

PTE

PREMIER TRADE EXCHANGE
MEMBERSHIP LEGAL PACKAGE

DOCUMENT 07

ACCEPTABLE USE AND PROHIBITED TRANSACTIONS POLICY

DOCUMENT VERSION

1.0

EFFECTIVE DATE

July 12, 2026

ISSUED BY

The RH Group LLC d/b/a Premier Trade Exchange

633 West Fifth Street, 26th and 28th Floors
Downtown Los Angeles, California 90071, United States

CURRENT CONSOLIDATED VERSION

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ATTORNEY-REVIEW NOTICE

This document is a comprehensive business contract template prepared for operational use. It is not legal advice and should be reviewed, localized, and approved by qualified counsel before execution or public deployment in each applicable jurisdiction.

IMPORTANT ACCEPTABLE-USE NOTICE

PTE may be used only for genuine, lawful business-to-business activity. Illegal goods, sham Transactions, fraud, money laundering, terrorist financing, sanctions evasion, bribery, tax evasion, human exploitation, counterfeit trade, Trade Credit manipulation, unauthorized financial activity, fee circumvention, and technology abuse are prohibited.

ARTICLE 1 - GENERAL STANDARD

Every use must:

- 1 Have genuine commercial purpose;
- 2 Identify the true parties;
- 3 Use commercially supportable pricing;
- 4 Be accurately documented;
- 5 Comply with Applicable Law;
- 6 Reflect the true Cash and Trade Credit settlement;
- 7 Avoid harm, deception, abuse, and circumvention.

ARTICLE 2 - ILLEGAL ACTIVITY

Members must not plan, promote, finance, facilitate, conceal, or profit from illegal activity, including fraud, theft, extortion, organized crime, money laundering, terrorist financing, sanctions evasion, bribery, tax crime, human trafficking, illegal gambling, cybercrime, smuggling, environmental crime, or unlawful surveillance.

Attempted or incomplete conduct remains prohibited.

ARTICLE 3 - FRAUD AND FALSE INFORMATION

Prohibited conduct includes:

- 1 False identity, ownership, authority, capacity, inventory, licenses, origin, quality, delivery, payment, or results;
- 2 Forged or altered IDs, invoices, bank records, certificates, shipping documents, inspection reports, tax records, or escrow records;
- 3 Impersonation of PTE, a Member, authority, bank, escrow provider, Buyer, or Seller.

ARTICLE 4 - SHAM AND MANIPULATIVE TRANSACTIONS

Members must not create:

- 1 Fictitious purchases or sales;
- 2 Nonexistent goods or services;
- 3 Circular or wash Transactions lacking legitimate purpose;

- 4 Related-party Transactions concealed to manipulate pricing, fees, credits, or progression;
- 5 Transactions created solely to generate trade credits, Conversion, Multiplier progression, or improper commissions;
- 6 Artificially split, duplicated, backdated, or self-dealing Transactions.

ARTICLE 5 - FINANCIAL CRIME

Prohibited activity includes:

- 1 Concealment, layering, or integration of criminal proceeds;
- 2 Structuring to avoid verification, reporting, limits, fees, or sanctions screening;
- 3 Over-invoicing, under-invoicing, multiple invoicing, phantom shipments, false quantity, false quality, false origin, false destination, unexplained third-party settlement, and shell-company concealment;
- 4 Funding or supporting terrorism.

ARTICLE 6 - SANCTIONS, EXPORT, AND IMPORT

Members must not:

- 1 Deal with Prohibited Persons;
- 2 Conceal sanctioned ownership or control;
- 3 Use front companies or nominees to evade restrictions;
- 4 Misstate product, destination, end user, route, or beneficiary;
- 5 Export, re-export, import, disclose, or transfer controlled products, software, technology, or technical data without required authorization.

ARTICLE 7 - BRIBERY AND TAX EVASION

No bribes, kickbacks, secret commissions, improper rebates, false consulting agreements, facilitation payments where prohibited, or improper benefits. No concealment of taxable income, barter activity, fees, value, ownership, withholding, or accounting.

ARTICLE 8 - HUMAN EXPLOITATION

Absolute prohibition on human trafficking, forced labor, debt bondage, prohibited child labor, sexual exploitation, illegal organ trade, migrant exploitation, sale of persons, and products materially connected with such activity.

ARTICLE 9 - PROHIBITED PRODUCTS AND SERVICES

Unless expressly approved where lawful, prohibited categories include:

- 1 Illegal weapons, ammunition, explosives, weapon-conversion devices, chemical, biological, radiological, or mass-destruction weapons;
- 2 Illegal drugs, controlled substances supplied unlawfully, falsified medicines, and unlawful precursors;
- 3 Stolen, counterfeit, pirated, forged, serial-number-removed, or unlawfully diverted goods;
- 4 Illegal wildlife, ivory, timber, minerals, cultural property, hazardous waste, and environmental contraband;
- 5 Malware, ransomware, phishing, credential theft, hacking for unlawful purposes, illegal spyware, fake-document services, Ponzi or pyramid schemes, fake reviews, and other harmful services.

