

## SettleQuik Acceptable Use Policy

**Effective Date: January 13th, 2026**

### Introduction

This Acceptable Use Policy ("AUP") supplements and forms an integral part of the Terms and Conditions ("Terms") between SettleQuik LLC ("SettleQuik," "we," "us," or "our"), a limited liability company organized under the laws of the State of Oklahoma, with its principal place of business at 9905 S Pennsylvania Ave Ste A, Oklahoma City, OK 73159, and you ("User," "you," or "your"), as a user of the SettleQuik services (the "Services") accessible via settlequik.com (the "Site"). This AUP applies to all users, including those on the Free Plan, Pro Plan (\$10 per month), and Business Plan (\$20 per month).

By accessing or using the Services, you agree to comply with this AUP. The Services provide a platform for creating and sharing customizable landing pages that aggregate links to third-party payment processors. **SettleQuik does not process payments, handle funds, store payment credentials, or act as a financial institution.** All transactions occur directly between Users and their visitors via third-party services.

Violations of this AUP may result in immediate suspension or termination of your Account, without notice or liability to us. We reserve the right to investigate and report suspected illegal activities to law enforcement. This AUP may be updated as provided in the Terms. For questions, contact [support@settlequik.com](mailto:support@settlequik.com).

### Article 1: Definitions

For purposes of this AUP, capitalized terms not defined herein shall have the meanings set forth in the Terms. Additional terms include:

**1.1 "Prohibited Content"** means any User Content that violates this AUP, including illegal, harmful, or infringing material.

**1.2 "User Content"** means any content uploaded, linked, or displayed by a User on their SettleQuik landing page, including payment links, bios, themes, branding elements, custom

thank-you messages, and analytics data (Pro and Business Plans).

**1.3 "Visitor"** means any individual accessing a User's SettleQuik landing page.

## **Article 2: Permitted Use**

**2.1** You may use the Services only for lawful purposes and in accordance with this AUP and the Terms. Permitted uses include:

- Creating and sharing a single, customizable landing page aggregating links to legitimate third-party payment processors (e.g., PayPal, Venmo, Stripe, Zelle).
- Tracking analytics on page views, link clicks, and referral sources (Pro and Business Plans only).
- Customizing page appearance with themes, colors, bios, and branding, including up to three payment pages and custom subdomains (Business Plan only).
- Sharing your SettleQuik URL with clients, customers, or audiences for legitimate business or personal transactions.

**2.2** You represent and warrant that all User Content is accurate, legal, and does not infringe third-party rights. You are solely responsible for obtaining necessary consents and complying with applicable laws in your use of the Services.

## **Article 3: Prohibited Activities**

You agree **not** to engage in any of the following activities, which are strictly prohibited:

**3.1 Illegal or Unlawful Use:** Using the Services for any illegal purpose, including but not limited to:

- Fraud, scams, phishing, or deceptive practices.
- Money laundering, terrorist financing, or sanctions evasion.
- Violating intellectual property laws (e.g., copyright or trademark infringement). •

Distributing controlled substances, weapons, or other prohibited items. • Gambling,

adult content, or hate speech where illegal in your jurisdiction. **3.2 Payment-Related**

**Misconduct:**

- Linking to payment methods for prohibited transactions (e.g., unregulated cryptocurrencies for illicit activities. **(Note: The use of regulated stablecoins, such as USDC, for lawful transactions is permitted).**)
- Using the Services to facilitate unauthorized or high-risk financial activities, such as pyramid schemes or unregulated lending.
- Encouraging or enabling chargebacks, disputes, or refunds fraudulently.

**3.3 Harmful or Abusive Conduct:**

- Uploading, linking, or displaying malware, viruses, or harmful code.
- Harassing, threatening, or defaming others.
- Spamming Visitors or sending unsolicited communications.
- Interfering with the Services, other users, or third-party sites (e.g., DDoS attacks, scraping).

**3.4 Content Standards & Adult Industry Policy** SettleQuik strictly enforces a **"Safe-For-Work" (SFW)** policy for all content hosted directly on our servers.

