



USER TERMS OF SERVICE (2026:1) QUARTR PRO AI RESEARCH PLATFORM

Welcome to Quartr Pro (the “**Service**”)! These User Terms of Service (the “**User Terms**”) govern your use of the Service. Please read these User Terms carefully before you start using the Service. By using or accessing the Service, you confirm that you have read, understood and agree to be bound by these User Terms, which constitute a binding and enforceable contract between you and us, Quartr Inc., a company incorporated under the laws of Delaware, if you reside in the United States or Quartr AB, a company incorporated in Sweden, if you reside elsewhere.

1 GENERAL

1.1 **Subscription Agreement.** We have entered into a binding subscription agreement (the “**Subscription Agreement**”) with your employer or other principal (the “**Subscriber**”) that provided you with credentials to access and use the Service. The Subscription Agreement governs our delivery of the Service to Subscriber, while these User Terms govern your use of the Service.

1.2 **Registration and user account.** To use the Service, you need to create a personal user account. Your user account and login information are personal and must not be shared with anyone else, and you accept full responsibility for any activities on your account.

1.3 **Modifications.** We may amend, modify, or alter these User Terms at any time. We will notify you of any material changes to these Users Terms. By continuing to use the Service, you agree to the changes.

2 ACCEPTABLE USE, ETC.

2.1 **Acceptable use.** In using the Service, you promise us that you will:

- i) comply with these User Terms, the Subscription Agreement and any requirements or guidelines communicated by us in relation to the use of the Service from time to time;
- ii) comply with all applicable laws and regulations, including data privacy and market abuse legislation;
- iii) not copy, modify, adapt, hack, or otherwise attempt to discover any source code or modify the Service in any manner or form;
- iv) not use the Service in a manner or for any activity that is contrary to our or any third party's rights or is otherwise harmful, obscene, offensive or fraudulent;
- v) not rent, resell, distribute, assign, sublicense, time-share or similarly exploit the Service;
- vi) not share your account credentials or login with any other person;
- vii) not scrape, crawl, spider, harvest, mirror, bulk download, systematically cache, index or otherwise extract data, content, transcripts, recordings, summaries, analyses or other output made available through or generated by the Service (the “**Service Data**”), or use the Service Data to build, populate, enrich or maintain any database, archive, dataset or similar repository;
- viii) not use the Service or any Service Data to design, develop, train, improve, benchmark, market, operate or offer any product, service, model or feature that competes with the Service or any other Quartr offering;
- ix) not use the Service or any Service Data to train, fine-tune, evaluate, or otherwise develop any artificial intelligence, machine learning or large language model, except through your authorised use of our model context protocol in accordance with the Documentation; and
- x) inform us immediately if you suspect any illegal or unauthorized activity or security breach involving your account, including loss or theft of username or password.

2.2 **Subscriber Data.** When you submit any information or data to the Service (together with all other information data submitted by other Users, the “**Subscriber Data**”), you will ensure that the Subscriber Data:

- i) is, and will continue to be, true, accurate and complete;
- ii) is not shared contrary to applicable law, including data privacy laws, regulation or contract, or otherwise in violation of any third party rights, including intellectual property rights;
- iii) may be lawfully used, processed and transferred by us and our third party service providers in accordance with these User Terms and the Subscription Agreement;

iv) does not include any personal information deemed “sensitive” or “special” under data privacy legislation;

v) does not contain any virus, trojan, or other form of code or any other technology that may harm the Service; and

vi) does not include any inside information or other information restricted from disclosure under applicable securities, market abuse or insider dealing laws.

2.3 **AI Function.** You understand that the Service will include features or capabilities that utilize artificial intelligence, including model context protocol access to Service Data, machine learning, or similar technologies made available within the Service from time to time (“**AI Functions**”). You further agree that responses generated by the AI Functions (“**Outputs**”) to submissions to the AI Functions by you (“**Inputs**”): (i) may not be unique and that other users of the AI Functions may receive similar Outputs; (ii) be incorrect or false and may not be relied upon without independent verification; or (iii) infringe third party rights.

2.4 **AI restrictions.** You are responsible for your use of the AI Functions and that you have all necessary rights, permissions, and consents required for their use, and you will not use any AI Functions or Output from the AI Functions: (i) to mislead any person that Output was solely human-generated; (ii) to make automated decisions that may have a detrimental effect on individual rights without appropriate human supervision; or (iii) in a manner that infringes, violates or misappropriate any rights of us or any third party.

2.5 **Breaches.** If you do not comply with these User Terms, we may, without prejudice to any other remedies available to us, restrict your access to the Service temporarily or permanently.

3 INTELLECTUAL PROPERTY RIGHTS

3.1 **Our Intellectual Property Rights.** We, or our affiliates or licensors, will remain the exclusive owners of all copyright and related rights, design rights, registered designs, patents, trade and service marks, database rights, know-how, trade secrets, rights in confidential information and all other intellectual property rights, whether registered or unregistered, throughout the world for the full term of the rights concerned (“**Intellectual Property Rights**”) in and to the Service and any user guides relating to the Service (including the underlying technology, software and content). Except for the limited rights expressly granted under the Subscription Agreement, we do not transfer any rights or interest in or to the Service.

