Terms of Service

Effective Date: November 15, 2025

1. Acceptance of Terms

These Terms of Service ("Terms") constitute a legal agreement between you and Compass AI Data

Services, LLC ("Compass AI", "we", "us", or "our") governing your access to and use of the Compass

AI platform, including our website at compassaily com and any related services, features, content, and

applications (collectively, the "Service" or "Platform").

By accessing or using the Platform, you acknowledge that you have read, understood, and agree to be

bound by these Terms. If you do not agree to these Terms, you must not access or use the Platform.

If you are using the Platform on behalf of an organization, you represent and warrant that you have the

authority to bind that organization to these Terms, and your acceptance of these Terms will be treated

as acceptance by that organization.

2. Changes to Terms

We reserve the right to modify these Terms at any time. When we make changes, we will update the

"Effective Date" at the top of this document and may provide additional notice (such as adding a

statement to our homepage or sending you a notification).

Your continued use of the Platform after any modifications to the Terms constitutes your acceptance of

such changes. We encourage you to review the Terms periodically.

3. Description of Service

Compass AI is an AI-powered market intelligence platform that provides information, data, and

analysis tools to help users conduct market research. The Platform is designed for informational and

educational purposes only.

Page 1 of 13

#### **Core Features**

**AI-Generated Insights**: Pre-computed insights per stock ticker, generated by analyzing aggregated news articles, social media posts, and market data using AI agents with tool-calling capabilities.

**Stock Analysis Reports**: AI-generated analysis reports on individual stocks that synthesize information from multiple data sources. The depth and availability of analysis varies by subscription tier.

**Stories (News Clustering)**: AI-powered system that automatically detects, clusters, and summarizes evolving financial news narratives, grouping related articles and posts into coherent stories.

**Market Data**: Aggregated market data including prices, sentiment scores derived from news and social media analysis, and social media activity tracking.

**Watchlists**: Ability to create and manage lists of stocks you wish to track, with information filtered to show content relevant to your watchlist.

**Portfolio Tracking** (Premium Feature): Integration with Plaid to connect brokerage accounts, enabling portfolio tracking and filtered information delivery based on your holdings.

**Custom Alerts** (Premium Feature): Configurable alerts for tracked stocks based on various triggers, including price changes, news events, and sentiment shifts.

**News and Social Media Streams**: Access to curated streams of news articles and social media posts related to stocks and market events.

# **Agentic AI Features**

The Platform employs agentic AI systems that operate behind the scenes to process data, generate analysis, and create insights. These systems use:

- Multi-step reasoning and tool calling
- Structured information extraction from unstructured data
- Trend and anomaly detection across data sources
- Automated clustering and summarization of news narratives

**Note**: The Platform does not currently offer a user-facing conversational chatbot interface. All AI-generated content is pre-computed. Interactive AI features may be introduced in future updates.

# 4. Subscription Tiers and Features

Compass AI offers three subscription tiers: FREE, BASIC, and PRO. Features and quotas vary by tier.

#### **FREE Tier**

- Limited access to platform features
- Quota limits on usage (e.g., 25 AI questions per month if chatbot features are enabled, 10 stock dashboard views per month, 50 news page views per month, 10 insights per month)
- No portfolio connection capabilities
- No custom alerts
- Basic stock analysis not available
- Limited to demonstrating platform value

# BASIC Tier (\$15/month or equivalent annual pricing)

- Expanded quotas (e.g., 1,000 AI questions per month if chatbot features are enabled, 500 stock dashboard views per month, unlimited news page views, 500 insights per month)
- Up to 5 Plaid brokerage connections
- Up to 5 portfolio syncs per month
- Custom alerts enabled
- · Basic stock analysis reports included
- Deep stock analysis not available

#### PRO Tier (\$30/month or equivalent annual pricing)

- Unlimited or significantly higher quotas on most features
- Unlimited Plaid brokerage connections
- Up to 20 portfolio syncs per month
- All alert features enabled
- Full access to stock analysis reports, including deep analysis
- Premium data streams and features

Priority support

**Note**: Features, quotas, and pricing are subject to change. We will provide notice of material changes to paid subscriptions. Current subscribers will be grandfathered under existing terms for the duration of their billing cycle unless they choose to upgrade.

# 5. Informational Purposes Only

IMPORTANT: THE PLATFORM AND ALL CONTENT ARE PROVIDED FOR INFORMATIONAL AND EDUCATIONAL PURPOSES ONLY.

Compass AI is an information provider. We are NOT:

- A registered investment adviser (RIA)
- · A broker-dealer
- A financial planner
- · A fiduciary acting on your behalf

Nothing on the Platform constitutes investment advice, recommendations, or an offer to buy or sell securities.

