IzziWallet Inc. dba Xendora
Acceptable Use Policy
Version 1.0 – November 2026

1. Purpose

This Acceptable Use Policy ("AUP") sets out the rules that govern use of the Xendora platform, website, mobile applications, wallet services, multicurrency accounts, stablecoin (including USDT and USDC) and digital asset services, payment orchestration, conversions, local payouts, and related services (collectively, the "Services").

Xendora is a financial technology platform that provides payment orchestration and wallet services. It is not a bank and is not itself a money services business. Banking, liquidity, and certain payment services are provided by licensed partners. All users must comply with this AUP, applicable laws, and the requirements of our partners (including sanctions, AML/CFT, and financial crime controls).

2. General Requirements

You may use the Services only for lawful purposes and in accordance with this AUP, our Terms of Service, and all applicable laws and regulations. You represent that:

- You are at least 18 years old (or the age of majority in your jurisdiction).
- You are not a prohibited person or entity.
- You are using the Services in your own name and for your own benefit (or for a legal entity you solely own and control, with full disclosure).
- All information you provide is accurate, complete, and current.
- You will cooperate with identity verification (KYC), enhanced due diligence, transaction
- monitoring, and any compliance inquiries.
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3. Prohibited Activities

You must not use the Services (directly or indirectly) for any of the following:

- Money laundering, terrorist financing, proliferation financing, or any financial crime.
- Fraud, scams, phishing, identity theft, or unauthorized account access.
- Sanctions evasion or circumvention of economic or trade sanctions.
- Transactions involving persons or entities on any sanctions list (including OFAC SDN, UN, EU, UK, or equivalent).
- Unlicensed or unregistered money transmission, crypto asset services, exchange, or payment services.
- Operating or facilitating crypto ATMs / kiosks that are not properly licensed where required.
- Privacy coins or mixers/tumblers designed to obscure transaction origin or destination (e.g., Monero, certain Zcash uses, or similar).
- Chain-hopping or bridging primarily intended to obfuscate value or parties.
- Illegal gambling, adult content involving minors, or any activity involving child sexual abuse material.
- Sale or distribution of controlled substances, weapons, or other illegal goods/services.
- Pyramid schemes, multi-level marketing with illegal characteristics, or deceptive practices.
- Any activity that violates the laws of the United States, your jurisdiction, or the jurisdictions of our partners.
- Circumventing geographic restrictions, including through VPNs, proxies, or other means to access Services from prohibited jurisdictions.
- Any use that would cause Xendora or its partners to violate applicable licenses, regulations, or contractual obligations.

4. Prohibited Jurisdictions
Xendora does not provide Services to, and does not permit transactions involving, persons, entities, or activities located in, residing in, organized under the laws of, or otherwise connected to the following jurisdictions (collectively, "Prohibited Jurisdictions"):

Comprehensively Restricted / OFAC-Aligned:

- Cuba
- Iran (Islamic Republic of)
- Democratic People's Republic of Korea (North Korea)
- Crimea (including Sevastopol)
- Donetsk People's Republic region
- Luhansk People's Republic region
- Kherson and Zaporizhzhia regions (as applicable under sanctions)

Additional Prohibited Jurisdictions (aligned with partner risk appetite and high-risk designations):

- Afghanistan
- Belarus
- Democratic Republic of the Congo
- Haiti
- Iraq
- Lebanon
- Libya
- Myanmar
- Russian Federation
- Somalia
- South Sudan
- Sudan
- Syria
- Yemen

This list is nonexhaustive and may be updated at any time. It includes any jurisdiction subject to comprehensive sanctions by the United States (OFAC), United Nations, European Union, United Kin gdom, or other relevant authorities. Users must not use VPNs, proxies, or other tools to mask location or to access the Services from a Prohibited Jurisdiction.

5. Additional Restrictions

- Services may be further restricted based on partner bank or payment provider requirements.
- High-risk activities (e.g., certain crypto exchanges, gambling, adult entertainment, or MSB-related businesses) require prior written approval and enhanced due diligence.
- We reserve the right to refuse, suspend, or terminate any account or transaction at our sole
- discretion for compliance, risk, or operational reasons.
- We may report suspicious activity to relevant authorities as required by law.
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6. Monitoring and Enforcement

Xendora and its partners conduct ongoing monitoring, screening against sanctions and PEP lists, and

transaction surveillance. Violation of this AUP may result in:

- Immediate suspension or termination of access.
- Blocking or freezing of funds (subject to legal requirements).
- Reporting to law enforcement or regulators.
- Other remedies available under our Terms of Service or applicable law.

7. Changes

We may update this AUP at any time. Continued use of the Services after an update constitutes acceptance of the revised policy. The current version will be posted on our website.

8. Contact

For questions regarding this AUP or compliance matters, contact: compliance@xendora.com (or the contact address listed on xendora.com).

IzziWallet Inc. dba Xendora

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This policy is provided for compliance purposes. It is not legal advice. Users and partners should consult their own counsel regarding specific obligations.