

Acceptable Use Policy

Last Updated: November 8, 2025

1. Purpose and Scope

This Acceptable Use Policy ("AUP") defines the acceptable use of oleksandrpotapenko.com (the "Website") and sets forth the conduct that is prohibited when accessing or using the Website.

This AUP applies to all users of the Website, including visitors, registered users, and any other parties accessing Website content or services.

By accessing or using the Website, you agree to comply with this AUP. Violation of this AUP may result in suspension or termination of access, and may expose you to civil and criminal liability.

2. General Principles

2.1 Lawful Use

You must use the Website only for lawful purposes and in compliance with:

- All applicable local, national, and international laws
- All applicable regulations and industry standards
- This AUP and all other Website policies
- Intellectual property rights of others

2.2 Good Faith

You must:

- Act in good faith when using the Website
- Not abuse or misuse Website features or services
- Respect other users and third parties
- Report violations or suspicious activity

2.3 Reasonable Use

You must not:

- Impose an unreasonable or disproportionate load on the Website infrastructure
- Interfere with other users' access to or use of the Website
- Use the Website in a manner that could damage, disable, or impair it

2.4 AI and Interactive Features

When using AI-powered features:

- Use responsibly and ethically
- Do not attempt to abuse or exploit AI systems
- Understand that AI content is informational only
- Follow all restrictions in Sections 3.7
- Respect rate limits and usage guidelines

3. Prohibited Activities

3.1 Illegal Activities

You must not use the Website to:

Criminal Activities:

- Commit or facilitate any criminal offense
- Engage in fraud, theft, or financial crimes
- Launder money or finance terrorism
- Evade sanctions or export controls
- Engage in market manipulation or insider trading

Regulatory Violations:

- Violate financial services regulations
- Breach securities laws or banking regulations
- Violate anti-money laundering (AML) requirements
- Breach sanctions compliance obligations
- Violate data protection laws

Other Illegal Conduct:

- Infringe intellectual property rights
- Defame, libel, or slander individuals or entities
- Invade privacy or violate confidentiality
- Engage in harassment or discrimination
- Facilitate illegal gambling or betting

3.2 Security Violations

You must not:

Unauthorized Access:

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- Access systems, data, or accounts without authorization
- Attempt to gain unauthorized access to the Website, servers, or networks
- Use stolen, unauthorized, or fake credentials
- Bypass authentication or security measures

System Interference:

- Introduce viruses, malware, trojans, worms, or other malicious code
- Launch denial-of-service (DoS) or distributed denial-of-service (DDoS) attacks
- Probe, scan, or test the vulnerability of systems or networks
- Breach or circumvent security or authentication measures

Data Breaches:

- Attempt to access, modify, or delete data belonging to others
- Intercept or monitor data transmissions without authorization
- Decrypt encrypted data without authorization
- Exfiltrate data from the Website

3.3 Content Violations

You must not post, upload, transmit, or share content that:

Harmful Content:

- Contains viruses, malware, or other harmful code
- Is designed to damage, interfere with, or misappropriate systems or data
- Facilitates hacking, cracking, or other security breaches

Illegal Content:

- Violates laws or regulations in any jurisdiction
- Infringes intellectual property rights
- Violates privacy or data protection rights
- Contains classified or confidential information

Offensive Content:

- Is defamatory, libelous, or slanderous
- Promotes hatred, violence, or discrimination
- Harasses, threatens, or intimidates others
- Contains sexually explicit or obscene material
- Exploits or harms minors in any way

Misleading Content:

- Contains false, misleading, or deceptive information

- Impersonates another person, entity, or official
- Contains fake news or disinformation
- Makes fraudulent claims or representations

3.4 Commercial Misuse

You must not:

Unauthorized Commercial Use:

- Use the Website for commercial purposes without authorization
- Resell, redistribute, or sublicense Website content or services
- Use the Website to compete with our business interests
- Extract data for commercial purposes without permission

Spam and Advertising:

- Send unsolicited bulk messages (spam)
- Engage in email harvesting or scraping contact information
- Post unauthorized advertisements or promotional content
- Engage in affiliate marketing without authorization
- Send chain letters, pyramid schemes, or similar schemes

Market Manipulation:

- Manipulate financial markets or securities
- Engage in pump-and-dump schemes
- Spread false information to influence prices
- Engage in insider trading activities

3.5 Technical Abuse

You must not:

Automated Systems:

- Use bots, scrapers, crawlers, or automated tools without authorization
- Overwhelm the Website with automated requests
- Bypass rate limiting or access controls
- Use the Website to train AI models without permission

System Exploitation:

- Exploit vulnerabilities or bugs for unauthorized purposes
- Reverse engineer, decompile, or disassemble Website software
- Modify, adapt, or create derivative works without authorization
- Remove or alter copyright notices or proprietary markings

Network Abuse:

- Forge headers or manipulate identifiers
- Interfere with network operations or routing
- Use the Website to distribute malware or conduct attacks
- Engage in port scanning or network mapping without authorization

3.6 Privacy Violations

You must not:

