Coin Bridge AG DBA. KAI

Zug, Switzerland | VQF-Regulated VASP

Acceptable Use Policy

AUP-POL-01

	Name	Role
Author	Compliance Officer	MLRO / CCO
Review		Legal Counsel
Review & Approve		CEO
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1. Introduction

Thank you for choosing Coin Bridge AG as your preferred platform for trading digital assets. Coin Bridge AG (“Kai”, “We”, “Us”) is a Virtual Asset Service Provider (VASP) incorporated in the Canton of Zug, Switzerland, and regulated under membership of the Association Romande des Intermédiaires Financiers (VQF), a self-regulatory organisation (SRO) recognised by the Swiss Financial Market Supervisory Authority (FINMA).

This Acceptable Use Policy (“Policy”) sets out the activities and categories of conduct that are prohibited on our applications, website, and any other medium through which you access our services (collectively, the “Platform”). By accessing or using the Platform, you agree to be bound by this Policy.

2. Prohibited Activities

You acknowledge and agree that you shall not use your Coin Bridge AG account to engage in any of the activities or categories of activity described in this section (each a “Prohibited Activity”):

Violation of Applicable Law

Breaching any applicable Swiss laws, statutes, ordinances, regulations, or international legal obligations, including but not limited to the Swiss Anti-Money Laundering Act (AMLA), VQF Regulations, FINMA guidance, and applicable SECO sanctions ordinances.

Use in Prohibited and Sanctioned Jurisdictions

Coin Bridge AG does not provide its services in jurisdictions in which it is not licensed or authorised to operate. The use of privacy-enhancing technologies, VPNs, proxies, or any other technical means to circumvent Coin Bridge AG’s sanctions controls and prohibited jurisdiction restrictions constitutes a material breach of this Policy.

Criminal Activity

Engaging in, facilitating, or supporting any form of criminal conduct, including but not limited to money laundering, terrorist financing, proliferation financing, illegal gambling, or malicious hacking.

Fraud Shops

Purchasing or selling payment card information, credentials, or other financial instruments online, or facilitating any form of carding activity.

Market Abuse

Engaging in any form of market manipulation or abuse, including but not limited to artificial price inflation, quote stuffing, insider trading, spoofing, wash trading, market rumour spreading, front running, or any other activity aimed at taking an illegal or unfair advantage of the market.

Abusive Activity

Imposing an unreasonable or excessive load on Coin Bridge AG's infrastructure, or taking any action that could negatively impact the performance, functionality, security, or reputation of the Coin Bridge AG Platform or its services.

Unauthorised Access

Attempting to gain unauthorised access to the Coin Bridge AG Platform, systems, or any Coin Bridge AG account, or uploading or transmitting materials containing viruses, worms, Trojan horses, ransomware, or any other harmful code or programs.

Account Transfer

Transferring your Coin Bridge AG account or any associated rights or access to a third party without Coin Bridge AG's prior written consent, except as may be required by applicable Swiss law.

Fraudulent Activity

Engaging in any act of fraud against Coin Bridge AG or its customers, or providing false, inaccurate, or misleading information to Coin Bridge AG at any stage of the onboarding or ongoing relationship.

Illegal Transactions

Conducting transactions involving items or services that promote or facilitate illegal activity, hate speech, violence, or racial intolerance; that are obscene; or that involve stolen goods, proceeds of crime, or assets subject to a restraint or confiscation order.

Intellectual Property Infringement

Violating or infringing upon the intellectual property rights of Coin Bridge AG or any third party, including trademarks, copyrights, patents, or trade secrets.

Controlled Substances

Selling or purchasing drugs, narcotics, controlled substances, or related paraphernalia, pseudo-pharmaceuticals, or products making unverified health claims.

Adult Content and Services

Engaging in or facilitating trade in pornography or obscene content, including literature, imagery, and media; or offering sexually related services.

Multi-Level Marketing

Operating or promoting pyramid schemes, network marketing structures, or referral marketing programmes that operate in a manner contrary to applicable law.

Unfair or Deceptive Practices

Offering investment opportunities or services promising unrealistic returns; reselling Coin Bridge AG's services without added value; or engaging in any business practice that Coin Bridge AG determines to be unfair, predatory, or deceptive toward customers or counterparties.

Unapproved High-Risk Businesses

Operating any business that Coin Bridge AG determines poses an elevated financial, regulatory, or reputational risk, or that violates applicable VQF or FINMA requirements, card network rules, or banking policies.

Other Prohibited Uses

Such other uses as Coin Bridge AG may from time to time designate as prohibited or unacceptable, following notification to users through the Platform or its published policies.

3. Sanctioned VASPs and Virtual Asset Addresses

Coin Bridge AG expressly prohibits transacting, directly or indirectly, with sanctioned exchanges, virtual asset addresses, and VASPs, as well as with exchanges and VASPs operating in sanctioned or prohibited jurisdictions. This prohibition applies regardless of the technical form of the transaction or the intermediary used.

Any direct or indirect transaction with any entity designated as sanctioned by Coin Bridge AG, SECO, OFAC, the UN Security Council, FINMA, or any other relevant public authority may result in the immediate blocking of the relevant funds and the closure of your account.

For reference, the list of excluded exchanges and protocols includes, but is not limited to, the following:

Excluded Entity	Basis
Garantex	OFAC / EU Sanctioned Exchange
Bitpin.ir	Sanctioned Jurisdiction
Nobitex	Sanctioned Jurisdiction
Wallex	Sanctioned Jurisdiction
Bitpapa	High-Risk Counterparty
Hydra	OFAC Designated Darknet Market
Tornado Cash	OFAC Sanctioned Mixer
CBEX	Fraudulent Exchange
Poloniex	OFAC Sanctioned Exchange
Excoino	Sanctioned Jurisdiction
Such other entities as may be designated by SECO, OFAC,	Various

Excluded Entity	Basis
or Coin Bridge AG from time to time	

You may receive a pre-transfer warning when you attempt to initiate a transfer to a wallet address attributed to any of these entities. Repeated attempts to initiate such transactions will result in the closure of your account without further notice.

4. Review and Penalties

Coin Bridge AG will not process transactions that are in breach of this Policy. Any funds received from, or constituting the proceeds of, any Prohibited Activity will not be settled into your account and may be subject to freezing pending regulatory notification or law enforcement referral.

Coin Bridge AG reserves the right to:

- Investigate any suspected breach of this Policy;
- Report suspected financial crime or breaches of applicable law to MROS (Money Laundering Reporting Office Switzerland), SECO, FINMA, or other competent Swiss authorities;
- Block or freeze funds associated with a suspected breach; and
- Exit and close your account where you are found to be in breach of this Policy, with or without prior notice depending on the severity of the breach.

This Policy may be reviewed and updated frequently to align with prevailing Swiss legal and regulatory obligations, VQF Regulations, FINMA guidance, and Coin Bridge AG's operational control requirements. Material updates will be communicated through the Platform.

5. Contact Us

If you have any questions or concerns about this Policy, or if you wish to report a suspected breach, please contact the Compliance team at:

Email: compliance@Kai.xyz

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