

# **Luny Terms and Conditions**

## **1. Introduction**

These Terms and Conditions (“Terms”) govern your access to and use of Luny, an AI-powered financial analysis platform (“the Service”). By creating an account, accessing the Service, or using any of Luny’s features, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree, you must not use the Service.

Luny provides automated analysis of publicly traded companies based on financial data sourced from SEC filings and other publicly available information. While the Service may generate assessments, insights, valuations, and buy/hold/sell suggestions, these outputs are generated by AI systems and are intended solely for educational and informational purposes. They are not personalized investment advice, financial planning, or recommendations tailored to your financial situation.

By using Luny, you agree that all investment decisions are made solely at your own risk, and that Luny, its operators, and its partners bear no responsibility or liability for any financial actions, losses, or outcomes resulting from your use of the Service. Luny does not guarantee the accuracy, completeness, timeliness, or future applicability of any analysis or data presented.

Your use of Luny is subject to these Terms as well as any updates or modifications published in the future.

## **2. Eligibility and Accounts**

To use Luny, you must be at least 18 years old and legally capable of entering into binding agreements under the laws of your jurisdiction. By creating an account, you confirm that you meet these eligibility requirements.

Access to the Service requires registration through supported authentication methods, including Google Login or Supabase Auth. You agree to provide accurate and up-to-date information during the signup process and to maintain the security of your login credentials. You are solely responsible for all activity that occurs under your account and for preventing unauthorized access.

You may not share, transfer, or sell your account to any third party. Luny reserves the right to refuse registration, suspend accounts, or revoke access if it identifies behavior that violates these Terms, compromises security, or threatens the integrity of the Service.

### **3. Nature of Service and No Advisory Responsibility**

Luny provides AI-generated financial analysis based on publicly available data, including SEC filings and other standardized financial information. The Service may generate company evaluations, risk assessments, forecasts, and buy/hold/sell indications. These outputs are produced algorithmically and are not tailored to your personal financial circumstances, investment objectives, or risk tolerance.

All information provided through Luny is intended strictly for educational and informational purposes. Nothing in the Service constitutes investment advice, financial planning, or professional guidance. Luny is not a licensed financial advisor, broker-dealer, or investment manager, and no fiduciary duty is created through your use of the Service.

You acknowledge that financial markets are inherently uncertain and that AI-generated analysis may be incomplete, inaccurate, outdated, or inconsistent with real-world outcomes. Luny makes no guarantees regarding the reliability, performance, or future applicability of any information or recommendations produced.

All decisions and actions taken based on the Service are made entirely at your own risk. Luny, its operators, and its partners disclaim all responsibility and liability for any financial losses, damages, or outcomes resulting from your use of the Service or reliance on any analysis it provides.

### **4. Data and Privacy**

Luny is designed to operate with minimal collection of personal information. The Service does not gather or store user data beyond what is required for authentication and account management. When creating an account, you may authenticate using Google Login or Supabase Auth. The information provided through these methods is used solely to verify your identity and enable access to the Service.

Luny does not collect, store, or process any additional personal financial information from users. The analytical outputs provided by the Service are based exclusively on publicly available financial data, including SEC filings and other standard financial disclosures that Luny stores and processes within its internal systems.

To deliver the Service, Luny may interact with third-party technologies, such as OpenAI, for AI processing. Only necessary and non-personal data relevant to generating the analysis is transmitted to these systems. No private user information is shared with third parties for advertising, profiling, or unrelated purposes.

By using Luny, you acknowledge that while the Service is designed with privacy and data minimization in mind, no system is completely free from security risks. Luny implements reasonable security measures to protect stored data but cannot guarantee absolute protection against unauthorized access or breaches.

For additional details on data handling practices, Luny may publish a separate Privacy Policy, which will form part of these Terms once available.

### **5. Subscription and Billing**

Access to Luny requires an active paid subscription. The Service operates on a monthly subscription model, with fees billed automatically at the start of each billing cycle. By subscribing,

you authorize Luny and its payment processors to charge your selected payment method on a recurring basis until you cancel your subscription.

