



StratIQ AI

Terms of Service

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Contents

1	Definitions	3
2	Eligibility and accounts	4
3	Firm and organization accounts	4
4	Plans, free trials, fees, renewal, and cancellation	4
5	Usage allowances and limits	5
6	Beta, preview, and early access features	5
7	Customer Data	5
8	Confidentiality	6
9	AI features and Output	6
10	Model Providers	7
11	Third-party integrations	7
12	Acceptable use	8
13	Security	8
14	Support and availability	9
15	Feedback	9
16	StratiqSphere community	9
17	Our intellectual property	9
18	Term, suspension, and termination	9
19	Disclaimers	10
20	Limitation of liability	10
21	Indemnification	10
22	Governing law and disputes	10
23	Changes to the Service and these Terms	11
24	General	11
25	Contact us	11

These Terms of Service ("Terms") are an agreement between you and StratiqAI, LLC, a limited liability company organized under the laws of Oregon ("StratiqAI," "we," "us," or "our"). They apply to everyone who accesses or uses the Service, including website visitors, trial users, paying customers, users of firm and organization accounts, and StratiqSphere community members.

The "Service" means our website at <https://www.stratiqai.com> (the "Site"); the StratiqAI application, available at our app domain (the "App"); our AI agents, workflows, scheduled and proactive tasks, and integrations; StratiqSphere, our community hosted on Circle; and related support and services.

By accessing or using the Service, creating an account, or accepting these Terms at sign-up or checkout, you agree to these Terms and acknowledge the StratiqAI Privacy Policy (Last Updated October 11, 2026) (the "Privacy Policy"). The Privacy Policy explains how we handle personal information, including our role for Customer Data (Section 2), where data is stored (Section 5), security (Section 8), data retention and deletion (Section 9), and cookies (Section 14). If you use the Service on behalf of a company, firm, or other organization, you represent that you have authority to bind it, and "you" and "Customer" refer to that organization.

Order of precedence. If you or your organization has signed an order form, master services agreement (MSA), or other written agreement with StratiqAI for the Service, that agreement controls over these Terms where they conflict. A Data Processing Agreement (DPA), where in place, controls on matters of personal data processing.

1. Definitions

- **"Agents"** means the AI agents available in the App.
- **"Customer"** means the individual or organization that holds the account and, for paid plans, the subscription.
- **"Authorized Users"** means individuals the Customer permits to use its account, such as employees of a firm.
- **"Customer Data"** means files, conversations, connected-tool data, agent memory, agent outputs, and other content submitted to, uploaded to, or connected to the App by or for a Customer, including data Agents access from Third-Party Services the Customer connects. This matches the definition in Section 2 of the Privacy Policy. Information about you as an account holder, website visitor, trial requester, billing contact, or community member is not Customer Data. It is the information the Privacy Policy describes as "our own data," and the Privacy Policy governs it.
- **"Output"** means content generated by Agents or AI models for a Customer through the Service.
- **"Plan"** means the free trial, subscription tier (such as base or pro), or order form under which a Customer accesses the App, including its features, limits, and usage allowances.
- **"Billing Policy"** means the StratiqAI Billing, Renewal, and Cancellation Policy, which is incorporated into these Terms.
- **"Third-Party Services"** means tools, platforms, and services not provided by StratiqAI, such as CRMs, email, calendars, document storage, and deal platforms.

- **"Model Providers"** means our AI model gateway and the providers of AI models made available through the Service.

2. Eligibility and accounts

- The Service is intended for professional and business use. You must be at least 18 years old and able to form a binding contract.
- You must provide accurate account information and keep it current. You are responsible for keeping sign-in credentials secure, for all activity under your account, and for promptly notifying us of any unauthorized use at info@stratiqai.com.
- Accounts may not be shared except as your Plan allows.

