Terms of Service

Effective Date: March 15, 2026

Last Updated: September 10, 2026

1. Acceptance of Terms

These Terms of Service ("Terms") constitute a legal agreement between you and SentiSense Labs LLC ("SentiSense", "we", "us", or "our") governing your access to and use of the SentiSense platform, including our website at sentisense.ai 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.

Certain features of the Platform are accessible without creating an account. Anonymous browsing is subject to these Terms. Creating an account or using features that require authentication constitutes additional acceptance of these Terms.

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

SentiSense 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 (May 2026)

The Platform is currently in Beta. Our equity coverage spans actively curated tickers across major US indexes, including the S&P 500, Dow Jones Industrial Average, and Nasdaq 100, with in-depth reports prepared by our team with the help of AI. Coverage continues to expand on a rolling basis, and tickers outside the actively curated universe may have limited or no associated reports, KPIs, or sentiment data.

ETF coverage is in beta as of May 15, 2026, beginning with a limited set of exchange-traded funds. ETF holdings composition is refreshed periodically and may be incomplete for some funds. Sentiment and other analytical features for ETFs are still being tuned and should be expected to improve over time.

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): AI-powered system that automatically detects, clusters, and summarizes evolving financial news narratives, grouping related articles and posts into coherent stories. Anonymous visitors may view up to 3 full stories per browser session; authenticated FREE users receive limited monthly previews; full unlimited access to all stories requires a PRO subscription.

Institutional Tracker: The Platform provides institutional flow data derived from publicly available SEC 13F-HR filings, including aggregate buying/selling activity by institutional investors, individual stock holder breakdowns, activist investor positions, convertible bond flows, and options activity. This data is subject to inherent delays (filings are due within 45 days of quarter end) and does not capture all of an institution's positions or strategies. Free and unauthenticated users may view a limited preview; full access requires a PRO subscription. Institutional data does not constitute investment advice or a trading signal. See our Disclaimer for additional details and limitations.

Earnings Analysis: The Platform provides AI-assisted earnings summaries derived from public company disclosures, including headline results measured against consensus expectations, summaries of company earnings calls, comparisons of changes between a company's SEC filings ("What Changed"), key performance indicator history, and guidance direction and figures as reported by the company. This content is prepared with the help of AI, may contain errors or omissions, and is not a substitute for reading the underlying filings. Free and unauthenticated users may view a structural preview of the most recent reported quarter; full call summaries, filing comparison detail, and quarter history require a PRO subscription. Earnings analysis does not constitute investment advice or a trading signal. See our Disclaimer for additional details and limitations.

Market Data: The platform displays market data including stock prices, basic market information, and sentiment scores derived from news and social media analysis (including the SentiSense Score). Core sentiment metrics are available to all users on every tier. Advanced sentiment analytics may require a PRO subscription.

SentiSense Rating: The Platform publishes a daily SentiSense Rating for stocks in our covered universe: a letter grade from A to F that is the band of a score from 0 to 100, shown together with that score, the percentile rank the score starts from, and the published risk adjustments deducted from it. The rank compares a stock against the other stocks rated that day across seven families of public signals (crowd sentiment, smart money, options positioning, analysts, fundamentals, earnings, and technicals, meaning where the price sits versus its own history), with anomaly flags where they apply. The Rating is a relative measure rather than an absolute one, and it is a different measure from the SentiSense Score, which is one of its inputs. It is derived from publicly available and third-party data that may be incomplete, delayed, or inaccurate, and it is produced by AI-assisted and algorithmic processes that are prone to error. The Rating is available in the web application, in the stock screener, and through the Data API, where an API key is required. Its methodology is published at https://sentisense.ai/methodology/#sentisense-rating. **A SentiSense Rating letter or percentile is informational only. It is not investment advice, not a recommendation to buy or sell any security, not a credit rating or an analyst rating, not an opinion about whether any security is suitable for**

you, and not an offer or solicitation. Past ratings do not predict future results, and you are solely responsible for your own investment decisions. We may modify, suspend, or discontinue the Rating, or revise the way it is calculated, at any time and without notice. See our Disclaimer for additional details and limitations.

Proprietary Indexes: The Platform may feature proprietary composite indexes derived from our curated data pipeline. These indexes, such as Market Mood and SentiSense Score, combine AI-analyzed signals from news sentiment, social media activity, and market data into composite data points. Proprietary indexes are not sourced from any third-party index provider and are calculated exclusively by SentiSense. **Because these indexes are derived from AI-analyzed and algorithmically processed data, they are inherently prone to errors, inaccuracies, and limitations. Proprietary indexes do not constitute investment advice, recommendations, or endorsements of any kind and should not be relied upon for any investment decision.** We reserve the right to modify, suspend, or permanently discontinue any proprietary index at any time, without notice and for any reason, including if we determine that maintaining such index no longer provides sufficient value. We make no commitment to continue calculating, updating, or publishing any proprietary index. Availability of specific indexes may vary by subscription tier and may change over time.

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.

Data API: SentiSense provides a REST API ("Data API") that enables programmatic access to platform data, including stock prices, news documents, sentiment analysis, institutional flow data, and insider trading data. API access requires an API key, generated in the Developer Console within your account settings. API availability, endpoints, response schemas, rate limits, and features may vary by subscription tier and are subject to the Data API Terms in Section 4A below.

