
Investing.com Terms and Conditions

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These terms and conditions (the **"Terms"**) are a legal agreement between Fusion Media Limited (**"Fusion Media"**) and its affiliates (collectively, the **"Group"** or **"We"**) and you, the end-user (**"you"**), and they govern your access and use of the website www.investing.com (and all related sub-domains and sub-directories), the Investing.com mobile applications and all content and services provided therein (respectively, the **"Site"**, the **"Apps"**, and collectively the **"Services"**).

BY ACCESSING OR USING THE SERVICES, YOU SIGNIFY YOUR ACCEPTANCE OF THESE TERMS. PLEASE READ THE PRIVACY POLICY, COOKIE POLICY, RISK WARNING AND ALL OF THE FOLLOWING TERMS AND CONDITIONS INCLUDING THE SPECIAL CONDITIONS (DETAILED BELOW) (COLLECTIVELY, THE **"POLICIES"**) BEFORE ACCESSING OR USING OUR SERVICES.

If you do not agree to any of the Policies, you are requested to immediately cease any access and use of our Services.

You confirm that you are over the age of 18 (and above the minimum age required to enter into a legal agreement in your jurisdiction), as the Services are not intended for minors under 18. If it comes to our attention that a registered user is under 18 years of age, we maintain the right to cancel such user's account.

1. Changes to the Terms and Conditions

We reserve the right to amend, remove, or add to these Terms at any time. Please check the "Last modified" heading at the bottom of this document to see when the Terms were last updated. Any changes to the Terms will become effective immediately after they are posted. Your continued use of the Services following any changes to the Terms means that you accept the updated Terms.

If, at any time, you decide that you do not accept these Terms, you are requested to immediately cease any further use of the Services. Any terms and conditions proposed by you which are in addition to, or which conflict with these Terms are expressly rejected by the Group and will have no force or effect. For Special Conditions applicable to certain products and services offered and available as part of the Services (Including, without limitation, InvestingPro, InvestingPro+ or ProPicks AI), please see additional terms [below](#).

2. Changes to the Services

You understand and agree that We may discontinue or change all or any portion of the Services at any time, without notice. Furthermore, we may decide, at our sole discretion, to impose certain fees or other conditions in order to access and use any portion of the Service at any time. You also understand and agree that Fusion Media may discontinue or restrict your use of the Services for any reason without notice.

3. Risk Disclaimer

Trading in financial instruments, including without limitation, stocks, bonds, cryptocurrencies, CFDs and Forex, involves high risks, including the risk of losing your investment amount, and may not be suitable for all investors. Trading on margin substantially increases the financial risks. Using a high level of leverage to conduct financial transactions (including, without

limitation, foreign exchange transactions) involves the risk that borrowing costs will be higher than the income which is derived from the assets. The result of the above is that even a slight fluctuation of the market could mean substantial gains when these fluctuations are in your favor, but that could also mean substantial losses if the fluctuations are to your detriment. You alone are responsible for any losses you may incur as a result of your reliance on the Services and any information, data, article or other content (the "**Content**") accessed by you through the Services. Before making any investment, we strongly urge you to seek advice from a licensed financial advisor. For more information, please see our [Risk Warning](#).

4. No Investment Advice

The Services and the Content are provided to you solely for your general informational purposes, and should not be considered as legal, tax, accounting, financial or investment advice. Investing.com is not a licensed securities dealer, broker, investment adviser, investment bank and does not provide any financial services. Nothing in the Services represents a recommendation to buy or sell any financial instrument, nor does it reflect the views of the Group or its management, employees or consultants. You are solely responsible for determining whether any investment is suitable for you, considering your investment objectives, risk tolerance and personal financial situation. It is also your responsibility to evaluate the merits and risks of using the information provided on this site before making any decisions.

5. Disclaimer of Warranties

THE SERVICES, THE CONTENT AND THE MARKET INFORMATION ARE PROVIDED "AS IS", WITHOUT ANY WARRANTIES WHATSOEVER. THE GROUP AND THEIR RESPECTIVE EMPLOYEES, OFFICERS, DIRECTORS, AGENTS, SHAREHOLDERS AND LICENSORS (THE "**REPRESENTATIVES**") CANNOT AND DO NOT WARRANT THE ACCURACY, COMPLETENESS, CURRENTNESS, TIMELINESS, NONINFRINGEMENT, TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR THAT THE SERVICES OR CONTENT WILL BE ERROR FREE. THE SERVICES AND THE CONTENT, AND THE GROUP HEREBY DISCLAIMS ANY SUCH EXPRESS OR IMPLIED WARRANTIES. THE GROUP MAY MODIFY, SUSPEND, OR DISCONTINUE THE SERVICES OR ANY PART THEREOF WITH OR WITHOUT NOTICE, AND THE REPRESENTATIVES ASSUME NO LIABILITY IN CONNECTION THEREWITH. IN NO EVENT SHALL THE REPRESENTATIVES BE LIABLE TO YOU OR TO ANY THIRD PARTY OR TO ANYONE ELSE FOR ANY KIND OF FINANCIAL LOSS, LOST PROFITS, ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGE OR ANY OTHER SIMILAR DAMAGE OR ANY OTHER LOSS OR INJURY, RESULTING DIRECTLY OR INDIRECTLY FROM USE OF THE SERVICES, CAUSED IN WHOLE OR PART BY ITS NEGLIGENCE OR CONTINGENCIES BEYOND ITS CONTROL IN PROCURING, COMPILING, INTERPRETING, REPORTING OR DELIVERING THE SERVICES AND ANY CONTENT ON THEREON.