ARTICLE 10 - RESTRICTED CATEGORIES

Prior written approval may be required for alcohol, tobacco, pharmaceuticals, medical devices, healthcare, chemicals, pesticides, hazardous materials, precious metals, gemstones, commodities, energy, vehicles, aircraft, vessels, real property, construction, government contracts, telecommunications, encryption, dual-use goods, defense-related goods, environmental credits, intellectual property, art, charitable fundraising, stored-value products, gift cards, digital assets, securities, financial services, lending, insurance, gambling-related activity, adult-oriented products, and agricultural products subject to biosecurity controls.

ARTICLE 11 - UNAUTHORIZED FINANCIAL ACTIVITY

Members must not conduct unauthorized deposit taking, money transmission, currency exchange, securities dealing, investment solicitation, lending, consumer credit, insurance, third-party payment processing, escrow, trust services, remittances, or digital-asset exchange or custody.

Trade credits and membership must not be promoted as investments, deposits, securities, savings products, guaranteed returns, or ownership interests.

ARTICLE 12 - TRADE CREDIT AND CONVERSION MISUSE

Members must not:

- 1 Create, counterfeit, duplicate, manipulate, sell, pledge, or transfer credits without authority;
- 2 Use sham Transactions to generate credits;
- 3 Use restricted, pending, disputed, reserved, or invalid credits;
- 4 Misrepresent credits as Cash or guaranteed liquidity;
- 5 Submit duplicate or false Conversion Requests;
- 6 Split Conversion to avoid review;
- 7 Direct Conversion to undisclosed beneficiaries;
- 8 Promise unauthorized conversion timing, rate, or guarantee.

ARTICLE 13 - PAYMENT AND ESCROW MISUSE

No stolen payment credentials, false beneficiary instructions, payment diversion, fake payment claims, chargeback abuse, unexplained third-party payments, unauthorized payment processing, or misuse of escrow.

ARTICLE 14 - FEE CIRCUMVENTION

Members must not move an introduced or Exchange-administered Transaction off-platform, conceal an affiliate, split value, alter the contracting party, misstate the price, or use private communications to avoid fees, schedules, verification, or records.

ARTICLE 15 - INTELLECTUAL PROPERTY

No counterfeit goods, pirated software, unauthorized trademarks, stolen trade secrets, unlawfully copied content, or false ownership. Members must possess all necessary rights.

ARTICLE 16 - DATA AND CYBERSECURITY

No data harvesting, scraping, selling Member contacts, unauthorized Account access, credential sharing, phishing, malware, denial-of-service attacks, circumvention of access controls, vulnerability probing without authorization, reverse engineering where prohibited, alteration of system records, or interference with other users.

ARTICLE 17 - COMMUNICATIONS AND CLAIMS

No spam, deceptive marketing, harassment, threats, malicious attachments, false legal notices, misleading payment requests, or unauthorized representation of PTE. Earnings, Buyer, Seller, revenue, Trade Credit, Conversion, and guarantee claims must be accurate, substantiated, and approved where required.

ARTICLE 18 - REVIEWS AND TESTIMONIALS

No fake, purchased, undisclosed employee, self-authored, coerced, or materially altered reviews. Material relationships and incentives must be disclosed. Financial claims require evidence.

ARTICLE 19 - ACCOUNT MISUSE

No selling or leasing Accounts, undisclosed third-party operation, duplicate Accounts to evade restrictions, use of another Member's Account, false registration, or retention of access after authority ends.

ARTICLE 20 - MONITORING AND ENFORCEMENT

PTE may monitor Listings, Transactions, communications, Trade Credit activity, Conversion, Account access, disputes, refunds, chargebacks, and security events. PTE may request evidence, remove content, place holds, restrict functions, reverse invalid entries, reject Conversion, suspend or terminate membership, recover losses, notify providers, and report where permitted or required.

ARTICLE 21 - APPEAL

An affected Member may request review with the decision, explanation, corrected information, evidence, and requested outcome. An appeal does not automatically stay a restriction.

ARTICLE 22 - LIABILITY AND INDEMNITY

The Member indemnifies PTE and authorized providers against third-party claims arising from prohibited products, fraud, sanctions, tax crime, infringement, data misuse, cyber misconduct, exploitation, fee circumvention, or breach. Liability is otherwise governed by the Membership Agreement.

MEMBER ACKNOWLEDGMENT

Member: _____ Authorized Signatory: _____
Signature: _____ Date: _____