The Platform does not provide personalized investment advice based on your individual financial situation, risk tolerance, investment objectives, or personal circumstances. Features that filter or organize information based on your watchlist or portfolio are designed to improve information delivery efficiency, not to provide personalized investment advice.

You are solely responsible for:

- Conducting your own independent research
- Evaluating the merits and risks of any investment
- Making your own investment decisions
- Assessing your own risk tolerance and financial situation
- Consulting with licensed financial professionals as appropriate

Past performance does not guarantee future results. All investments carry risk, including the risk of loss.

# 6. Eligibility

You must be at least 18 years old to use the Platform. By using the Platform, you represent and warrant that:

- You are at least 18 years of age
- You have the legal capacity to enter into these Terms
- Your use of the Platform does not violate any applicable law or regulation
- All information you provide is accurate and complete

# 7. User Responsibilities

## **Account Security**

If you create an account, you are responsible for:

- Maintaining the confidentiality of your account credentials
- All activities that occur under your account
- Notifying us immediately of any unauthorized access or security breach
- Using a strong, unique password

You may not share your account credentials or allow others to access your account.

## Acceptable Use

You agree to use the Platform in compliance with all applicable laws and regulations. You agree NOT to:

- Use the Platform for any unlawful purpose
- Attempt to gain unauthorized access to any part of the Platform
- Interfere with or disrupt the Platform or servers
- Use automated systems (bots, scrapers) to access the Platform without permission
- Reverse engineer, decompile, or disassemble any part of the Platform
- Remove, obscure, or alter any proprietary notices
- Violate any third party's rights

- Transmit any viruses, malware, or harmful code
- Use the Platform to manipulate markets or securities prices
- Misrepresent your identity or affiliation

We reserve the right to suspend or terminate your access for violations of these Terms.

### **Data Accuracy**

You are responsible for the accuracy and completeness of any information you provide while using the Platform. We are not responsible for errors or losses resulting from inaccurate user-provided information.

# 8. Intellectual Property

All content, features, functionality, software, code, designs, graphics, logos, trademarks, and other materials on the Platform ("Content") are owned by Compass AI or our licensors and are protected by copyright, trademark, and other intellectual property laws.

You are granted a limited, non-exclusive, non-transferable, revocable license to access and use the Platform for personal, non-commercial purposes, subject to these Terms.

You may not:

- Copy, modify, distribute, sell, or lease any part of the Platform
- Use our trademarks or branding without prior written consent
- Create derivative works based on the Platform
- Use the Platform or Content for commercial purposes without authorization

# 9. Third-Party Services and Links

The Platform may contain links to third-party websites or integrate with third-party services (such as Plaid for brokerage connections, data providers like TradingView and Polygon.io, or AI model providers).

We do not control, endorse, or assume responsibility for any third-party services. Your use of third-party services is governed by their respective terms and policies. We are not liable for any damages or losses arising from your use of third-party services.

# 10. Subscription Terms and Billing

### **Payment**

Paid subscriptions require payment of fees as specified at the time of purchase. Payment may be processed through:

- · Credit or debit card
- Other payment methods we may offer

By providing payment information, you represent that you are authorized to use the payment method.

# **Automatic Renewal**

Paid subscriptions automatically renew at the end of each billing period (monthly or annual) unless you cancel before the renewal date.

You will be charged the then-current subscription fee for the renewal period. We may change subscription fees with notice, but price changes will not affect your current billing period.

#### Cancellation

You may cancel your subscription at any time through your account settings or by contacting us at support@compassaihq.com.

- Cancellation takes effect at the end of your current billing period
- You will retain access to paid features until the end of the paid period
- No refunds are provided for partial billing periods
- Cancellation does not automatically delete your account

#### Refunds

**Subscription fees are generally non-refundable.** We may provide refunds at our sole discretion on a case-by-case basis.

### **Free Trials**

We may offer free trial periods for paid subscriptions. If you do not cancel before the trial ends, you will be automatically charged for the subscription.

# 11. Data Privacy

Your privacy is important to us. Our collection, use, and disclosure of personal information is governed by our Privacy Policy, available at https://compassaihq.com/agreement/Privacy-Policy.pdf.

By using the Platform, you consent to our collection and use of information as described in the Privacy Policy.

# 12. Disclaimers and Warranties

THE PLATFORM AND ALL CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED.

To the maximum extent permitted by law, Compass AI and its affiliates, agents, employees, and service providers disclaim all warranties, including but not limited to:

- Warranties of merchantability, fitness for a particular purpose, and non-infringement
- Warranties that the Platform will be uninterrupted, secure, or error-free
- Warranties regarding the accuracy, completeness, or timeliness of content
- Warranties that AI-generated content is free from errors or hallucinations
- Warranties regarding third-party data or services

We do not guarantee that the Platform will meet your requirements or expectations.