3. Firm and organization accounts

- A Customer that is an organization is responsible for its Authorized Users' compliance with these Terms and for all activity under its account.
- The organization, not the individual Authorized User, controls the Customer Data in its account.
- Each organization has owner, admin, and member roles. Billing, settings, team membership, agent hiring, and connected-system changes are limited to the roles that need them. Owners and admins may be able to manage Authorized Users' access and the organization's data. The Customer is responsible for assigning roles appropriately.
- After a subscription is cancelled, there is a 7-day grace period. Then the environment, including its virtual machine and volume, is deprovisioned.

4. Plans, free trials, fees, renewal, and cancellation

The StratiqAI Billing, Renewal, and Cancellation Policy (the "Billing Policy") is part of these Terms. It covers plans and pricing, free trials (including conversion to a paid plan when a trial ends), billing cycles, payment methods, taxes, the AI usage balance, plan changes, automatic renewal, price changes, failed payments, cancellation, refunds, and billing disputes. In summary:

- **Plans.** Features, limits (including how many Agents you can hire), usage allowances, and retention periods depend on your Plan, as described in the Billing Policy and at our website pricing page or in your order form.
- **Free trials.** A payment method is required to start a trial, and the trial converts to a paid plan when it ends unless you cancel first, as described in Section 2 of the Billing Policy.
- **Payment.** You authorize us, through our payment processor, to charge your payment method for all fees when due. Card numbers never touch StratiqAI systems.
- **Automatic renewal.** Paid subscriptions renew automatically until cancelled, as described in Section 8 of the Billing Policy.

- **Cancellation and refunds.** You can cancel online or by email, as described in Sections 9–11 of the Billing Policy.

5. Usage allowances and limits

- Plans may include AI model usage allowances or a prepaid AI balance, as described in your Plan or order form. AI usage is capped by a spending limit tied to your available balance. When the balance runs out, new AI work pauses until more balance is available, rather than running up charges. Top-ups, any auto-recharge, and rollover or expiry are described in Section 6 of the Billing Policy.
- We may apply reasonable technical limits to protect the Service, such as rate limits, file-size limits, or limits on scheduled tasks.

6. Beta, preview, and early access features

From time to time we may offer features, Agents, or programs labeled beta, preview, early access, or similar ("Beta Features"). Beta Features are provided "as is," may contain bugs, may change or be discontinued at any time without notice, are not covered by any service level commitment, and may be subject to additional terms we provide. Your use of Beta Features is optional. Section 15 (Feedback) applies to feedback about Beta Features.

7. Customer Data

- **Ownership.** As between you and StratiqAI, the Customer owns its Customer Data. We claim no ownership of it.
- **Our limited license.** You grant StratiqAI a limited, non-exclusive license to host, store, process, transmit, and display Customer Data only as needed to provide, secure, and support the Service for you, to follow your instructions, and to comply with law.
- **Dedicated environment.** Each Customer's working data is stored in a dedicated environment with its own virtual machine, encrypted volume, and database. Uploaded files and backup archives are kept in encrypted object storage. Customer environments run in United States regions by default (Privacy Policy, Section 5).
- **Retention.** Chat messages and agent tool activity are kept for 90 days on base plans and 365 days on pro plans, then deleted automatically. Export any records you need to keep longer. Other retention terms are in Section 9 of the Privacy Policy.
- **Export and deletion.** Customers can export or delete their own Customer Data. Deleted data may remain in backups until they expire. Volume snapshots are kept for 60 days, and off-platform archives for 90 days.
- **Use of Customer Data and model training.** We process Customer Data only to operate your Agents and provide the Service. We do not use Customer Data to train AI models. Model Providers' practices are described in Section 10 and in Section 7 of the Privacy Policy.

- **Your responsibilities.** You represent that you have all rights, consents, and permissions needed to upload, connect, and process Customer Data through the Service, including under confidentiality agreements, NDAs, listing and engagement agreements, and privacy laws. You are responsible for the accuracy and legality of Customer Data and for any notices to and consents from the people whose information it contains.
- **Personal data and roles.** For Customer Data, StratIQAI acts as a "service provider" or "processor" on your behalf, and you act as the "business" or "controller" (Privacy Policy, Section 2). You are responsible for handling privacy requests from individuals whose information is in your Customer Data, and we will help as required by law. Where required, our DPA applies to personal data processed on your behalf. To request it, email info@stratiquai.com.