- **Profile Images & Bios:** You **MAY NOT** upload profile pictures, background images, or bio text that contain nudity, sexually explicit acts, or pornography. All visual assets uploaded to SettleQuik must be suitable for general audiences (PG-13).
- **External Links:** You **MAY** use SettleQuik to provide links to external Third-Party Services (e.g., OnlyFans, Fansly, or age-gated personal sites) where adult content is hosted, **PROVIDED THAT** the SettleQuik landing page itself remains SFW.
- **Solicitation:** You may not use SettleQuik text fields to explicitly solicit illegal acts, prostitution, or escort services.

### **3.5 Commercial and Technical Abuse:**

- Reselling, sublicensing, or commercially exploiting the Services without permission. •
- Exceeding usage limits (e.g., excessive automated access or traffic generation). •
- Bypassing security measures, reverse-engineering, or unauthorized data collection.

**3.6 Third-Party Violations:** Using the Services in a manner that violates third-party terms (e.g., payment processor policies) or encourages others to do so.

We may update this list of prohibited activities at any time, with notice via the Site or email.

## **Article 4: Content Moderation and Reporting**

**4.1 Our Rights:** We reserve the right (but not the obligation) to monitor, review, and remove any User Content that we believe violates this AUP, the Terms, or applicable law. We may also disclose User Content to authorities if required by law or to protect rights, safety, or property.

**4.2 Automated and Human Review:** We use automated tools and human moderators to detect violations. Prohibited Content may be removed without notice, and your Account may be suspended pending investigation.

**4.3 Reporting Mechanism:** Users and Visitors may report violations via [support@settlequik.com](mailto:support@settlequik.com) or a dedicated reporting form on the Site (if implemented). Provide details such as the offending URL, description, and evidence. We will investigate reports promptly (within 24 hours for Pro/Business Plans; 48 hours for Free Plan) and respond accordingly.

**4.4 Appeal Process:** If your content or Account is removed, you may appeal by emailing [support@settlequik.com](mailto:support@settlequik.com) within 7 days, providing justification. Appeals are reviewed at our discretion.

## **Article 5: Enforcement and Consequences**

**5.1 Actions We May Take:** Upon detecting a violation:

- Issue a warning.
- Temporarily suspend access to features or the Account.
- Permanently terminate the Account and delete associated data.
- Report to law enforcement or third parties (e.g., payment processors).

**5.2 No Liability:** We are not liable for any loss resulting from enforcement actions. You agree to indemnify us against claims arising from your violations (as detailed in Terms Article 10.3).

**5.3 Repeat Violations:** Repeated or severe violations may result in permanent bans and ineligibility for future Accounts.

## **Article 6: Compliance with Laws**

**6.1** You must comply with all applicable laws, including privacy laws (e.g., GDPR, CCPA), consumer protection regulations, and accessibility standards (e.g., ADA). For international users, ensure compliance with local laws in your jurisdiction and that of your Visitors.

**6.2** Export Controls: You agree not to use the Services in violation of U.S. export control laws or where prohibited by sanctions.

## **Article 7: Miscellaneous**

**7.1 Severability:** If any provision of this AUP is held invalid, the remainder remains in effect. **7.2 Waiver:** Our failure to enforce any right does not waive future enforcement.

**7.3 Entire Agreement:** This AUP, together with the Terms and Privacy Policy, constitutes the complete agreement on acceptable use.

**7.4 Assignment:** You may not assign this AUP without our consent; we may assign freely.

**7.5 Governing Law:** Governed by the laws of the State of Oklahoma, without regard to conflicts of law. Disputes resolved per Terms Article 15 (Jurisdiction) and Article 16 (Arbitration).

**7.6 Contact:** For AUP inquiries or reports, email [support@settlequik.com](mailto:support@settlequik.com). By using the

Services, you acknowledge that you have read, understood, and agree to this AUP. **SettleQuik LLC**

**Last Updated: January 13th, 2026**