Some jurisdictions do not allow the exclusion of implied warranties, so some of the above exclusions may not apply to you.

# 13. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, Compass AI AND ITS AFFILIATES, AGENTS, EMPLOYEES, AND SERVICE PROVIDERS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING:

- Loss of profits, revenue, or business opportunities
- Loss of data or information
- Investment losses or financial damages

- Damages arising from reliance on Platform content
- Damages from inability to use the Platform
- Damages from errors, omissions, or inaccuracies in content
- Damages from third-party actions or services
- Damages from unauthorized access to your account
- Any other damages relating to the Platform

This limitation applies regardless of the legal theory (contract, tort, negligence, strict liability, or otherwise) and even if we have been advised of the possibility of such damages.

In no event shall our total liability to you exceed the amount you paid us in the 12 months preceding the claim, or \$100, whichever is greater.

Some jurisdictions do not allow the limitation of liability for incidental or consequential damages, so some of the above limitations may not apply to you.

## 14. Indemnification

You agree to indemnify, defend, and hold harmless Compass AI and its affiliates, agents, employees, and service providers from any claims, liabilities, damages, losses, costs, or expenses (including reasonable attorneys' fees) arising from:

- Your use of the Platform
- Your violation of these Terms
- Your violation of any law or regulation
- Your violation of any third party's rights
- Any content you submit or transmit through the Platform
- Any investment decisions you make based on Platform content

#### 15. Termination

### By You

You may terminate your account at any time by contacting us at support@compassaihq.com or through your account settings.

## By Us

We reserve the right to suspend or terminate your access to the Platform, with or without cause and with or without notice, including for:

- Violation of these Terms
- Fraudulent or illegal activity
- Actions that harm other users or the Platform
- Non-payment of fees
- Extended inactivity
- Any other reason at our sole discretion

## Upon termination:

- Your right to access the Platform immediately ceases
- We may delete your account and data
- You remain liable for any fees owed
- Provisions of these Terms that should survive termination will remain in effect

# 16. Maintenance and Service Interruptions

We may perform maintenance, updates, or modifications to the Platform that may cause temporary service interruptions or downtime.

We are not responsible for:

- Service outages or interruptions
- Issues arising from your internet connection or device
- Problems with third-party services
- Data loss resulting from service disruptions

We do not guarantee any specific uptime or availability.

# 17. Governing Law and Dispute Resolution

## **Governing Law**

These Terms are governed by the laws of the State of California, United States, without regard to conflict of law principles.

#### Jurisdiction

You agree to submit to the personal and exclusive jurisdiction of the courts located in California for resolution of any disputes, unless otherwise specified below.

#### **Informal Resolution**

Before filing any legal action, you agree to attempt to resolve disputes informally by contacting us at support@compassaihq.com. We will attempt to resolve the dispute through good faith negotiation.

#### 18. Miscellaneous

## **Entire Agreement**

These Terms, together with our Privacy Policy and any other policies referenced herein, constitute the entire agreement between you and Compass AI regarding the Platform.

## **Severability**

If any provision of these Terms is found to be invalid or unenforceable, that provision shall be deemed severable and shall not affect the validity and enforceability of the remaining provisions.

#### Waiver

Our failure to enforce any right or provision of these Terms shall not constitute a waiver of such right or provision.

## Assignment

You may not assign or transfer these Terms or your account without our prior written consent. We may assign these Terms without restriction.

No Agency

Nothing in these Terms creates a partnership, joint venture, employment, or agency relationship

between you and Compass AI.

Force Majeure

We are not liable for any delay or failure to perform resulting from causes beyond our reasonable

control, including acts of God, war, terrorism, riots, embargoes, acts of civil or military authorities,

fire, floods, accidents, pandemics, strikes, or fuel crises.

**Export Controls** 

You agree to comply with all applicable export and import laws and regulations. You may not use the

Platform if you are located in a country subject to U.S. embargo or have been designated as a

prohibited party.

**Electronic Communications** 

By using the Platform, you consent to receive electronic communications from us, including emails,

notifications, and posted notices. You agree that such electronic communications satisfy any legal

requirement for written communications.

19. Contact Information

If you have any questions about these Terms, please contact us:

Compass AI Data Services, LLC

Email: support@compassaihq.com

Website: compassaihq.com

20. Additional Resources

• Main Disclaimer: https://compassaihq.com/agreement/CompassAI-Disclaimer.pdf

• Privacy Policy: https://compassaihq.com/agreement/Privacy-Policy.pdf

• **Support**: support@compassaihq.com

Compass AI Data Services, LLC

**Effective Date: November 15, 2025** 

By using the Compass AI platform, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service.