While it is אסור a person to wash himself on תענוג, this refers to a washing of תענוג, therefore, if a person gets mud or any other substance on him, he may wash it off. The משנה ברורה notes that we learn from this that a person who sweats excessively may wash himself, and if a person is an איסטניס he may do so. The ערוך השולחן writes that this is the אסור אסור לבה as well for the nine days starting from אסור אסור, that while it is אסור bathe for pleasure or for the purpose of cooling down, one may bathe to wash off dirt or sweat.

A person may wash his hands in the morning up to the knuckles three times on each hand as he does every day (נטילת ידים), because, as the משנה ברורה explains, removing רוח רעה (which is the reason we wash each hand three times) is the same as removing dirt, and is not considered לתענוג.

While it is אסור for a person to do יום כיפור on יום כיפור, if a person is a יום כיפור (אפילו שאין בו סכנה) or has scabs on his head, it is מותר to do סיכה.

One who is going to do a מצוה or to visit his יום כיפור on רבי may pass through water until his neck, both on the way there, and on the way back (in order that he not be deterred from going in the future), and it is not considered washing, but a מא may not do so to visit a תלמיד. He may also not not lift his garment onto his arm (as it appears like carrying), nor may he go into water that is rushing (this is so even סכנה).

A person going to guard his יום כיפור on יום כיפור may walk in water on the way there (because of הפסד מממון) but not on the way back.