

KOR ACCEPTABLE USE POLICY

This KOR Acceptable Use Policy governs all use by Client (including all Users thereof) of the Services provided by KOR Financial, Inc. (“KOR”), pursuant to the KOR Universal Services Agreement (such contract, the “USA”). Capitalized terms herein shall have the meanings accorded to them in the USA, as applicable.

A. USE OF SERVICES

1. **GENERAL RESTRICTIONS ON USE.** Client shall not, directly or indirectly:

(a) use any Services for any illegal purpose, or otherwise violate any applicable laws or regulations in connection with use of the Services;

(b) except to the limited extent permitted under applicable Laws, attempt to copy, reproduce, modify, reverse engineer, disassemble, decompile, translate, attempt to discover the source code of, or create derivative works based on, any software comprising the KOR System, or any other aspect of the Services;

(c) except as expressly permitted in the USA, sell, license, distribute, rent or lease any Services, or permit access to the Services by any third party;

(d) use any Services to perform “service bureau,” “software as a service,” “cloud service” or “application services provider” type services for any third party;

(e) remove, obscure, alter or deface any notice of confidentiality, any trademark, any copyright notice, or any other indicia of ownership of KOR, its Affiliates, or its Suppliers or any other third parties that may be contained in or displayed via the Services (including in any Documentation);

(f) interfere, in any way, with others’ use of or access to the Services;

(g) attempt to gain unauthorized access to the computer system of any other user of the Services;

(h) take any action to attempt to circumvent, eliminate, override, disable or modify any security measures as KOR or its Affiliates or Suppliers may provide with respect to KOR System or any Services;

(i) use any robot, spider or other automatic device, manual process or application or data mining or extraction tool to access, monitor, copy or use the KOR System or any Services;

(j) take any action that imposes an unreasonable or disproportionately large load on the KOR System or any Services; or

(k) use any Services for any competitive or benchmarking purposes.

2. **CLIENT DATA.** Client shall not, directly or indirectly, upload or otherwise transmit to or via the Services any Client Data that:

(a) infringes or otherwise violates any copyright, patent, trademark, trade secret, right of privacy, right of publicity, or other proprietary right of any Person;

(b) is fraudulent, misleading, deceptive, defamatory, slanderous, libelous, expresses hate, harassing, abusive or unlawfully threatening;

(c) is pornographic, obscene, vulgar or exploitative of any minor;

(d) impersonates any Person or misrepresent any relationship to any Person;

(e) contains or embodies any Malicious Code;

(f) advocates illegal activity or discusses an intent to commit any illegal act; or

(g) otherwise violates, or solicits, aids and/or abet violation of, any applicable Laws, including any Laws relating to export controls, encryption, privacy or data protection.

B. NOTIFICATION

Client shall immediately notify KOR of any event, condition, circumstance or activity of which Client becomes aware that indicates a potential, actual or threatened violation of this Acceptable Use Policy.

C. MODIFICATIONS

KOR reserves the right to modify this Acceptable Use Policy from time to time, in its sole discretion, and the modified Acceptable Use Policy shall be effective upon notification to Client. Any use of the Services by Client following such notification of the modified Acceptable Use Policy shall constitute Client’s acceptance of such modified Acceptable Use Policy.