Data Collection:

- Collect personal data from users without consent
- Harvest email addresses or contact information
- Track or monitor users without authorization
- Profile users without proper legal basis

Privacy Breaches:

- Share personal data of others without consent
- Violate confidentiality obligations
- Publish private information (doxxing)
- Access accounts or data belonging to others

Surveillance:

- Monitor communications without authorization
- Intercept private messages or transmissions
- Use tracking technologies inappropriately
- Conduct unauthorized surveillance activities

3.7 AI Assistant and Chatbot Usage Restrictions

When using AI-powered features on this Website, you must not:

Prohibited AI Activities:

- Attempt to manipulate, jailbreak, or bypass AI safeguards or limitations
- Submit malicious, harmful, inappropriate, or illegal queries
- Use AI features to generate content that violates laws or regulations
- Attempt to extract proprietary information, algorithms, or training data
- Commercial use or resale of AI-generated content without authorization
- Automated or scripted queries designed to overwhelm the system
- Impersonate others or deliberately provide false information to AI
- Use AI output as sole basis for financial, legal, or medical decisions
- Attempt to reverse engineer or replicate AI functionality

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- Violate intellectual property rights through AI-generated content

Acceptable AI Use:

- Professional inquiries related to financial technology and compliance
- Educational questions about regulations, frameworks, and technology
- Legitimate business consultation and informational queries
- Good-faith research and analysis purposes
- General questions about financial services and regulatory matters

Our Rights:

We reserve the right to:

- Monitor AI interactions for quality, security, and abuse prevention
- Rate-limit or throttle excessive usage
- Temporarily or permanently block access for violations
- Log interactions for improvement and legal compliance
- Modify or discontinue AI features at any time
- Report illegal activities or serious violations to authorities

Disclaimer:

AI-generated content is for informational purposes only. Do not rely on AI responses for:

- Legal advice or regulatory compliance decisions
- Financial or investment decisions
- Critical business operations without professional verification
- Matters requiring licensed professional expertise

3.8 Analytics and Data Collection Compliance

User Acknowledgment:

By using this Website, you acknowledge and agree that:

- We collect analytics data about your usage patterns and behavior
- AI interactions may be logged for quality assurance and security
- Session data and cookies track your Website activity
- All data collection follows our Privacy Policy and Cookie Policy
- Analytics help us improve user experience and Website functionality

Prohibited Activities:

You must not:

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- Deliberately submit false, misleading, or corrupt data
- Use tools or methods to interfere with analytics collection
- Attempt to manipulate, block, or circumvent tracking systems (except via legitimate cookie preferences)
- Corrupt, spam, or pollute analytics data intentionally
- Access or attempt to access analytics databases or systems
- Use analytics data obtained from our Website for competitive purposes

Your Privacy Rights:

- You can manage cookie preferences through our cookie consent banner
- You can opt-out of analytics tracking (except essential cookies)
- See our Privacy Policy for data protection rights (access, deletion, etc.)
- Contact oleksandr@potapenko.email for data-related requests

Data Usage:

We use collected data to:

- Understand user behavior and improve Website functionality
- Optimize content and user experience
- Ensure security and detect fraudulent activity
- Comply with legal and regulatory requirements
- Generate anonymized statistics and insights

3.9 Professional Misconduct

You must not:

Misrepresentation:

- Falsely claim professional credentials or qualifications
- Misrepresent your identity, affiliation, or authority
- Impersonate professionals, officials, or entities
- Make false claims about services or capabilities

Conflicts of Interest:

- Use the Website to further undisclosed conflicts of interest
- Engage in self-dealing or misappropriation
- Violate fiduciary duties
- Breach professional ethics rules

Regulatory Violations:

- Provide unauthorized professional advice (legal, financial, medical, etc.)
- Practice regulated professions without proper licensing

- Violate professional conduct rules
- Breach regulatory obligations

3.10 Abuse of Others

You must not:

Harassment:

- Harass, bully, or intimidate other users or third parties
- Make threats or engage in stalking
- Discriminate based on protected characteristics
- Engage in hate speech or incitement to violence

Interference:

- Interfere with other users' access to or use of the Website
- Disrupt communications or discussions
- Engage in trolling or inflammatory behavior
- Intentionally spread misinformation to harm others

Exploitation:

- Exploit vulnerable individuals
- Engage in social engineering or phishing
- Manipulate or deceive others for personal gain
- Take advantage of others' trust or inexperience

4. Intellectual Property Protection

4.1 Copyright

You must not:

- Copy, reproduce, or distribute copyrighted content without authorization
- Create derivative works from copyrighted material without permission
- Remove or alter copyright notices
- Circumvent digital rights management (DRM) technologies

4.2 Trademarks

You must not:

- Use trademarks without authorization
- Create confusion about brand affiliation or endorsement
- Register domain names incorporating others' trademarks (cybersquatting)

- Dilute or tarnish famous trademarks

4.3 Trade Secrets

You must not:

- Misappropriate trade secrets or confidential information
- Disclose proprietary information without authorization
- Use confidential information for unauthorized purposes
- Reverse engineer proprietary technologies