8. Confidentiality

Commercial real estate work involves sensitive information: offering memoranda, rent rolls, financials, LOIs, pricing, client and investor information, and pipeline data. We treat all non-public Customer Data as the Customer's confidential information.

- We will use confidential information only to provide the Service and as described in these Terms and our Privacy Policy. We will disclose it only to our personnel, service providers, and Model Providers who need it to provide the Service and are bound by confidentiality or data protection obligations, or as required by law (with notice to you where legally permitted).
- We protect confidential information with at least reasonable care, including the safeguards described in our Privacy Policy (dedicated per-customer environments, encryption in transit and at rest, and credentials encrypted with a key unique to each environment).
- **Personnel access.** StratIQAI support access is limited to a named allowlist of staff accounts that sign in through single sign-on. Every operator change requires a written reason and is recorded in the audit log, and destructive operations require additional confirmation. Infrastructure credentials are scoped to a single environment.
- Non-public information we share with you about the Service (such as pricing in an order form or unreleased features) is our confidential information.
- Confidentiality obligations do not apply to information that is or becomes public through no fault of the receiving party, was already known to it, is independently developed, or is lawfully received from a third party without restriction.

9. AI features and Output

- **Output may be wrong.** Agents and AI models can produce Output that is inaccurate, incomplete, outdated, or inconsistent, even when it sounds confident. Cited sources can be misread or out of date. You must review Output before relying on it.
- **Not professional advice.** Output is not legal, tax, accounting, appraisal, valuation, investment, lending, or brokerage advice, and does not replace the judgment of a licensed professional.

- **You make the decisions.** You are solely responsible for decisions made and actions taken based on Output, including pricing, underwriting, offers, lending, investment, and client communications.
- **Agent actions.** Agents can take actions in Third-Party Services you connect, such as updating records or scheduling, when write access is turned on and you instruct them or set up workflows, scheduled jobs, or proactive tasks. By default, Agents must get a person's approval before running actions flagged as risky, and a fixed set of dangerous operations is always refused. Workspace admins can choose a less strict approval mode. If your organization does, it accepts responsibility for the actions Agents take without approval. You are responsible for actions you instruct, schedule, or approve, and for reviewing the results.
- **Adapting Agents.** Agents may update their long-term memory and skills over time based on how you work with them. When enabled, those changes require approval.
- **Ownership of Output.** As between you and StratiqAI, and to the extent permitted by law and applicable Model Provider terms, the Customer owns Output generated for it. Output may be similar to output generated for others, and you have no rights in other users' output.

10. Model Providers

- The Service provides access to AI models through our AI model gateway. Agents have default models, and you can choose other available models, subject to your Plan.
- To generate Output, task-scoped requests that may include Customer Data are sent to the Model Provider of the selected model. Your use of models through the Service is also subject to the terms and usage policies of our AI model gateway and of the applicable model provider, which may restrict certain uses.
- Model providers have their own data practices, and some may retain prompts or outputs or use them to train or improve their models. Zero data retention with AI model providers is planned but not yet in place. Review the data practices of the provider of any model you select. We do not control Model Providers and are not responsible for their services, availability, or data practices.
- Organizations with their own model provider agreements may be able to supply their own keys. If you do, your agreement with that provider governs that use, and charges from that provider are your responsibility.

11. Third-party integrations

- You can connect Third-Party Services through the provider's sign-in (OAuth) flow or an API key. By connecting a Third-Party Service, you authorize StratiqAI and your Agents to access, retrieve, and, where you instruct, write data to that service on your behalf.
- Connections start read-only. Writing to a Third-Party Service must be turned on for that connection and granted to each Agent individually. The data and actions available also depend on what each Third-Party Service's API supports and the access you grant.
- Your use of Third-Party Services is governed by your agreements with those providers, and you are responsible for complying with their terms, including limits on automated access. Third-Party Services

may change or stop supporting integrations at any time, and we are not responsible for Third-Party Services or their data handling.