IN NO EVENT SHALL THE REPRESENTATIVES BE LIABLE TO YOU OR ANY THIRD PARTY OR ANYONE ELSE FOR ANY DECISION MADE OR ACTION TAKEN OR NOT TAKEN BY YOU IN RELIANCE ON THE SERVICES OF THE CONTENT ON THE SERVICES OR THE SERVICES THEMSELVES.

FURTHERMORE, DUE TO THE NUMBER OF SOURCES FROM WHICH THE CONTENT PRESENTED ON OUR SERVICES IS OBTAINED, AND THE INHERENT HAZARDS OF ELECTRONIC DISTRIBUTION, THERE MAY BE DELAYS, OMISSIONS OR INACCURACIES IN SUCH CONTENT AND THE SERVICES. THE GROUP DOES NOT WARRANT THAT THE SERVICES OR THE CONTENT WILL BE UNINTERRUPTED OR ERROR-FREE, OR THAT THE SITE

OR THE SERVERS THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. FURTHERMORE, THE GROUP DOES NOT GUARANTEE THAT YOU WILL BE ABLE TO ACCESS OR USE THE SERVICES (INCLUDING ANY OF THE SUBSCRIPTION SERVICES) AT ALL TIMES OR LOCATIONS OF YOUR CHOOSING, OR THAT THE GROUP WILL HAVE ADEQUATE CAPACITY FOR THE SERVICES AS A WHOLE OR IN ANY GEOGRAPHIC LOCATION. THERE MAY BE GEOGRAPHIC LOCATIONS IN WHICH THE SERVICES (INCLUDING THE SUBSCRIPTION SERVICES) MAY NOT BE AVAILABLE.

THE GROUP WILL NOT BE LIABLE IN ANY WAY IN THE EVENT OF ANY FAILURE OF, OR DAMAGE OR DESTRUCTION TO YOUR COMPUTER SYSTEMS, DATA, RECORDS OR ANY PART THEREOF, OR FOR DELAYS, LOSSES, ERRORS OR OMISSIONS RESULTING FROM YOUR USE OF THE SERVICE OR FROM THE FAILURE OR MISMANAGEMENT OF ANY TELECOMMUNICATIONS, COMPUTER EQUIPMENT OR SOFTWARE, OR FOR ANY OTHER TECHNICAL PROBLEMS, SYSTEM FAILURES AND MALFUNCTIONS, COMMUNICATION LINE FAILURES, EQUIPMENT OR SOFTWARE FAILURES OR MALFUNCTIONS, SYSTEM ACCESS ISSUES, SYSTEM CAPACITY ISSUES, HIGH INTERNET TRAFFIC DEMAND, SECURITY BREACHES AND UNAUTHORIZED ACCESS, AND OTHER SIMILAR COMPUTER PROBLEMS AND DEFECTS. THE GROUP WILL NOT BE RESPONSIBLE FOR ANY INABILITY TO ACCESS THE SERVICES OR ANY PORTION THEREOF, WHETHER RESULTING FROM ANY TECHNICAL MALFUNCTION, GEOGRAPHICAL LIMITATION OR SUCH OTHER REASON.

6. Use and Access

Your use of the Services requires certain electronic equipment, such as a computer, mobile phone and internet connection. You shall be solely responsible for providing and maintaining the means by which you use the Services. You shall be responsible for all access and service fees necessary to connect to the Services and assume all charges incurred by your use of such connectivity services. You further assume all risks associated with the use and storage of information on your personal computer, mobile device or any other computer or device through which you will gain access to the Services (hereinafter referred to as "**Computer**").

You represent and warrant that you have implemented and will continue to maintain appropriate protection in relation to the security and control of your Computer and any information and data included therein.

You will not in any way, whether directly or indirectly, expose the Group or any of its online service providers to any computer virus or other similarly harmful or inappropriate material or device.