5. Financial Services Specific Prohibitions

Given the financial technology focus of the Website, you specifically must not:

5.1 Regulatory Evasion

- Facilitate sanctions evasion or sanctions busting
- Assist in money laundering or terrorist financing
- Enable violation of export controls
- Circumvent regulatory requirements

5.2 Market Abuse

- Engage in market manipulation or abuse
- Front-run transactions or orders
- Engage in wash trading or spoofing
- Manipulate benchmarks or reference rates

5.3 Unlicensed Activities

- Provide financial services without proper licensing
- Operate as a payment service provider without authorization
- Engage in banking activities without banking license
- Offer investment services without regulatory approval

5.4 Financial Crime

- Facilitate fraud, theft, or embezzlement
- Process criminal proceeds
- Assist in tax evasion or tax fraud
- Engage in corruption or bribery

6. Reporting Violations

6.1 How to Report

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If you become aware of violations of this AUP, please report them immediately to:

Email: oleksandr@potapenko.email

Include:

- Description of the violation
- Date and time observed
- URLs or specific locations of violating content
- Any relevant screenshots or evidence
- Your contact information (optional but helpful)

6.2 Investigation

We will:

- Review all reports promptly
- Investigate suspected violations
- Take appropriate action as necessary
- Maintain confidentiality to the extent possible

6.3 No Retaliation

We prohibit retaliation against individuals who report violations in good faith.

7. Consequences of Violations

7.1 Enforcement Actions

Violations of this AUP may result in:

Immediate Actions:

- Warning or notice of violation
- Temporary suspension of access
- Permanent termination of access
- Removal of content

Additional Consequences:

- Notification to law enforcement
- Cooperation with legal proceedings
- Civil legal action for damages
- Criminal prosecution where applicable

7.2 Discretion

We reserve the right to:

- Determine appropriate response to violations
- Take action without prior notice
- Modify or terminate services at any time
- Refuse service to violators

7.3 No Obligation to Monitor

We are not obligated to:

- Monitor all content or activities on the Website
- Screen or pre-approve user submissions
- Actively seek out violations
- Take action in every case

However, we reserve the right to monitor, investigate, and take action when appropriate.

8. Cooperation with Authorities

8.1 Legal Requirements

We will cooperate with:

- Law enforcement agencies
- Regulatory authorities
- Court orders and legal processes
- Government investigations

8.2 Disclosure

We may disclose information about violations to:

- Appropriate authorities
- Victims of prohibited conduct
- Third parties where legally required or permitted
- Service providers assisting with enforcement

9. User Responsibilities

9.1 Account Security

If you have an account, you are responsible for:

- Maintaining confidentiality of credentials

- All activities under your account
- Notifying us of unauthorized access
- Using strong passwords and security practices

9.2 Monitoring Your Use

You are responsible for:

- Ensuring your use complies with this AUP
- Monitoring those who access the Website through your account or connection
- Preventing unauthorized use of your access
- Educating authorized users about this AUP

9.3 Content Responsibility

You are responsible for:

- All content you post, upload, or transmit
- Ensuring you have rights to content you share
- Complying with all applicable laws regarding content
- Consequences of your content and activities

10. International Use

10.1 Export Controls

You must comply with:

- Swiss export control regulations
- EU export control regulations
- US export control laws (where applicable)
- International sanctions regimes

You must not use the Website to:

- Export or re-export controlled items
- Provide services to sanctioned parties
- Violate embargoes or trade restrictions

10.2 Local Laws

If you access the Website from outside Switzerland:

- You do so at your own initiative
- You are responsible for compliance with local laws

- You must not use the Website if prohibited by local law
- You accept all risks of international access

11. Updates to This Policy

11.1 Changes

We may update this AUP at any time. Changes will be posted on this page with a new "Last Updated" date.

11.2 Notification

For material changes, we will:

- Provide reasonable notice
- Post prominent notification on the Website
- Send email notice if we have your contact information

11.3 Continued Use

Your continued use of the Website after changes become effective constitutes acceptance of the updated AUP.

12. Severability

If any provision of this AUP is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.

13. Entire Agreement

This AUP, together with the Terms of Use, Privacy Policy, and other Website policies, constitutes the complete agreement regarding acceptable use of the Website.

14. Contact Information

For questions regarding this AUP:

Oleksandr Potapenko

Email: oleksandr@potapenko.email

Address: Zürich, Switzerland

For reporting violations:

Email: oleksandr@potapenko.email

Summary: Do's and Don'ts

✓ DO:

- Use the Website lawfully and ethically
- Respect intellectual property rights
- Protect account security
- Report violations
- Comply with all applicable laws
- Act in good faith
- Respect privacy of others

X DON'T:

- Engage in illegal activities
- Violate security measures
- Post harmful or illegal content
- Spam or send unsolicited messages
- Infringe intellectual property
- Harass or abuse others
- Use automated tools without authorization
- Misrepresent your identity
- Facilitate financial crime
- Evade regulations

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