafficking, stolen goods, or other contraband;
- darknet marketplace activity;
- structuring transactions to evade monitoring, reporting obligations, or legal requirements; or
- any other unlawful financial activity.

5.2 Sanctions and Restricted Activity

You may not use Baldivicio in any way that would cause Baldivicio or its users to violate applicable sanctions, embargoes, export controls, or similar legal restrictions.

This includes:

- transacting with sanctioned persons, entities, or jurisdictions;

- attempting to disguise the origin, destination, ownership, or purpose of funds to evade legal restrictions; or
- using the service in a jurisdiction where such use is prohibited by applicable law or by Baldivicio.

5.3 Fraud, Scams, and Deceptive Conduct

You may not use Baldivicio to engage in:

- phishing, impersonation, spoofing, or social engineering;
- romance scams, advance-fee scams, investment fraud, Ponzi or pyramid schemes;
- false or misleading statements used to induce transfers;
- submission of forged, falsified, or misleading documents or information; or
- knowingly receiving, moving, or retaining proceeds of fraud.

5.4 Cybercrime and Security Abuse

You may not use Baldivicio to support or facilitate:

- ransomware payments, extortion, or cybercrime proceeds;
- malware, botnets, credential theft, or hacking services;
- attempts to probe, disrupt, bypass, or compromise Baldivicio's systems or security controls; or
- abuse of the mobile app, network, or infrastructure in a way that threatens service integrity or availability.

5.5 Evasion of Platform Controls

You may not attempt to bypass or frustrate Baldivicio's compliance, fraud, security, or geographic controls.

This includes:

- using VPNs, proxies, spoofed devices, forged geolocation, or similar methods to hide your true location or identity;
- using false, inconsistent, or misleading account information;
- opening or operating accounts on behalf of others without authorization; or
- taking steps intended to avoid review, monitoring, or enforcement.

5.6 Harmful, Exploitative, or Abusive Conduct

You may not use Baldivicio in connection with:

- child sexual abuse material or exploitation of minors;
- terrorism, violent criminal activity, or threats of violence;
- trafficking in stolen personal data or identity documents;
- harassment, doxxing, or other serious abuse of individuals; or
- any conduct that materially threatens user safety, privacy, or trust in the service.

5.7 Abuse of Platform Features

You may not:

- create multiple accounts to abuse promotions, referrals, or incentives;
- spam support channels or misuse user-facing features;
- use the service in bad faith to create operational, legal, or reputational risk for Baldivicio; or
- engage in activity that is technically lawful but reasonably deemed abusive, deceptive, unsafe, or inconsistent with the intended use of the service.

6. Verification, Compliance, and Monitoring

To comply with law and maintain the integrity of the service, Baldivicio may require identity verification and related compliance checks.

By using Baldivicio, you acknowledge that we may:

1. require identity information, documentation, and related records;
2. screen users and transactions against sanctions lists, politically exposed person screening, and other relevant compliance controls;
3. use automated systems and human review to detect suspicious or prohibited activity;
4. delay, limit, hold, review, or refuse certain activity pending verification or investigation; and
5. report suspicious or unlawful activity where required by law.

Failure to complete required verification or compliance review may result in restricted functionality, delayed activity, suspension, or account closure.

7. Enforcement

If Baldivicio reasonably believes that you have violated this AUP, our Terms, or applicable law, we may take action as appropriate, including:

1. issuing warnings or requesting additional information;
2. delaying, limiting, or refusing certain transactions or account actions;
3. placing temporary holds or restrictions on an account;
4. suspending access to part or all of the service;
5. closing or terminating an account; and
6. cooperating with regulators, law enforcement, or other authorities where required by law.

Where appropriate and legally permitted, we may provide notice of an enforcement action. In some cases, however, we may act without prior notice to protect users, comply with law, or preserve the integrity of an investigation.

8. Cooperation With Law Enforcement and Legal Process

Baldivicio may cooperate with lawful requests from regulators, courts, law enforcement agencies, and other competent authorities, to the extent required or permitted by applicable law.

We may disclose information associated with accounts, transactions, device and access records, and compliance review materials, where permitted by law.

We may also preserve relevant records, restrict account activity, or take other necessary steps in response to legal obligations, suspected unlawful conduct, or credible risks to the platform or its users.

9. User Responsibility

You are solely responsible for ensuring that your use of Baldivicio complies with applicable law and this AUP.

You are also responsible for:

- reviewing your transactions carefully before submission;
- ensuring that any information you provide is truthful, accurate, and complete;
- safeguarding your credentials and device access; and

- promptly cooperating with reasonable compliance or security requests from Baldivicio.

10. Changes to This Policy

Baldivicio may update this AUP from time to time to reflect changes in law, regulation, risk, or the service itself. If we make material changes, we will update the effective date and, where appropriate, provide notice through the app or other appropriate channels.

Your continued use of Baldivicio after an updated AUP becomes effective constitutes acceptance of the revised policy, to the extent permitted by law.

11. Contact and Reporting

If you have questions about this AUP or want to report suspected misuse of the service, please contact Baldivicio through the official support channel made available in the mobile application.

If you are unsure whether a planned use is permitted, you should seek clarification before proceeding.

12. Final Note

Baldivicio is designed to make supported digital financial services simpler and safer to use. This AUP exists to help preserve that goal by setting clear boundaries around acceptable conduct and enabling Baldivicio to respond to misuse, fraud, and unlawful activity in a responsible and proportionate way.