7. Your Account

Access to certain features of the Service may require you to set up an account on the Service (an "**Account**"). As part of the registration, you may be required to provide certain personal data, such as your full name, email address, password, and phone number (the "**Registration Credentials**"). Alternatively, for your convenience, you can register via your account with certain social media sites such as Facebook, Apple or Google (or such other social media sites available at the date of your registration) (the "**Third Party Account(s)**"). For the avoidance of doubt, we retain the right to remove the ability to register or login to Service through any of the aforementioned Third Party Account, and in such event you may be asked to reregister through a different method. You undertake that your Registration Credentials are accurate, truthful and updated. We reserve the right to block the creation of your Account based on our inability to confirm the authenticity of your Registration Credentials. Please see our Privacy Policy for

more information about logging in to your Account either by providing your Registration Credentials or via a Third Party Account.

You are solely responsible for maintaining the confidentiality of your email address and password and you must immediately notify us of any actual or suspected unauthorized use of your Account. You are solely responsible for all activity and usage of your Account, including, but not limited to, use of the Account by any third party authorized by you to use your email address and password. We permit you to maintain only one Account to access the Services at any time and you hereby represent that you currently have no other Account(s). We reserve the right to close your Account, in our sole discretion, at any time without notice.

8. Closing Your Account

You may close your Account at any time by unsubscribing in the manner described at <https://www.investing.com/unsubscribe>. You must complete the unsubscribing process in the manner described therein. Upon completion of the unsubscribing process, you will receive an automated confirmation via e-mail that the request was received, and your Account will be closed immediately.

9. Newsletter and Third-Party Communications

By registering to the Site and creating an Account, you agree to receive periodic email newsletter updates that will include content, news, and information which may be of interest to you. Additionally, you acknowledge that you may receive promotional emails from third-party advertisers with offers or products that we believe may be relevant to you. You can opt-out of these communications at any time by following the unsubscribe instructions provided in the emails, or through the "Email Settings" section of your Account profile on the Site.

When you subscribe to our Subscription Services, you consent to being readded to our ongoing newsletter mailing list, even if you previously unsubscribed from such newsletter. Our ongoing newsletters provide valuable information tailored to enhance your subscription experience, ensuring you don't miss any pertinent updates or features related to your service. You can opt-out of these communications at any time by following the unsubscribe instructions provided in the emails, or through the "Email Settings" section of your Account profile on the Site.

10. Limitations on Use

Without limiting the generality of the foregoing or anything else set forth herein, your use of the Services is subject to the following restrictions:

- a) Any use of the Services shall be solely for your own personal use only. You are strictly prohibited from using any portion of the Services or the Content for any commercial or business purposes.
- b) You may not sell, rent, lease, distribute, redistribute, license, publicly perform or display, publish, edit, create derivative works from, copy, modify, or otherwise make unauthorized use of the Services, the Content or our trademarks, logos, brand names or any other similar identifying mark, or any copyright or proprietary notices incorporated into the Services or the Market Information (collectively "**Marks**"), without the Fusion Media's prior explicit written consent (which may be given or refused at its sole discretion on a case by case basis);

- c) You shall not access or use the Services or the Content in order to build a similar or competitive service. You are expressly forbidden from employing any automated system or software to extract data for content from this website for any purpose. This includes, but is not limited to, scraping, data mining, robot or spider programs, and other automatic devices, tools, or processes to access, extract, download, or copy any data or information from the website. Without derogating from the above, you shall not otherwise violate other users' or third parties' rights to privacy, publicity and other rights, by collecting, harvesting, indexing or aggregating, data and information about other users or third parties without their consent, whether manually or automatically, with the use of any means, or engage in testing, penetration testing, sniffing or monitoring of the Services, or our systems, software or hardware in any way;
- d) You are prohibited from using the Services or Content in any way which may promote illegal activities, or the violation of any local, state, national, or international law or regulation, including, without limitation, laws governing intellectual property and other proprietary and data protection rights (including, but not limited to, patents, trademarks, trade secrets, copyrights, or any confidential, proprietary or trade secret information of any third party), information protection and privacy, including, but not limited to, content which disseminates another person's personal information without his or her permission;
- e) You shall not disassemble, decompile or reverse engineer any part of the Services, without Fusion Media's prior explicit written consent (which may be given or refused at its discretion on a case-by-case basis);
- f) You shall not impersonate any person or entity or otherwise misrepresent affiliation, connection or association with any person or entity, or use any fraudulent, misleading or inaccurate contact information;
- g) You may not remove, circumvent, disable, damage or otherwise interfere with any features of the Services or the Content, or interfere with, corrupt, or disrupt the operation or performance of the Services or the ability of any other person to use them (including, without limitation, by attempting to degrade the performance of the servers in any way);
- h) You must not circumvent any measures employed by the Group to prevent or restrict access to the site or any portion thereof, including, without limitation, any paywall or any features that enforce limitations on the use of the Service or the Content.
- i) You may not use the Services in connection with material, content or information which could be deemed to be offensive, inaccurate, incomplete, abusive, obscene, objectionable, defamatory, libelous, fraudulent or deceptive, indecent, pornographic, profane, threatening, advocating harassment or intimidation, distressing, vulgar, hateful, malicious, harmful for minors, racially or ethnically offensive, advocating racism, bigotry, hatred or physical harm of any kind against any group or individual, or disparaging the religious, political, or legal agenda of any person or entity, or is otherwise inconsistent with these Terms including any of our related policies.

