KHEPEE

LEGAL DOCUMENT

Acceptable Use Policy

What may and may not be done on the platform, by borrowers, partner personnel and anyone else.

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IN PLAIN LANGUAGE

- Give accurate information and do not apply on someone else's behalf without authority.
- Do not share credentials, scrape the platform or attempt to break it.
- Staff accounts are individual and must not be shared.
- Serious misuse ends access and may be reported to the authorities.

This summary is provided to aid understanding. It is not a substitute for the formal text, which governs.

> Khepee is a technology service provider operated by Lacspace Corporation Pvt. Ltd. It is not a bank or financial institution. It does not lend, does not accept deposits and does not hold customer funds. Lending products are provided by partner institutions licensed by Nepal Rastra Bank, and all credit decisions are theirs.

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1 General obligations

1.1 Lawful use only
Use the platform only for lawful purposes and in accordance with these policies.

1.2 Accurate information
Provide information that is true, current and complete, and correct it when it changes.

1.3 Your own identity
Apply only in your own name, using your own identity documents.

1.4 One account
Do not create multiple accounts with one institution to obtain additional credit.

1.5 Credential security
Do not share one-time codes or passwords. Report a suspected compromise immediately.

2 Prohibited conduct

2.1 Fraud
Submitting false documents, false income information or an application in another person's name.

2.2 Impersonation
Presenting yourself as another person, as a lender, as Khepee staff or as an official.

2.3 Automated access
Scraping, crawling or bulk extraction, except through interfaces provided for that purpose under written agreement.

2.4 Security testing without permission
Probing, scanning or testing the platform other than under our Vulnerability Disclosure Policy.

2.5 Interference
Attempting to disrupt availability, integrity or another user's access.

2.6 Reverse engineering
Decompiling or disassembling the platform, except where that restriction is prohibited by law.

2.7 Circumventing controls
Attempting to bypass verification, limits, rate limiting or access controls.

2.8 Money laundering
Using the platform to launder proceeds of crime, finance terrorism or evade sanctions.

2.9 Abuse of staff
Threatening, harassing or abusing our personnel or a partner institution's personnel.

3 Partner institution personnel

3.1 Individual accounts
Accounts are individual. Sharing an account defeats the audit trail and is a serious breach.

3.2 **Purpose-bound access**
Access borrower data only where your role requires it, and declare the correct purpose. Curiosity is not a purpose.

3.3 **No export beyond need**
Do not export data beyond what the declared purpose requires. Every export is logged.

3.4 **Prompt deprovisioning**
Institutions must notify us promptly when a person leaves so access can be revoked.

3.5 **No misrepresentation**
Do not describe Khepee as licensed, approved or regulated by any financial regulator.

3.6 **Conduct rules apply**
Collections conduct must comply with the Code of Conduct, including the limits on contact and third-party disclosure.

4 Enforcement

4.1 **Investigation**
We may investigate suspected breaches using platform records, and will cooperate with the affected institution.

4.2 **Suspension**
We may suspend access immediately where there is a security risk, suspected fraud or a serious breach.

4.3 **Termination**
Persistent or serious breach may result in permanent termination of access.

4.4 **Referral**
Suspected criminal conduct may be referred to the relevant authorities and to the affected institution.

4.5 **Effect on your loan**
Losing platform access does not end obligations under a loan agreement with a lender.

4.6 **Appeal**
If you believe access was withdrawn in error, write to grievance@khepee.com and it will be reviewed by someone not involved in the original decision.

Document control

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