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

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

Anonymous Access (No Account Required)

Certain Platform features are available without creating an account:

- Browse stocks listing and stock detail pages
- Browse news, social media, and content feeds
- View up to 3 full story reads per browser session
- View market summary and publicly available data
- View limited preview of institutional tracker and insider trading data

Anonymous access is subject to session-based limits and may be restricted at our discretion. Features that require personalization (watchlists, alerts, insights) require account creation.

FREE Tier (Account Required)

- SentiSense Score and per-stock sentiment metrics (unlimited)
- SentiSense Rating: daily letter grade and percentile for covered stocks
- Stock reports (10 per month)
- Stories (limited previews, up to 20 full reads per month)
- News and Social Feeds (News, X, Reddit) (unlimited)
- Market Mood index (unlimited)
- Create and manage watchlists

- Stock and ETF screener (structured filters and featured screens)
- Institutional Tracker and Insider Trading (limited preview)
- Options Radar and per-stock options readings in the app (unlimited viewing)
- API access: 1,000 requests/month (30 requests/minute)
- Options Intelligence API: preview tier (10 full stock dossiers per month, top 25 market radar rows, 1-year history windows)
- Email support
- No stock analysis features
- No alerts

PRO Tier ($15/month or $120/year)

- Everything in Free
- Stocks dashboard with full sentiment tracking and real-time market data (unlimited)
- Deep stock analysis
- Stories Stream: all stories unlocked, unlimited views
- Institutional Tracker: full access to all institutional flow and insider trading data
- Data API access: unlimited monthly requests (300 requests/minute rate limit)
- Options Intelligence API: full access (unlimited stock dossiers, complete market radar board, full history depth)
- 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.

4A. Data API Terms

Use of the SentiSense Data API is governed by the **API Terms of Service** available at https://sentisense.ai/agreement/api-terms/ (PDF: https://sentisense.ai/agreement/API-Terms-of-Service.pdf).

By generating an API key or making any request to the Data API, you agree to be bound by the API Terms of Service in addition to these Terms.

The API Terms of Service cover API-specific matters including downstream use restrictions, intellectual property ownership of derived analytics, upstream platform compliance obligations, automated and agent-based access provisions, rate limiting, and acceptable use. In the event of a conflict between these Terms and the API Terms of Service with respect to API-related matters, the API Terms of Service shall control.

5. Informational Purposes Only

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

SentiSense 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.

This applies to every score, rating, letter grade, ranking, percentile, index, and other metric the Platform publishes, including the SentiSense Score and the SentiSense Rating. Such a measure is a relative reading of covered stocks against each other, derived from publicly available and third-party data that may be incomplete, delayed, or inaccurate. It is not a recommendation to buy or sell any security, not an opinion about whether any security is suitable for any person, and not an offer or solicitation. Past scores, ratings, and rankings do not predict future results.

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
- Use the API in ways that circumvent rate limits, abuse endpoints, or degrade service for other users
- 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, proprietary indexes, composite metrics, curated entity data, and other materials on the Platform ("Content") are owned by SentiSense or our licensors and are protected by copyright, trademark, and other intellectual property laws. Our proprietary indexes (including Market Mood and SentiSense Score) and their underlying methodologies are trade secrets of SentiSense. The existence or availability of any proprietary index does not create any obligation to continue providing such index.

Our curated entity data (the "SentiSense Ontology"), including the company, person, product, organization, and topic records shown on the Platform, the identifiers and relationships we assign to them, their categories and aliases, and the descriptions we write for them, is a reference compilation that we select, verify, and maintain ourselves. We own the selection, arrangement, and editorial content of that compilation, which is separate from any third-party content it may describe. We do not claim ownership of individual publicly known facts.

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. This license extends to data accessed through the Data API within your applicable quota and tier limits.

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
- Systematically extract, enumerate, or copy the SentiSense Ontology, whether at once or over time, or use it to build, seed, or train a competing dataset or knowledge base. Reading individual entity pages, and quoting individual records with attribution, remain permitted

9. Third-Party Services and Links

The Platform may contain links to third-party websites or integrate with third-party services (such as market data providers 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@sentisense.ai.

- 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://sentisense.ai/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, SentiSense 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, SentiSense 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 SentiSense 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@sentisense.ai 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@sentisense.ai. We will attempt to resolve the dispute through good faith negotiation.

Relationship to the API Terms of Service

If you access the Platform's API, your API access and use of API data are governed by the SentiSense API Terms of Service. Where these Terms and the API Terms of Service conflict with respect to API access or API data, the API Terms of Service control. For all other use of the Platform, these Terms control.

18. Miscellaneous

Entire Agreement

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

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:

SentiSense Labs LLC
Email: support@sentisense.ai
Website: sentisense.ai

20. Additional Resources

- **Main Disclaimer**: https://sentisense.ai/agreement/SentiSense-Disclaimer.pdf
- **Privacy Policy**: https://sentisense.ai/agreement/Privacy-Policy.pdf
- **Support**: support@sentisense.ai

SentiSense Labs LLC
Effective Date: March 15, 2026

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