Subscriptions renew automatically by default. If you wish to stop future renewals, you must cancel your subscription through your account settings before the next billing cycle begins. Cancellation prevents future charges but does not grant refunds for any fees already paid, regardless of usage or timing.

All subscription payments are final. Luny does not offer refunds, credits, partial reimbursements, or prorated charges under any circumstances, including unused periods, dissatisfaction with the Service, or changes to features or availability.

Luny reserves the right to modify subscription pricing or introduce additional plans. Any pricing changes will be communicated in advance and will take effect at the start of the next billing cycle. Continued use of the Service after such changes constitute acceptance of the updated pricing.

It is your responsibility to ensure your payment information is accurate and valid. Failed payments may result in temporary suspension or termination of your access to the Service until the issue is resolved.

## **6. Ownership and Use of Content**

All content generated, displayed, or made available through Luny—including analyses, interpretations, valuations, forecasts, buy/hold/sell suggestions, text outputs, visualizations, data transformations, and underlying models—is the exclusive property of Luny. This includes both AI-generated material and any proprietary methodologies or systems used to create such content.

Upon subscribing, you are granted a limited, non-exclusive, non-transferable, and revocable license to access and use the content solely for your personal, private, and internal investment education. This license does not grant you ownership rights or any permission to distribute, copy, or disclose the content to others.

You are strictly prohibited from:

- Sharing, publishing, or redistributing any Luny content, including screenshots or excerpts.
- Using any content for commercial purposes or for the benefit of third parties.
- Reproducing or transmitting analyses on social media, public forums, messaging groups, or investment communities.
- Reverse-engineering, extracting, or attempting to reconstruct Luny's data, models, or processes.
- Using automated tools or scraping methods to collect or replicate content.

Any unauthorized copying, sharing, or redistribution of Luny's outputs is considered a breach of these Terms and may result in immediate suspension or termination of your account, as well as potential legal action.

All intellectual property rights not expressly granted to you remain fully reserved by Luny.

## **7. Acceptable Use and Misuse**

You agree to use Luny responsibly and only for lawful, personal, and internal purposes. To maintain the integrity, security, and reliability of the Service, the following rules apply.

## **7.1 Acceptable Use**

You may use Luny to:

- Access AI-generated financial analysis for your personal investment education.
- View and interact with the platform's features as intended.
- Store Luny content privately for your own internal reference.

All use must comply with these Terms and applicable laws.

## **7.2 Prohibited Misuse**

You may not, under any circumstances:

- Share, publish, redistribute, or screenshot Luny content.
- Use any Luny output for commercial purposes or for third-party benefit.
- Attempt to scrape, copy, or mass-collect data or outputs from the Service.
- Use bots, automated tools, or scripts to access or query the platform.
- Reverse-engineer, decode, or attempt to extract underlying models, datasets, or logic.
- Attempt to bypass subscription limits, security features, or access controls.
- Upload, transmit, or use the Service for illegal, harmful, fraudulent, or abusive activities.
- Interfere with, disrupt, or attempt to gain unauthorized access to Luny's systems or infrastructure.

## **7.3 Enforcement and Account Suspension**

Luny reserves the right to issue warnings, restrict access, suspend accounts, or permanently terminate accounts if it identifies misuse or behavior that violates these Terms. Severe or repeated violations may result in immediate suspension without prior warning.

Luny may also pursue legal action in cases of unauthorized redistribution, commercial use, or attempts to compromise the platform's systems or intellectual property.

## **8. Accuracy, Limitation of Liability, and Disclaimers**

### **8.1 No Warranty or Guarantee**

Luny provides the Service "as is" and "as available." While Luny strives to ensure that analyses, forecasts, valuations, and other outputs are accurate and reliable, the Service makes no representations or warranties of any kind, express or implied, regarding the correctness, completeness, timeliness, or fitness for any purpose of the content.