- You can disconnect a Third-Party Service at any time. Disconnecting deletes its stored credentials from your environment. Files Agents already created remain in your library and projects until deleted.

12. Acceptable use

You agree not to, and not to allow others to:

- use the Service in violation of any law or regulation, including privacy, anti-spam (such as CAN-SPAM), telemarketing and texting (such as the TCPA and do-not-call rules), fair housing and anti-discrimination, securities, and real estate licensing laws;
- upload or process data you do not have the right to use, or use the Service to breach a confidentiality agreement, NDA, or duty to a client;
- send unsolicited or deceptive communications, or impersonate any person or organization;
- use Output to make decisions with legal or similarly significant effects on individuals (such as credit, tenancy, or employment decisions) without appropriate human review and legally required notices;
- infringe or misappropriate anyone's intellectual property or other rights;
- upload malware, or interfere with or disrupt the Service, other customers' environments, or our infrastructure;
- probe, scan, or test the vulnerability of the Service, or bypass security measures or Plan limits, except as part of responsible disclosure coordinated with us;
- reverse engineer, decompile, or attempt to extract source code, models, or prompts from the Service, except where the law forbids this restriction;
- scrape the Service or use it to build a competing product;
- resell, sublicense, or share access to the Service except as your Plan or order form allows; or
- use the Service in violation of any Model Provider's or Third-Party Service's usage policies.

We may investigate suspected violations and suspend access as described in Section 18.

13. Security

We use the safeguards described in Section 8 of the Privacy Policy and in our Security Architecture paper (<https://stratiqai.com/stratiqai-security-whitepaper.pdf>). StratiqAI's controls are designed to align with the AICPA SOC 2 Trust Services Criteria. StratiqAI has **not** yet completed an independent SOC 2 audit, and we make no claim of any certification or attestation of our own. Multi-factor authentication is not yet available. You are responsible for securing your devices, credentials, and connected accounts, and for assigning team roles appropriately. Report suspected vulnerabilities or security concerns to info@stratiqai.com or through the App's bug reporting tools, and please give us a reasonable chance to fix an issue before disclosing it publicly. If we become aware of a security incident affecting personal information, we will notify affected customers and individuals as required by applicable law.

14. Support and availability

We may perform maintenance and ship updates to the Service at any time, and will try to minimize disruption. Support is available M-F during normal business hours, Pacific Time.

15. Feedback

You may rate Agent responses, report bugs, and send suggestions. Please avoid including unnecessary confidential information in screenshots. You grant us a perpetual, irrevocable, worldwide, royalty-free license to use any feedback or suggestions to improve the Service, without obligation to you. This license covers your feedback, not your underlying Customer Data.

16. StratiqSphere community

StratiqSphere is our community hosted on Circle. Content you post there is visible to other members and is subject to Circle's terms. Don't post confidential deal data, client information, or anything you don't have the right to share. We may moderate or remove content and limit access to keep the community useful and respectful.

17. Our intellectual property

The Service, including the software, Agents, prompts, workflows we provide, designs, and trademarks, is owned by StratiqAI and its licensors. Subject to these Terms and your Plan, we grant you a limited, non-exclusive, non-transferable, revocable right to access and use the Service for your internal business purposes during your subscription or trial. All rights not expressly granted are reserved.