11. User Content

Throughout your use of the Site and the Services you may have several opportunities to publish or submit User Content (as defined below). By publishing any User Content you hereby irrevocably agree to the rules and instructions detailed below.

"User Content" means any and all information and content that you or any other user submits to us, in connection with your or their use of the Services, including, without limitation, forum comments, sentiments published and user articles.

You are solely responsible for any User Content created by anyone using your Account ("**Your User Content**"), its accuracy and compliance with applicable laws, regulations and these Terms and Conditions. You assume all risks associated with the use of Your User Content, including, without limitation, any reliance on its accuracy, completeness or usefulness by others, or any disclosure of Your User Content that makes you or any third party personally identifiable.

You hereby represent and warrant that: (a) You are the sole owner of Your User Content, or have sufficient rights and authority thereto; (b) Your User Content does not violate these Terms and Conditions and/or any applicable laws or regulations; (c) Your User Content does not contain any virus, adware, spyware, worms, or other harmful or malicious code; and (d) your User Content is not offensive, inaccurate, incomplete, abusive, obscene, objectionable, defamatory, libelous, fraudulent or deceptive, indecent, pornographic, profane, threatening, advocating harassment or intimidation, distressing, vulgar, hateful, malicious, harmful for minors, racially or ethnically offensive, advocating racism, bigotry, hatred or physical harm of any kind against any group or individual, or disparaging the religious, political, or legal agenda of any person or entity, or is otherwise inconsistent with our policies.

All User Content will be public and viewable by any other person through the Site. The User Content may be indexed by third party search engines, such as Google, and therefore may be available through such search engines or appear as a search result on such search engines.

The Group is not obligated to backup any User Content and User Content may be deleted at any time. You are solely responsible for creating backup copies of Your User Content.

By posting or uploading User Content to the Services, you hereby grant, to the Group an irrevocable, nonexclusive, royalty-free and fully paid, worldwide license to reproduce, distribute, publicly display and perform, prepare derivative works of, incorporate into other works, and otherwise use Your User Content, and to grant sublicenses of the foregoing. You agree to irrevocably waive (and cause to be waived) any claims and assertions of moral rights or attribution with respect to User Content. You hereby represent and warrant that you have the right to grant to the Group the aforementioned license.

If you provide the Group any feedback or suggestions regarding the Services, including in connection with any Testimonial (as defined below) provided by you ("**Feedback**"), you hereby irrevocably assign to the Group all rights in the Feedback and agree that the Group (directly or through any other party) shall have the unlimited right to use such Feedback and related information in any manner it deems appropriate and that you will not be entitled to any consideration or compensation with respect to such use. Fusion Media will treat any Feedback you provide to Group as non-confidential and non-proprietary. You agree that you will not submit to the Group any information or ideas that you consider to be confidential or proprietary, or that are the confidential or proprietary information of any third party.

The Group does not, and is not required to, review or screen any User Content uploaded, except as and to the extent required by applicable law. Notwithstanding the above, the Group reserves the right, at its sole discretion to review any User Content, investigate, and/or take appropriate action against you, in its sole discretion. Such action may include removing or modifying Your User Content, terminating your account, and/or reporting you to law enforcement authorities.

The Group does not control User Content provided by other users which you may encounter throughout the Site, nor shall Group be responsible for any User Content. The Group makes no guarantees and no warranties regarding the accuracy, currency, suitability, non-infringement or quality of any User Content. Your interactions with other users of the Services are solely between you and such users. You agree that Fusion Media will not be responsible for any loss or damage incurred as the result of or in connection with any such interactions. If there is a

dispute between you and any user, The Group is under no obligation to become involved in its resolution or in any other manner whatsoever.

Please view our [Comment Guidelines](#) and our [Editorial Guidelines](#) for additional information.

