

Acceptable Use Policy

We are the Nordic Payments Council with company registration number 802524-8645 ("**NPC**"). This Acceptable Use Policy ("**Policy**") outlines the responsibilities, restrictions, and acceptable use of the NPC Manager (the "**Tool**"), and the services therein, provided by NPC.

You, as a user of the Tool, are solely responsible for ensuring that you are authorized by your organization to use the Tool, and that you have the right to lawfully bind the corporation or organization that you represent in connection with using the Tool and the services therein. If you are not in agreement with this Policy, or do not have the authority to bind your corporation or organization, you may not use the Tool and shall immediately contact NPC.

You may not share or disclose your user credentials (such as login or password or similar) with any other individual, and you must keep the user credentials in a safe and secure manner. Any use of your credentials when accessing and using the Tool, and the services therein, will be seen as authorized by you and your organization. You must immediately contact NPC and your organization upon any suspicion that your credentials have been subject to unauthorized access, use or disclosure.

By using the Tool, you accept the terms of this Policy and must continue to comply with them when using the Tool. NPC reserves the right to amend or revise this Policy at any time, with changes taking effect immediately upon notice of such change.

PERMITTED USE OF THE TOOL

The Tool, and the services therein, may only be used for lawful purposes, in compliance with this Policy and, as applicable, with the terms agreed between NPC and you and/or the organization that you represent. You agree to comply with all applicable laws, rules, and regulations in connection with your use of the Tool and the services therein. NPC are under no circumstances responsible for any data, content, or other information that is submitted to the Tool.

You are prohibited from using, or in any way facilitating or supporting others to use, the Tool:

- for any unlawful, fraudulent, infringing or offensive use, or for any other illegal activities;
- to use, upload, transmit, distribute or otherwise make available any data or information, which contain any materials that could infringe any trade secret, intellectual property right, or any other proprietary right of any person or entity;
- to violate, or attempt to violate, the security or integrity of the Tool or any other network, electronic service, computer, application or other technical equipment and software. For example, by transmitting damageable code, trojans, or viruses as well as using any automated process or service to access or use the Tool;
- for attempting to reverse engineer or otherwise derive source code, trade secrets, or know-how of the Tool as well as any portion thereof;
- to otherwise use the Tool in an improper manner and/or in a manner not authorized by NPC;
- to use data or content stored in the Tool for any purpose other than those expressly allowed by us (e.g. the NPC Rulebook).

COMPLIANCE

If requested, you must provide NPC with proof of compliance with this Policy. We reserve the right to, in our sole discretion and judgment, take any action we deem necessary if you violate this Policy. If you violate this Policy or authorize or help others to do so, we may immediately suspend your access to the Tool.