

Acceptable use policy

Last updated: January 10, 2025

1. Introduction

This Acceptable Use Policy ("Policy") outlines the rights and responsibilities of users of the website <https://avalonpay.com> ("Website") services provided by AVALONPAY FINANCE LIMITED ("Avalonpay"). By accessing or using the Website or services, you agree to abide by this Policy. Avalonpay reserves the right to suspend or terminate your account if you violate any aspect of this Policy.

2. User Responsibilities

As a user of the Website, you are required to:

1. Comply with all applicable laws, regulations, and statutes in the Canada and globally.
2. Ensure the accuracy of information provided and maintain the genuineness of your interactions while using the Website.
3. Refrain from engaging in any activity that may compromise the integrity, security, or reputation of Avalonpay.

Avalonpay will ensure that all actions taken in response to a violation of this policy will be clearly communicated to the user in advance, with the user given reasonable opportunity to provide a response.

3. Restricted activities

The following activities, including, but not limited, are strictly prohibited and may result in the suspension or termination of your account:

1. Fraudulent or unlawful activities, including but not limited to money laundering, identity theft, and unauthorized access to accounts.
2. Misrepresentation of identity or affiliation with a third party, leading to misleading impressions or deceptive practices.
3. Violations of local, national, or international laws and regulations, including those pertaining to the sale of illegal goods or services.
4. Creation or dissemination of harmful, false, misleading, obscene, defamatory, or harassing content.
5. Promotion of discrimination based on race, sex, religion, nationality, disability, sexual orientation, or age.
6. Endorsement or facilitation of violence, illegal drugs, or any other criminal activities.
7. Infringement upon the intellectual property or proprietary rights of third parties.
8. Breach of confidentiality agreements or obligations.
9. Involvement in gambling, betting, or any form of lottery.
10. Invasion of privacy or unauthorized use of personal information.
11. Transmission of unsolicited or unauthorized advertising or promotional material.
12. Knowingly or negligently spreading malware, viruses, or other malicious software.
13. Support for pyramid schemes, Ponzi schemes, or deceptive multi-level marketing programs.
14. Unauthorized access to software underlying the Avalonpay service.
15. Engagement in online dating, adult entertainment, or escort services.
16. Facilitation or distribution of prohibited products or services, including but not limited to:
 - Chemicals;
 - Firearms and ammunition;
 - Prescription medication or medical services;
 - Alcoholic beverages;
 - Tobacco products;
 - Precious metals or stones;
 - Marijuana or marijuana paraphernalia;
 - Foreign offshore shell companies;

- Outbound telemarketing.

A more explicit list of prohibited activities is available in the Avalonpay's internal policies. Any action taken by Avalonpay in response to violations of this Policy will be proportionate to the severity of the breach. Minor violations may result in a warning, while more serious or repeated violations may result in account suspension or termination.

4. Consequences for violations

4.1 Violations of this Policy may result in various actions deemed appropriate by Avalonpay, including but not limited to:

- Blocking of transactions associated with prohibited activities.
- Holding of funds related to illegal transactions.
- Termination or suspension of user accounts.
- Legal action or involvement of law enforcement authorities, if necessary.

4.2 Avalonpay reserves the right to exercise its discretion in determining the appropriateness of user transactions and enforcing this Policy.

4.3. If you believe that any action taken against you under this Policy is unfair or disproportionate, you have the right to an appeal according to our [Customer Complaint Procedure](#).

5. Changes to the acceptable use policy

This Policy is subject to change without prior notice. Users are advised to review this Policy periodically for updates, as continued use of the Website constitutes acceptance of any modifications made to this Policy.