Testimonial Program: The Group may, from time to time, invite you to participate in a product testimonial program. Participation in such program shall be your choice, at your sole discretion. If you choose to participate in such program, you will be asked to provide a testimonial in connection with your experience using any specific Subscription Product, as designated by the Group (the "**Testimonial**"). The Group may determine specific guidelines and criteria for such Testimonial program. For example, such guidelines can include the: 1) the specific Subscription Product regarding which the Testimonial shall be provided; 2) the media through which your Testimonial will be provided, *e.g.*, in writing, video, live interview with a Group representative, etc.; 3) the minimum/maximum length of the Testimonial; 4) additional instructions for the content of the Testimonial; 5) such other criteria determined by the Group. The Group may decide to grant participants of the testimonial program a gift card or other reward, to thank you for your participation in the program. If the Group decides to grant such reward, you will only be entitled to it if your Testimonial meets the Group's criteria.

Prior to the obtaining the Testimonial from you, the Group may review your usage of the Subscription Product or the Site in order to tailor the interview discussion and Testimonial to your specific experience. The Testimonial may be published on the Site and its affiliated platforms or on the Group's marketing materials, alongside a photograph of Yourself, as provided by you. Notwithstanding the above, the Group will not be required to publish your Testimonial, and will have full discretion to decide whether to publish your Testimonial or not. Furthermore, the Group will be entitled to remove your Testimonial at any time, without providing you any prior notice (written or otherwise). You hereby understand that your Testimonial may be minorly edited by the Group, for length, grammar and clarity.

12. Legal Restrictions

Without limiting the foregoing, you understand that laws and regulations regarding financial contracts and services may vary throughout the world, and it is your sole obligation to ensure that you fully comply with any law, regulation or directive, applicable to your country of residence with regards to the use of the Services. The ability to access our Services does not necessarily mean that our Services or your activities via the Services, are legal under the laws, regulations or directives applicable to your country of residence.

The Services do not constitute, and may not be used for the purposes of, an offer or solicitation to anyone in any jurisdiction in which such an offer or solicitation is not authorized, or to any person to whom it is unlawful to make such an offer or solicitation. Access to the Services, and the offering of financial contracts via our Services, may be restricted in certain jurisdictions, and, accordingly, users accessing our Services are required to inform themselves of, and to observe, such restrictions.

13. Links to Third Party Sites and Use of Third Party Software

The Services contain advertisements to third party websites and services operated by third parties other than the Group (the "**Third Party Advertisers**"). Such advertisements may include, without limitation, ad banners, webinars, offers to register to third party services, "trade now" buttons, directories, sponsored articles, press releases, or such other hyperlinks throughout the Site, and may also include email communications including third party offers (the "**Ads**"). You acknowledge that the Group may be compensated by the Third Party

Advertisers for such advertisements, including compensation which is based on your interaction or engagements with the advertisements or services.

Such hyperlinks are provided for your reference and convenience. you agree not to hold the Group responsible for the content or operation of such websites. An advertisement on the Site for another website or third-party service provider does not imply that the Group endorses such third party or any content on that website or the operator or operations of that website. The Group is in no way involved in operating the third party websites and services offered therein, and they are subject to separate terms and conditions, privacy policy, copyright notices and license provisions. You are solely responsible for determining the extent to which you may use any content or such website. The Group does warrant that Third Party Advertisers are licensed or regulated in your jurisdiction, and it is your obligation to ensure that any Third Party Advertiser you engage with is properly licensed.

Furthermore, certain parts of the Services contain third-party software, including but not limited to "open source" software. Use of third-party software or third party site may be governed by separate terms and conditions, privacy policy, copyright notices and license provisions, which shall be made available to you, as applicable, either by Group or by such third-party software provider. You shall not use, and shall indemnify and hold Group harmless for any such use by or on behalf of you, in a manner which infringes the rights of any third-party or which is in contravention to these Terms and Conditions and/or any specific license terms

You agree not to hold Fusion Media, its officers, directors or employees and their affiliates, liable for any loss or damage of any sort incurred as a result of any such use of third party software or services by you or any of your affiliates.

FUSION MEDIA, ITS OFFICERS, DIRECTORS OR EMPLOYEES AND THEIR AFFILIATES, HAVE NO LIABILITY TO YOU OR ANY THIRD PARTIES IN ANY CIRCUMSTANCE WITH RESPECT TO ANY ENGAGEMENT OR TRANSACTION BETWEEN YOU AND ANY THIRD PARTY ADVERTISER.

14. Market Information

The Group may make available to you through one or more of its Services a broad range of financial information data and services that is generated internally, or obtained from agents, vendors, stock exchange or partners, or using certain AI services ("**Third Party Providers**") such as MSCI LIMITED ("**MSCI**"). This includes, but is not limited to, financial market data, quotes, news, analyst opinions, research reports, graphs and data ("**Market Information**").