### **8.2 Educational Purposes Only**

All information, analyses, and recommendations generated by Luny are for educational and informational purposes only. They are not personalized investment advice and should not be relied upon as a basis for financial decisions. Users acknowledge that AI-generated outputs may be incomplete, outdated, or inaccurate, and may not reflect real-world market conditions.

### **8.3 Limitation of Liability**

To the maximum extent permitted by law, Luny, its affiliates, officers, employees, partners, or agents shall not be liable for any direct, indirect, incidental, consequential, special, punitive, or exemplary damages, including but not limited to financial loss, lost profits, or loss of data, arising from:

- Your use of or inability to use the Service;
- Reliance on any content, analysis, or recommendation provided;
- Errors, omissions, or inaccuracies in content;

- Unauthorized access to or alteration of your data;
- Any actions taken or not taken based on Luny outputs.

#### **8.4 No Fiduciary Duty**

Use of the Service does not create a fiduciary, advisory, or agency relationship between you and Luny. You are solely responsible for your investment decisions, and any financial risk is borne entirely by you.

#### **8.5 Past Performance Disclaimer**

Past performance or historical analysis provided by Luny is not indicative of future results. There are no guarantees that any investment or strategy based on Luny outputs will be successful.

#### **8.6 User Acknowledgment**

By using Luny, you explicitly acknowledge and agree that the Service's outputs may not align with future market conditions and that you are responsible for independently evaluating any actions you take based on the Service.

### **9. Modifications to the Service**

Luny reserves the right to modify, update, suspend, or discontinue, temporarily or permanently, any aspect of the Service at its sole discretion. This includes, but is not limited to, features, content, functionalities, subscription plans, pricing, and technical components.

Changes may occur without prior notice, although Luny will attempt to communicate significant updates when feasible. Your continued use of the Service after any modifications constitutes your acceptance of the updated Service.

Luny is not liable to you or any third party for any modification, suspension, or discontinuation of the Service, whether temporary or permanent

### **10. Termination**

You may terminate your Luny account at any time through your account settings. Termination will prevent further access to the Service, but will not entitle you to any refunds for subscription fees already paid.

Luny reserves the right to suspend or terminate your account, temporarily or permanently, for any reason, including but not limited to:

- Violation of these Terms or applicable laws;
- Unauthorized use, redistribution, or commercial use of Luny content;
- Attempts to bypass security measures, scrape data, or reverse-engineer the Service;
- Any activity deemed harmful, abusive, or disruptive to the Service or other users.

In cases of policy violations, Luny will generally issue a warning before taking action. However, repeated or severe breaches may result in immediate suspension or termination without prior notice.

Termination or suspension of an account does not limit Luny's right to pursue legal remedies or enforce intellectual property rights.

### **11. Governing Law and Dispute Resolution**

These Terms and your use of the Luny Service are governed by and construed in accordance with the laws of the State of Israel, without regard to its conflict of law provisions.

Any disputes, claims, or controversies arising out of or in connection with these Terms, the Service, or your use thereof shall be resolved exclusively by the competent courts located in Israel. By using Luny, you consent to the personal jurisdiction of these courts and waive any objections based on venue or forum non conveniens.

Nothing in this section prevents Luny from seeking injunctive or equitable relief in any jurisdiction to protect its intellectual property, proprietary information, or to prevent misuse of the Service.

## **12. Changes to Terms**

Luny reserves the right to update, modify, or revise these Terms at any time, at its sole discretion. When changes are made, Luny will make the updated Terms available on the Service.

Continued use of the Service after such updates constitutes your acceptance of the revised Terms. If you do not agree with the updated Terms, you must immediately discontinue use of the Service and terminate your account.

It is your responsibility to periodically review these Terms to stay informed of any changes.

## **13. Contact**

For any questions, please contact Luny support via [mailto: luny.app@gmail.com?subject=Support](mailto:luny.app@gmail.com?subject=Support).