18. Term, suspension, and termination

- **Term.** These Terms apply from your first use of the Service until your account is closed or terminated. Paid subscriptions run for the billing period stated in your Plan or order form and renew automatically as described in Section 8 of the Billing Policy.
- **Cancelling and closing your account.** You may cancel your subscription at any time, as described in Section 9 of the Billing Policy. Refunds, if any, are described in Section 11 of the Billing Policy.
- **Suspension.** We may suspend access if you breach these Terms, fail to pay (as described in Section 12 of the Billing Policy), or your use creates security, legal, or operational risk, or if required by law. Where reasonable, we will give advance notice and an opportunity to cure.
- **Termination.** Either party may terminate for the other's material breach that is not cured within 5 business days after notice. We may discontinue the Service or a Plan with 14 days notice with a pro-rata refund amount.
- **Effect of termination.** Your right to use the Service ends. After a subscription is cancelled, you keep access until the end of your paid period, followed by a 7-day grace period to export your data (Billing

Policy, Section 10). Then your environment, including its virtual machine and volume, is deprovisioned, and the Customer Data in it is deleted, subject to backup expiry (up to 90 days) as described in Section 9 of the Privacy Policy. Fees owed before termination remain due.

- **Survival.** Sections that by their nature should survive (including Customer Data ownership, confidentiality, feedback, disclaimers, limitation of liability, indemnification, and governing law) survive termination.

19. Disclaimers

EXCEPT AS EXPRESSLY STATED IN A SIGNED ORDER FORM OR MSA, THE SERVICE, INCLUDING ALL AGENTS, MODELS, BETA FEATURES, AND OUTPUT, IS PROVIDED "AS IS" AND "AS AVAILABLE." TO THE MAXIMUM EXTENT PERMITTED BY LAW, STRATIQAI DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, AND ACCURACY. WE DO NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE, OR THAT OUTPUT WILL BE ACCURATE, COMPLETE, OR RELIABLE. WE ARE NOT RESPONSIBLE FOR THIRD-PARTY SERVICES OR MODEL PROVIDERS.

20. Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW:

- NEITHER PARTY WILL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, REVENUE, DEALS, COMMISSIONS, GOODWILL, OR DATA, EVEN IF ADVISED OF THEIR POSSIBILITY; AND
- STRATIQAI'S TOTAL LIABILITY ARISING OUT OF OR RELATING TO THE SERVICE OR THESE TERMS WILL NOT EXCEED \$1000.

21. Indemnification

You will defend, indemnify, and hold harmless StratiqAI and its officers, employees, and agents from third-party claims arising from your Customer Data, your use of the Service or Output, your use of Third-Party Services through the Service, or your breach of these Terms or applicable law.

22. Governing law and disputes

These Terms are governed by the laws of Oregon, without regard to conflict-of-law rules. Any dispute will be resolved in arbitration.

23. Changes to the Service and these Terms

We may update the Service and these Terms from time to time. We will revise the "Last Updated" date and, for material changes, notify account holders by email or in the App before the changes take effect, consistent with Section 16 of the Privacy Policy. Price changes for a paid subscription are handled as described in Section 8 of the Billing Policy. Continuing to use the Service after changes take effect means you accept the updated Terms.

24. General

- **Entire agreement.** These Terms, together with the Billing Policy, our Privacy Policy, and any order form, MSA, or DPA you agree to, are the entire agreement between you and StratiqAI regarding the Service.
- **Assignment.** You may not assign these Terms without our consent. We may assign them in connection with a merger, acquisition, or sale of assets.
- **Force majeure.** Neither party is liable for delays or failures caused by events beyond its reasonable control, including outages of hosting providers, Model Providers, or Third-Party Services.
- **Export and sanctions.** You will comply with applicable export control and sanctions laws.
- **Severability and waiver.** If any provision is unenforceable, the rest remains in effect. Failure to enforce a provision is not a waiver.
- **Notices.** We may send notices to the email address on your account. Send notices to us at 1095 Dollar Street, West Linn, OR 97068, with a copy by email to info@stratiqai.com.

25. Contact us

- General questions: info@stratiqai.com
- Billing and cancellations: info@stratiqai.com
- Privacy requests: info@stratiqai.com
- Security reports: info@stratiqai.com
- Legal notices: info@stratiqai.com
- Mailing address: 1095 Dollar Street, West Linn, OR 97068