Market Information provided on the Services is not intended as investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such. Credit ratings are statements of opinions and are not statements of fact. A reference to a particular investment or security, a rating or any observation concerning an investment that is part of the Market Information is not a recommendation to buy, sell or hold such investment or security, does not address the suitability of an investment or security and should not be relied on as investment advice. Group does not endorse or approve the Market Information, and we make it available to you only on an "AS IS" basis, only for your internal use and not for any commercial purpose. Neither Fusion Media nor any of its Third Party Providers (such as MSCI), any affiliates involved in or related to compiling, computing or creating the Market Information (i) make any express or implied warranties or representations with respect to the Market Information or the results to be obtained by the use thereof, (ii) guarantee the accuracy, adequacy, timeliness, completeness, timeliness, availability, non-infringement, merchantability and fitness for a particular purpose, or correct sequencing of the Market Information, or warrant any results from your use or reliance on the

Market Information, and (iii) is responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such Market Information.

Historical data and analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. You assume the entire risk of any use it may make or permit to be made of the Market Information. Without limiting any of the foregoing, in no event shall Fusion Media or any other Third Party Provider or any of its affiliates or any other person involved in or related to compiling, computing or creating the Market Information (i) have any liability for any direct, indirect, special, incidental, punitive, consequential or any other damages, costs, expenses or losses (including, without limitation, lost profits and opportunity costs or lost income) in connection with any use of the Content, even if notified of, or if it might otherwise have anticipated, the possibility of such damages.

Market Information may quickly become unreliable for various reasons including, for example, changes in market conditions or economic circumstances. Neither Fusion Media nor the Third Party Providers are obligated to update any information or opinions contained in any Market Information, and we may discontinue offering Market Information at any time without notice. You agree that neither Fusion Media nor the Third Party Providers are liable in any way for the termination, interruption, delay or inaccuracy of Market Information. You will not "deep-link", redistribute or facilitate the redistribution of Market Information, nor will you provide access to Market Information to anyone who is not authorized by us to receive Market Information.

With regard to any Market Information displayed on the Services, you are prohibited from, and hereby represent and warrant that you shall not: (i) copy, store, sell, license, distribute, reproduce, transmit or duplicate to any third party or to any person any Market Information or any part thereof in any form or by any means, without obtaining prior written consent, on a case by case basis, from Fusion Media and/or any of the applicable Third Party Provider; (ii) make the Market Information available on any website or in an application, or available to the public via the internet or otherwise; (iii) use the Market Information for the purpose of creating and/or operating (directly or by any third party) any financial product, index or service, or in any other manner without Fusion Media or its applicable Third Party Providers' permission; (iv) use or remove any of the Marks and you hereby acknowledge that Fusion Media or its applicable Third Party Providers are the owners of the intellectual property rights in, and relating to, the Market Information any Marks; (v) use the Market Information in any way or for any purpose that would require a separate license from Fusion Media or its applicable Third Party Providers or any other person; and (vi) permit, or purport to permit, any third party to do any of the foregoing.

15. Artificial Intelligence (AI) Content and Tools

The Group may provide you with services and content and any other Market Information generated by or with the assistance of using certain artificial intelligence tools ("**AI Services**"). While we strive to ensure that AI generated content is accurate and relevant, we make no representations or warranties of any kind concerning its completeness, accuracy, reliability, or suitability for any specific purpose. All AI Services are provided on an "as-is" basis for informational and educational purposes. You acknowledge that AI-generated content may not reflect current information or developments and should not be relied upon as the sole basis for making decisions. By using this platform, you agree that we shall not be held responsible or liable for any actions taken based on AI-generated content. We encourage users to verify any information independently and consider seeking professional advice where appropriate. Please note that any and all disclaimers regarding the Services, the Content and any Market Information will also apply to any Content created by using any AI Services.

16. Subscription Services

While some of the Services provided by us are provided free of charge, we offer you paid subscription services which include certain advanced features and tools (the "**Subscription Services**"). Such Subscription Services may include, among others, InvestingPro, InvestingPro+, ProPicks, Ad-free service, and other Subscription Services that the Group may offer from time to time. Any Subscription Services will be governed by these Terms.

Your initial paid subscription will commence immediately upon your subscription for a Subscription Service (unless you are receiving a Free Trial (as defined below), in such case your subscription will commence immediately upon the expiration of your Free Trial period). You will be given access to the Subscription Service product immediately after your payment account is billed the applicable Subscription Fee (as defined below).

