

AUSTRALIA

Acceptable Use Policy

August 2026

This **Acceptable Use Policy** outlines the terms for using our Services. It applies when you access and/or use the Services provided by Doo Payment. Please refer to our **Customer Agreement** for definitions of the defined words.

1. Restricted Activities

1.1. You may use our Services only for lawful purposes. You ***shall not*** use our Services:

(a) by introducing viruses, trojans, worms, logic bombs or other materials which are malicious or technologically harmful;

(b) by taking any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf, or attacking our Website, Application or API with any type of denial-of-service attack;

(c) in any way that breaches or is intended to breach any applicable local, national or international law, regulation or policy, or causes Doo Payment to breach any Applicable Laws;

(d) in any way that is unlawful or fraudulent, or has any unlawful or fraudulent purpose or effect;

(e) for the purpose of harming or attempting to harm others, including minors in any way;

(f) for anything that is abusive, harmful or does not comply with our content standards;

(g) in connection with any unsolicited or unauthorized advertising or promotional material, including any form of spam;

(h) to deal in harmful programs such as viruses, spyware, or similar computer code designed to adversely affect the operation of any computer software or hardware;

(i) in any way that would evade any applicable taxes, levies or duties illegally or facilitate any form of tax evasion;

(j) in a manner that is likely to result in complaints, disputes, refund requests or other liability (directly or indirectly) to Doo Payment, other customers of Doo Payment, third parties or yourself; or

(k) for an unapproved purpose (that is if you are approved to use our Services for certain business purposes, then you must not use our Services for personal purposes or any other unapproved business purposes).

1.2. You agree:

(a) not to copy or use any part of our Services in contravention of the provisions of our **Customer Agreement**.

(b) not to access without authority, interfere with, damage, or disrupt:

(i) any part of our Services;
(ii) any equipment or network on which our Website is stored;

(iii) any software used in the provision of our Services; and/or

(iv) any equipment, network, or software owned or used by any third party.

(c) not to use your Doo Payment Account in a manner that is likely to result in complaints, disputes, reversals, chargebacks, or other liabilities to Doo Payment, other customers, third parties, or you.

1.3. You may only use your Doo Payment Account to receive funds for the following purposes:

(a) receiving your own salary or wages;

(b) receiving payouts from e-commerce and freelancer platforms;

(c) receiving payments from family, friends or other people you know for personal purposes;

(d) receiving payments from your clients and other third parties for the purpose of business payments; and

(e) you ***shall not*** use your personal Account to receive any business payments.

2. Restricted Businesses and Transactions

2.1. We ***do not*** provide our Services to businesses or support transactions which are involved in any of the following categories, such businesses or transactions will be declined. While this list is representative, it is not exhaustive, and we reserve our right to deny our services to any customers who exceed our risk tolerance.

Categories	Non-exhaustive Examples
Adult content and services	• Pornographic content in any media format • Establishments relating to sexual services including escort services
Counterfeit or Intellectual Property (IP) infringing goods and services	• Unauthorized sale of designer / brand products or services • Sale of illegally imported goods • Any counterfeit or replica products
Gambling related activities	• Lotteries • Games with cash prizes
Narcotics and related accessories	• Cannabis • Marijuana • Illegal drugs, substances designed to mimic illegal drugs, and equipment designed for making or using drugs • Controlled drugs listed under *4th Schedule of Misuse of Drugs Regulation 2001* • Medical toxic drugs, radiopharmaceuticals, and special

Categories	Non-exhaustive Examples
	pharmaceutical products
Products infringing intellectual property or proprietary rights	• Sale or distribution of music, movies or any other licensed materials without appropriate authorization • Any other products or services that directly infringe or facilitate infringement upon the trademark, patent, copyright, trade secrets, proprietary or privacy rights of any third party
Weaponry, munitions, military goods and related products/ services	• Guns • Fireworks and other explosives • Toxic/Radioactive materials • Weapons of all types (including but not limited to daggers, firearms, and accessories), replica weapons, ammunitions and explosives
Any other illegal products and services	• Illegal supplements/nutraceuticals • Unregulated law firm or accounting company • Fake references or ID-providing services • Telecommunications manipulation equipment including jamming devices • Illegal or unregistered fund- raising activities • Any other products or services that are in violation of law in the jurisdictions where your business is located or targeted to • Any business or organization that engages in, promotes or encourages unlawful violence or physical harm to a) Any persons or property; and b) Any group based on race, religion, disability, gender, sexual orientation, national origin, or any other immutable characteristic
Tobacco related products	• Contraband tobacco • Sale of electronic cigarettes, electronic cigarette liquids, shisha, cigars, chewing tobacco
Endangered species of wildlife and products	• Derived from the body of such animals. • *Environment Protection and Biodiversity Conservation Act 1999*
Health related products	• Aphrodisiacs, diet pills and health products containing prohibited ingredients
Shell Companies/Banks Unlicensed Remittance Pyramid schemes and multi-level marketing	• Banks that do not have a physical presence in any country

3. Termination and Suspension

3.1. We will, at our absolute discretion, determine whether there has been a breach of this **Acceptable Use Policy** through your use of our Services.

3.2. We take breach of this Policy seriously and may take any or all of the following actions:

(a) immediate, temporary, or permanent withdrawal of your right to use our Services;

(b) suspend or cancel your payment orders and take such other actions as we consider necessary;

(c) issue of a warning;

(d) legal action against you including proceedings for reimbursement of all costs on an “all expenses” basis; and/or

(e) reporting and disclosure of information to law enforcement authorities.

4. Amendment

4.1. Doo Payment reserves the right, at our absolute discretion, to revise this **Acceptable Use Policy** or any part thereof at any time. Such changes shall become effective upon notice to you, which may be provided through any means deemed appropriate by Doo Payment, including but not limited to email, notification on our platform, or publication on our Website.