

# Acceptable Use Policy

Filumio (Pty) Ltd

Effective 9 June 2026 · Version 2026-v1

25 Redstone Crescent · support@filumio.com

**Effective date:** 9 June 2026

**Version:** 2026-v1

This Acceptable Use Policy (**AUP**) forms part of your agreement with **Filumio (Pty) Ltd** and applies to all use of the Filumio platform. Capitalised terms not defined here have the meaning given in our Terms and Conditions.

By using Filumio, you agree to comply with this AUP. Violations may result in suspension, termination, deletion of content, and referral to law enforcement.

## 1. Purpose

Filumio is designed to help individuals and families organise digital legacy information securely and release it responsibly after verified life events. This AUP protects users, trusted contacts, and the integrity of the tiered release process.

## 2. Permitted use

You may use Filumio to:

- store your own documents, credentials, wishes, and estate-related information;
- invite trusted contacts and configure lawful access rules;
- use informational tools (readiness checklists, will guidance, arrangements directory) for personal planning; and
- cooperate honestly in death attestation and tier verification when you are an authorised attestor or executor.

## 3. Prohibited conduct

You must **not**:

### 3.1 Fraud and abuse of the life-event process

- submit false, premature, or malicious death reports or attestations;
- impersonate a deceased person, vault owner, executor, or official authority;
- attempt to bypass tier controls, veto windows, or verification requirements; or
- coerce or deceive others into attesting to a life event.

### **3.2 Unauthorised access**

- access any vault, item, or account without lawful authority;
- share credentials in a way that exceeds the access you were granted;
- probe, scan, or test the security of Filumio systems without written permission; or
- use automated tools to scrape, harvest, or bulk-download data from the platform.

### **3.3 Unlawful or harmful content**

- store content that is illegal in your jurisdiction or in South Africa (including child abuse material, malware, or content that promotes violence or terrorism);
- upload personal information about others without a lawful basis or required consent;
- use Filumio to harass, threaten, defraud, or harm any person; or
- use the service for money laundering, sanctions evasion, or other financial crime.

### **3.4 Technical misuse**

- reverse engineer, decompile, or attempt to extract source code except as permitted by law;
- interfere with or disrupt the Services, servers, or networks;
- circumvent rate limits, authentication, or encryption controls; or
- resell or commercially exploit the Services without our written consent.

### **3.5 Misrepresentation**

- misrepresent your identity, relationship to a vault owner, or legal authority;
- provide false information during registration, verification, or support requests; or
- use Filumio in a manner that could damage our reputation or mislead other users.

## **4. Trusted contacts and third-party data**

If you are a trusted contact, attestor, or delegate:

- use access only for the purpose the vault owner intended;
- do not copy, publish, or misuse vault content beyond what your tier permits;
- report suspected fraud or unauthorised access promptly; and
- comply with applicable privacy and estate-administration laws in your jurisdiction.

If you store information about third parties in your own vault, you are responsible for obtaining any required consent and for the accuracy of that data.

## **5. Enforcement**

Filumio may, without prior notice where reasonably necessary:

- investigate suspected violations;
- suspend or terminate accounts;
- revoke trusted-contact grants;
- block IP addresses or devices;
- preserve and disclose information to law enforcement or regulators; and
- cooperate with official investigations into death fraud, identity theft, or unauthorised access.

We are not obliged to monitor all content but may use automated and manual review where permitted by law and our Privacy Policy.

## 6. Reporting violations

To report abuse, fraud, or security concerns, contact: **support@filumio.com**.

For privacy-related requests, see our Privacy Policy.

## 7. Changes

We may update this AUP from time to time. Material changes will be notified in accordance with our Terms. Continued use after the effective date constitutes acceptance. You may be required to re-accept updated policies on sign-in.

**Filumio (Pty) Ltd, 25 Redstone Crescent**