ONCE YOU SUBSCRIBE TO THE SUBSCRIPTION SERVICES, YOU WILL NOT BE ENTITLED TO ANY REFUND IN CONNECTION WITH THE SUBSCRIPTION FEE ALREADY PAID BY YOU. YOU CAN CANCEL YOUR AUTO-RENEWAL AT ANY TIME. SEE [HERE](#) FOR MORE INFORMATION. BY SUBSCRIBING TO THE SUBSCRIPTION SERVICE, YOU CONSENT TO RECEIVING IMMEDIATE ACCESS TO THE SUBSCRIPTION SERVICES, AND YOU HEREBY ACKNOWLEDGE THAT YOU WAIVE ANY RIGHT OF WITHDRAWAL YOU MAY HAVE.

If you register for Subscription Services, you must designate a payment method and provide accurate billing and payment information (which you must keep up to date as long as you use the Subscription Services) and you agree to pay the applicable subscription fees set forth on the Site and/or App (the "**Subscription Fee**").

If the Subscription Services includes a third-party product or service, you understand and agree that your purchase and use of such services is also subject to the policies and guidelines of such third party, including their terms of service and privacy policy, which you should read thoroughly before agreeing to them. The Group assumes no liability or responsibility on such products or services that are provided by a third party.

a. **Individual User.**

By purchasing any of the Subscription Services you hereby acknowledge that you are an individual, and not a business or corporation. The Subscription Services are available only for individuals, and the Group does not allow the purchase of any subscriptions by any businesses or corporations. Furthermore, as stated above, all use of Subscription Services is solely for personal use, and use of the Subscription Services for any commercial or business use shall be strictly prohibited.

b. **Auto-Renewal.**

When you subscribe to a Subscription Service, you acknowledge and agree that your subscription will automatically renew at the end of each billing cycle, unless you cancel your subscription prior to the renewal date. The renewal will be for the same duration as the original subscription term, and your chosen payment method will be automatically charged the subscription fee at the beginning of the billing cycle, unless otherwise specified at the time of purchase. You may cancel your auto-renewal at any time through your account settings or by contacting our customer support team at support@investing.com. However, no refunds will be provided for partial billing periods or unused services. You will be charged so long as your subscription remains active, even if you have not downloaded or used such Subscription Service or accessed your Account.

Please ensure your account information is up to date to receive important updates and avoid disruptions to your service.

Unless otherwise stated herein or with respect to any specific terms that may apply to any specific Subscription Service, your subscription will be automatically renewed at the then-current price, excluding promotional and discount pricing, unless we notify you (including via email or through the Services) of a rate change prior to your auto-renewal, in which case you will have the right to cancel the renewal of your subscription.

We may, in our sole discretion, post charges to your payment method individually or aggregate charges for some or all of your Subscription Services with us. Every subscription period to which you have subscribed and the charges for any renewed period are made automatically through the payment service provider you have initially used to purchase Subscription Service, or through another payment service provider used by us at such time, as shall be elected by us in our sole discretion.

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In order to purchase any Subscription Service, you will be required to make the payments specified in the dedicated offering page. Certain additional charges may also apply to you, for example, payment processing fees or other related charges. The subscription fee may include VAT, sales tax or other taxes and fees, if applicable. You are required to pay any applicable taxes relating to any purchases you make.

Payments will be processed through the payment method chosen by you from the options available to you at checkout. Such payment methods may include credit card, PayPal wallet and such other other methods we make available, such as Google Pay, Apple Pay, and if you purchase your subscription through the mobile application, payment will be processed by the relevant mobile app marketplace (e.g. Google Play, Apple App Store). You must provide accurate billing information, and promptly update any changes to it (such as card numbers and expiry dates). You undertake that you are the owner of the payment method used by you. We reserve the right to use other third-party payment processing services for such purposes in the future, and/or to migrate any required data to other providers as necessary in order to maintain the continuity of the Subscription Services and related payments.

In order to process your payment, we may transfer your personal information with certain third parties, including without limitation, payment processors. This may include your contact information, (e.g., your name, email, billing address, and identity number), your financial information (e.g., credit card number, bank account and payment amount) and any other information necessary in order to complete the purchase of any Subscription Service.

Furthermore, you acknowledge and agree that you are responsible for all charges incurred under your Account, including purchases made through your Account or any sub-or linked accounts (including, without limitation, any person with implied, actual, or apparent authority or anyone who gains access to your Account for any reason, including your failure to safeguard your authentication credentials). You authorize and direct us to charge your designated payment method for these charges or, if it fails, to charge any other payment method you have on file with us, even if we received it in association with other services you are responsible for all charges even if your payment method fails or is denied. Without derogating from the generality of the foregoing, we may: (i) import payment information you entered during a prior purchase and provide you the option to use that payment information during purchase of a new product. You permit us to obtain and use updated information from the issuer of your payment method in accordance with the policies and procedures of any applicable card brands; and/or (ii) continue charging a payment method past its expiration date at our

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d. No Refunds.