3.2 **Subscriber Data.** You understand that any data you submit, including Inputs, will constitute Subscriber Data under the Subscription Agreement, and that Subscriber has granted us a license to use the Subscriber Data.

3.3 **No reliance.** You understand that the Service and all Service Data (i) do not constitute investment, legal, accounting, tax or other professional advice or any recommendation to buy, sell or hold any security or other financial instrument; and (ii) may be incomplete, inaccurate or out of date, and agree not to rely on it without independent verification.

3.4 **Feedback.** If you provide us with any comments, suggestions, improvements, ideas, or other feedback, whether written or oral, relating to the Service, you agree that we may incorporate such feedback into the Service without any obligation of attribution, payment or restriction, whether based on Intellectual Property Rights or otherwise.

4 DATA PRIVACY

4.1 **Data processor.** If applicable under data privacy legislation, for example under the General Data Protection Regulation (EU) 2016/679 of the European Parliament and of the Council (GDPR), we will act as the data processor in relation to your personal data processed to provide the Service, and Subscriber is the controller of the personal data. The use of that personal data is governed by the data processing agreement incorporated in the Subscription Agreement. If you want to exercise any rights in relation to that personal data, contact the Subscriber in the first instance.

- 4.2 **Privacy notice.** We may also act as the data controller for personal data processed for our own business purposes, for example product improvement or development purposes, or analytics. The use of that personal data is governed by our privacy notice available at <https://quartr.com/terms-of-service/privacy-policy>, in which you can also read about how you can exercise any rights provided to you under data privacy legislation.

5 LIABILITY

- 5.1 **Liability disclaimer.** YOU AGREE THAT THE SERVICE IS PROVIDED "AS-IS" AND WE DO NOT GIVE ANY REPRESENTATIONS, WARRANTIES, TERMS, CONDITIONS OR STATEMENTS, EXPRESS OR IMPLIED, STATUTORY OR OTHERWISE AS TO THE QUALITY, CONTENT, AVAILABILITY OR FITNESS FOR A SPECIFIC PURPOSE OF THE SERVICE, OR THE NON-INFRINGEMENT OF ANY THIRD PARTY INTELLECTUAL PROPERTY RIGHTS, A WARRANTY OF MERCHANTABILITY, OR THAT OPERATIONS OF THE SERVICE WILL BE SECURE, UNINTERRUPTED OR FREE OF HARMFUL COMPONENTS.
- 5.2 **Liability exclusions.** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WE WILL NOT BE LIABLE TO YOU FOR ANY INDIRECT, CONSEQUENTIAL, PUNITIVE, INCIDENTAL, OR SPECIAL DAMAGES, INCLUDING LOSS OF PROFITS, REVENUE, DATA, OR USE, INCURRED BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT, ARISING FROM OR RELATED TO THIS AGREEMENT, THE SERVICE, OR ANY USE OF THE SERVICE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
- 5.3 **Limitation of liability.** IN ADDITION TO ANY OTHER LIMITATIONS OF LIABILITY UNDER THESE USER TERMS AND TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, OUR ENTIRE LIABILITY IN THE AGGREGATE FOR ALL CLAIMS RELATED TO THESE USER TERMS (REGARDLESS OF THE BASIS OF THE CLAIM) WILL NOT EXCEED AN AMOUNT OF USD 50.

6 MISCELLANEOUS

- Term.** These User Terms will apply until the Subscription Agreement expires or terminates, or your access to the Service is terminated by Subscriber or us. Provisions of these User Terms that by their nature should survive termination or expiration of these User Terms will survive, including limitations of liability, intellectual property rights, excluding any license granted by us.
- 6.1 **Assignment.** We may freely assign or transfer these User Terms, in whole or in part. You may not assign or transfer this agreement without our prior written consent.
- 6.2 **Entire agreement.** These User Terms constitutes the entire agreement between the parties and supersedes all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding its subject matter.
- 6.3 **No Waiver.** The failure of either party to enforce any right or provision of this Agreement will not constitute a waiver of future enforcement of that right or provision. The waiver of any such right or provision will be effective only if in writing and signed by a duly authorized representative of the party granting the waiver.

7 APPLICABLE LAW AND DISPUTE RESOLUTION

- 7.1 **Applicable law.** The Agreement will be governed by the laws of Sweden, without regards to its conflict of laws principles.
- 7.2 **Arbitration.** Any dispute, controversy or claim arising out of or in connection with the Agreement, or the breach, termination or invalidity thereof, will be finally settled by arbitration administered by the Arbitration Institute of the Stockholm Chamber of Commerce (the "SCC"). The Rules for Expedited Arbitrations will apply, unless the SCC in its discretion determines, taking into account the complexity of the case, the amount in dispute and other circumstances, that the Arbitration Rules will apply. In the latter case, the SCC may also decide whether the Arbitral Tribunal will be composed of one or three arbitrators. The seat of arbitration will be Stockholm, Sweden. The language to be used in the arbitral proceedings will be the English language.

CONTACT US

If you have any questions related to these User Terms, contact us on the following contact details:

QUARTR AB / QUARTR INC

Quartr AB

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