

Terms of Service

Effective Date: January 30th, 2024

Welcome to www.finfast.ai, a website managed by Oxbridge Economics. Please review these Terms of Service ("Terms") thoroughly before utilizing the website ("Service").

1. **Acceptance of Terms:** Your access to and use of the Service is predicated on your acceptance of and compliance with these Terms. These Terms are applicable to all visitors, users, and others who access or use the Service.
2. **Agreement to Terms:** By accessing or using the Service, you confirm your agreement to be legally bound by these Terms.
3. **Reservation of Rights:** Oxbridge Economics retains the exclusive right to restrict, suspend, or terminate your access to and use of the Service at its discretion.

It is crucial to periodically review these Terms, as continued use of the Service constitutes acceptance of any revisions.

Our Services

Oxbridge Economics offers FinFAST, a digital platform to revolutionize the way financial information is searched and analyzed. By harnessing the power of Artificial Intelligence (AI), we cater to the specific needs of financial analysts, investors, and data scientists both in Hong Kong and internationally. The platform will be accessible online at <https://www.finfast.ai>. FinFAST provides multiple functionalities, including financial information search, financial chatbot, citation map (i.e., source tracking), sentiment analysis, and automated data analysis and visualization.

Acceptable Use Policy

Age Requirements

- You must be at least 13 years old to use the Service.
- If you are under 18, you must have permission from a parent or legal guardian to use the Service.

Account Responsibility

- You are responsible for all activities that occur under your account.
- You must not share, transfer, or sell your account.

Prohibited Uses

- You must not use the Service in any way that could damage it or impair anyone else's use of it.
- The Service must not be used for unlawful, illegal, fraudulent, or harmful activities, such as promoting hate, harassment, violence, political manipulation, spam, or malware.

Data Collection and Use

- You are prohibited from conducting any systematic or automated data collection activities, including scraping, data mining, data extraction, or data harvesting, in relation to the Service.
- You must not use the Service to feed data into other services, websites, or databases.

Content and Attribution

- You must not republish content generated by the Service without appropriate citation of the source and the context in which the content was created.
- Misrepresenting the source or nature of content generated by the Service is strictly prohibited.

User-Generated Content Policy

Ownership and Rights

- You retain ownership of the intellectual property rights of any content you provide to the Service.
- What belongs to you stays yours.

Licensing to Us

- When you provide content to the Service, you grant us and our partners a global license to use, host, store, reproduce, modify, create derivative works, communicate, publish, perform publicly, display publicly, and distribute your content.
- This license is solely for the purpose of operating, promoting, and enhancing the Service, and developing new services.
- Ensure you possess the necessary rights to grant this license for any content you submit.

Responsibility for Content

- You are solely responsible for the content you submit. This includes ensuring its legality, reliability, and appropriateness.
- Oxbridge Economics does not control the content posted through the Service and does not guarantee its accuracy, integrity, or quality.

Exposure to Content

- By using the Service, you may encounter content that could be offensive, indecent, or objectionable. Oxbridge Economics is not liable for any such content.
- Evaluate and bear all risks associated with the use of any content, including reliance on its accuracy, completeness, or usefulness.

Content Management

- Oxbridge Economics may preserve content and may disclose it if legally required.

Intellectual Property Rights Policy

Respect for Intellectual Property

- Oxbridge Economics respects the intellectual property rights of all individuals and entities and expects the same from all users of the Service.
- Access to the Service is granted for your personal, non-commercial use only.

Prohibited Actions

- Unauthorized activities such as reverse engineering, copying, reproducing, or any form of intellectual property theft from the Service are strictly prohibited.
- Engaging in such activities may lead to legal consequences.

Handling Copyright Infringement

- Oxbridge Economics takes copyright infringement allegations seriously and adheres to applicable laws.
- We will respond promptly to notices of alleged infringement that are compliant with the law.

Reporting Infringement

- If you believe that your work has been used in a way that constitutes copyright infringement, please contact us immediately at admin@oxbridge-econ.com.

Limitation of Liability Clause

Scope of Liability

- Oxbridge Economics, including its directors, employees, partners, agents, suppliers, or affiliates, shall not be liable for any indirect, incidental, special, consequential, or punitive damages.
- This includes, but is not limited to, losses of profits, data, use, goodwill, or other intangible losses.

Conditions of Liability

- Damages arising from your ability or inability to access or use the Service.
- Damages resulting from the actions or content of any third party associated with the Service.
- Losses stemming from content obtained through the Service.
- Harm from unauthorized access, use, or alteration of your transmissions or content.

Legal Basis

- This limitation applies whether the damages arise from warranty, contract, tort (including negligence), or any other legal theory.
- This applies even if Oxbridge Economics has been informed of the potential for such damages and regardless of whether a remedy fails in its essential purpose.

Disclaimer

Risk and Service Provision

- Your use of the Service is entirely at your own risk.
- The Service is offered on an "AS IS" and "AS AVAILABLE" basis without warranties of any kind, either express or implied.

Exclusion of Warranties

- Oxbridge Economics disclaims all warranties, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, non-infringement, or course of performance.

Service Limitations

- Oxbridge Economics does not guarantee that the Service will operate uninterrupted or be available at any specific time or location.
- We do not warrant that errors or defects in the Service will be corrected.
- There is no warranty that the Service is free from viruses or other harmful components.
- There is no guarantee that the results obtained from using the Service will meet your expectations or requirements.

Indemnification Clause

Agreement to Indemnify

- You agree to defend, indemnify, and hold harmless Oxbridge Economics, its licensees, and licensors, as well as their employees, contractors, agents, officers, and directors from all liabilities, claims, and expenses, including attorney fees, that arise from or relate to your use of the Service.

Scope of Indemnification

This indemnification covers:

- a) Your use and access of the Service, either by you or anyone using your account and password.
- b) Any breach of these Terms of Service by you.
- c) Any content you post on the Service.

Responsibility

- This responsibility includes covering any resulting claims, damages, losses, liabilities, costs, or debts, and expenses, including legal fees.

Changes to Terms

Right to Modify Terms

- We reserve the right to modify or replace these Terms at our sole discretion at any time.

Notification of Changes

- In the event of a material change, we will endeavor to provide at least 30 days' notice before any new terms take effect.
- The determination of what constitutes a material change will be made at our sole discretion.

Acceptance of Revised Terms

- Upon modification, we will post the updated Terms and revise the "Last updated" date noted at the beginning of the document.
- By continuing to access or use our Service after these revisions become effective, you agree to be bound by the revised terms.
- If you do not agree to the new terms, you should discontinue using the Service.

Contact Us

- If you have any questions about these Terms, please contact us at admin@oxbridge-econ.com.