Notwithstanding anything to the contrary (but subject to any applicable law), all charges for the Subscription Services are non-refundable.

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e. Free Trials.

We may offer you, from time to time, free trials for certain Services, so that you may try one or more of our Subscription Services without charge or obligation ("Free Trial"). Upon the completion of the Free Trial, your subscription will be automatically renewed, and the periodic subscription fees will be charged at the then-applicable rate upon expiration of the Free Trial period, unless you cancel your subscription prior to the expiration of the Free Trial (or unless otherwise stated). Once the Free Trial expires, and the subscription is renewed, it will be considered a Subscription Service for all intents and purposes, and all sections pertaining to such Subscription Services will apply.

If you are not satisfied with a particular Subscription Service, you must cancel the subscription before the Free Trial ends to avoid charges. We reserve the right to limit you to a maximum number of Free Trials or promotion of a Subscription Service and to prohibit the combining of Free Trials and other promotional offers.

f. Termination.

We, in our sole discretion, may change, discontinue or terminate any or all aspects of a Subscription Service without notice, including access to support services, content and/or other products or services ancillary to the Subscription Services.

g. Change in Fees and Billing Method.

We may change our fees and billing methods at any time. We will provide you with notice via email of any price increase at least thirty (30) days in advance. Subject to applicable law: (i) if you disagree with any proposed change, your sole remedy is to cancel your Subscription Service(s) before the price change takes effect; and (ii) your continued use of or subscription to the Subscription Service after the price change takes effect constitutes your agreement to pay the new price for the Subscription Services.

h. Delinquency.

After 30 days from the date of any unpaid charges, your Subscription Services will be deemed delinquent and we may terminate or suspend your Account and Subscription Service for nonpayment, without derogating from any other remedy that we may have. In such case, you will also be liable for any fees, including attorney and collection fees, incurred by us in our efforts to collect any remaining balances from you.

i. Notice Period.

You must notify us in writing about any billing problems or discrepancies within 90 days after they first appear on your billing method statement. If you do not bring them to our attention in writing within 90 days and specifying the reason for such discrepancy or problem, you waive your right to dispute such problems or discrepancies.

j. Fraud Protection.

We may take steps to verify the validity of the credit card or other payment method information you provide to us, including debiting amounts of \$1.00 or less from your credit card and then immediately crediting it back. You authorize us to do so for verification and anti-fraud purposes.

17. Special Condition Regarding Specific Services

These special conditions (the "**Special Conditions**") set forth specific terms which apply to specific services offered through the Site. The Special Conditions constitute an integral part of the Terms and Conditions. In the event of a conflict between a provision of these Special Conditions and any provision of the Terms and Conditions, then the Special Conditions shall prevail.

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b. WarrenAI Chatbot Disclaimer

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You understand that while the Internet and the World Wide Web are generally reliable, technical problems or other conditions may delay or prevent you from accessing any of the Services or may prevent us from providing any of the Services. Without derogating from anything else herein, neither the Group nor any their shareholders, officers, agents, employees and service providers will be responsible for an impossibility to access any of the Services, execute orders and requirements due to failures in the operation of informational systems caused by technical faults, which are beyond its control.

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3. Identification of the material on our services that you claim is infringing and that you request us to remove;
4. Sufficient information to permit us to locate such material;
5. Your address, telephone number, and e-mail address;
6. A statement that you have a good faith belief that use of the objectionable material is not authorized by the copyright owner, its agent, or under the law; and
7. a statement that the information in the notification is accurate, and under penalty of perjury, that you are either the owner of the copyright that has allegedly been infringed or that you are authorized to act on behalf of the copyright owner.

Please note that pursuant to 17 U.S.C. § 512(f), any misrepresentation of material fact in a written notification automatically subjects the complaining party to liability for any damages, costs and attorney's fees incurred by us in connection with the written notification and allegation of copyright infringement.

For any copyright related inquiries please contact us using the below details:

Email: Legal@investing.com

Address: Fusion Media Ltd., 3076 Sir Francis Drake's Highway, P.O. Box 3463, Road Town, Tortola, British Virgin Islands

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- You may manage or cancel subscriptions by adjusting your Apple account settings after purchase.

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Without prejudice to any other rights in these Terms and Conditions, if you breach in whole or in part any provision contained herein, Fusion Media or any of its affiliates which provide the Services to you reserve the right to take such action as they see fit, including (but not limited to) terminating any agreement in place with you, terminating or blocking all or any portion of the Services made available to you and/or taking legal action against you.

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YOU AGREE THAT YOU MAY BRING CLAIMS AGAINST FUSION MEDIA ONLY IN YOUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING AS TO ALL DISPUTES.

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