

# Terms of Service

Effective Date: January 30, 2025

## 1. Acceptance of Terms

1.1 These Terms of Service (“Terms”) govern your use of the Orchid platform, website(s), software, applications, and related services (collectively, the “Services”) provided by Orchid AI Limited (“Orchid AI,” “Orchid”, “Company,” “we,” or “us”). By clicking “I agree” or by accessing or using the Services, you agree to be bound by these Terms.

1.2 If you do not agree with these Terms, you must not use the Services.

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## 2. No Investment Advice & No Liability for Outcomes

### 2.1 Informational Purposes Only

All analysis, data, signals, or recommendations generated by Orchid are provided for informational purposes only and are not intended to be investment, financial, legal, or tax advice. Orchid is not responsible for any investment outcomes.

### 2.2 No Advisory Relationship

Your use of Orchid does not create an adviser-client relationship. You acknowledge and agree that Orchid does not provide personalised investment recommendations or advice subject to regulatory oversight. If you require investment advice, you should consult a regulated financial advisor.

### 2.3 User Assumption of Risk

You understand and agree that any actions taken based on Orchid’s outputs (including but not limited to buying, selling, or holding securities or other financial instruments) are undertaken solely at your own risk. You assume all liability for your decisions.

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## 3. Eligibility

3.1 You must be at least 18 years of age (or the age of majority in your jurisdiction) to use our Services.

3.2 By using the Services, you represent and warrant that:

- You have the legal capacity to enter into these Terms.
  - All information you provide is accurate and up to date.
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## 4. Alpha Software Warning

### 4.1 Alpha Version

Orchid is currently in Alpha. As such, the Services may be unstable, contain errors, or experience interruptions.

## 4.2 Bug Reporting

We encourage all users to report any bugs or issues. While we strive to fix bugs within 120 minutes and address feature requests promptly, we do not guarantee uninterrupted or error-free operation.

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## 5. Intellectual Property

### 5.1 Ownership

All rights, title, and interest in and to the Services, including any underlying software, algorithms, models, or documentation, are owned by Orchid and/or its licensors.

### 5.2 Limited License

Subject to these Terms, Orchid grants you a personal, revocable, non-transferable, and non-exclusive license to access and use the Services for your own non-commercial, personal, or internal business purposes.

### 5.3 Restrictions

You agree not to:

- Reverse engineer, decompile, or modify any part of the Services.
  - Reproduce, distribute, or publicly display any content from the Services without prior written consent.
  - Use the Services to develop competing software.
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## 6. Acceptable Use

### 6.1 Prohibited Conduct

You agree not to use the Services to:

- Violate any applicable laws or regulations (including financial regulations).
- Upload or transmit harmful or unlawful content.
- Engage in unauthorised data scraping or data harvesting.
- Interfere with or disrupt the Services' security or performance.

### 6.2 Termination

We reserve the right to suspend or terminate your access to the Services if we believe you have violated these Terms or engaged in unlawful or harmful activities.

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## 7. Disclaimers

### 7.1 No Warranties

To the fullest extent permitted by law, the Services are provided "as is" and "as available." We expressly disclaim all warranties, whether express, implied, or statutory, including any warranties of merchantability or fitness for a particular purpose.

### 7.2 Technology Limitations

Orchid uses advanced AI and machine learning techniques, but we do not guarantee the accuracy, completeness, or reliability of any data, analysis, or output.

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## 8. Limitation of Liability

### 8.1 Financial Losses

Under no circumstances will Orchid be liable for any direct, indirect, incidental, consequential, or special damages arising from your use of, or inability to use, the Services, including financial or investment losses.

### 8.2 Cumulative Liability

In jurisdictions that do not permit the exclusion or limitation of liability, Orchid's cumulative liability to you shall not exceed the amount you paid (if any) for the Services in the twelve (12) months preceding the incident giving rise to liability.

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## 9. Governing Law and Dispute Resolution

### 9.1 Governing Law

These Terms are governed by and construed in accordance with the laws of England and Wales, without regard to conflict-of-law principles.

### 9.2 Exclusive Jurisdiction

Any dispute arising out of or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.

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## 10. Modifications to Terms

We may update these Terms from time to time. We will notify users of any significant changes via email or a prominent notice on our platform. Your continued use of the Services after such changes indicates your acceptance.

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## 11. Contact Us

If you have any questions or concerns, please contact us at:

Orchid AI Limited

128 City Road  
London  
United Kingdom  
EC1V 2NX

[support@orchid.ac](mailto:support@orchid.ac)