

# Terms of Service

**Effective Date: November 15, 2025**

**Last Updated: December 27, 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 [compassaihq.com](https://compassaihq.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.

## **Beta Status and Limited Coverage (December 2025)**

**The Platform is currently in Beta.** As of December 2025, our stock coverage is limited to approximately 78 popular stocks. We plan to expand coverage to include at least the S&P 500 index constituents in future releases. During the Beta period, features, functionality, and data coverage may change without notice. Some features may be incomplete or experimental, and service availability may vary.

## **Core Features**

**Insights & Alerts:** The platform generates insights for stocks using a combination of AI models and algorithmic analysis of news, social media, and market data. Free users may see a limited preview of insights; full access to personalized insights for stocks in your watchlist and related alerts requires a PRO subscription.

**Stock Analysis Reports (PRO only):** Our "Deep stock analysis" feature provides AI-generated analysis reports on individual stocks as well as aggregate market summaries, synthesizing information from multiple data sources.

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

**Market Data:** The platform displays market data including stock prices and basic market information. Sentiment scores derived from news and social media analysis, and detailed sentiment tracking metrics, are available to PRO subscribers.

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

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

**Portfolio Tracking:** (Currently unavailable) Third-party brokerage account connection features are not currently active.

## **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:** AI-generated content is provided through pre-computed reports, insights, and news clustering (Stories). The Platform includes chatbot functionality that may be enabled for certain users via feature flags, but is not generally available to all users.

## **4. Subscription Tiers and Features**

Compass AI offers two subscription tiers: FREE and PRO. Features and quotas vary by tier.

### **FREE Tier**

- Limited access to stock dashboard (10 page views per month)
- News and Social Stream (News, X, Reddit) (unlimited)
- Create and manage watchlists
- Email support
- No stock analysis features
- No alerts

### **PRO Tier (\$15/month or \$144/year)**

- Everything in Free
- Stocks dashboard with sentiment tracking and real-time market data (unlimited)
- Deep stock analysis
- Stories Stream (AI-powered news analysis)
- Alerts

- Priority support

**Note:** Features, quotas, data sources, and pricing are subject to change as we improve the platform. We will provide advance notice of material changes to paid subscriptions. Data sources and AI capabilities may be updated, enhanced, or changed over time to improve service quality.

## **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 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 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](mailto: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](mailto: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](mailto: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](mailto:support@compassaihq.com)

Website: [compassaihq.com](https://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](mailto:support@compassaihq.com)

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