

Effective Date: March 20th, 2025

1. Introduction

Welcome to **Stonk-Hub**. These Terms of Service ("Terms") govern your use of our services, including but not limited to our chatbot providing access to historical financial and market data and downloadable reports (collectively, the "Services").

By accessing or using our Services, you agree to be bound by these Terms. If you do not agree, do not use the Services.

2. Eligibility

You must be at least **18 years old** to use our Services. By agreeing to these Terms, you represent and warrant that you meet this age requirement.

3. Description of Services

Stonk-Hub provides users with access to **historical financial and market data** via a conversational chatbot interface. Users may request data and receive a download link for reports and datasets.

The Services are provided **solely for educational, informational, and internal business purposes**.

Commercial use, redistribution, resale, automated scraping, or republication of any data obtained through Stonk-Hub is strictly prohibited.

4. Subscription and Payment

4.1. Subscription

Access to the Services is provided on a subscription basis. Details of subscription plans, including pricing and features, are made available on our website and may be subject to change at our discretion.

4.2. Billing

Payments are processed via **Stripe**. Stonk-Hub reserves the right to modify billing procedures in compliance with German and EU tax regulations.

4.3. No Refunds

All payments made are **non-refundable**, including cases of early termination or cancellation of subscriptions by the user.

5. User Accounts and Security

You may be required to create an account to access the Services. You agree to provide accurate, current, and complete information during registration and to update such information as necessary.

You are responsible for safeguarding your login credentials. You agree not to disclose your password to any third party and to notify Stonk-Hub immediately of any unauthorized use of your account.

6. Acceptable Use Policy

You agree to use the Services only for lawful purposes and in accordance with these Terms. You specifically agree not to:

- Resell, redistribute, sublicense, or make the data or Services available to third parties.
- Use the Services in any manner that violates applicable laws or regulations.
- Engage in data mining, scraping, or similar data gathering or extraction methods.
- Reverse engineer, decompile, or disassemble any part of the Services.

Stonk-Hub reserves the right to terminate or suspend your access immediately if you violate this Acceptable Use Policy.

7. Intellectual Property

7.1. Ownership

All content, data, software, and other materials available through the Services are the property of Stonk-Hub or its third-party licensors and are protected by applicable intellectual property laws.

7.2. License

Stonk-Hub grants you a **limited, non-exclusive, non-transferable, revocable license** to access and use the Services for your **personal, non-commercial purposes**, in accordance with these Terms.

You acquire no ownership rights by using the Services or downloading content.

8. Disclaimers

8.1. No Financial Advice

The information and data provided by Stonk-Hub are for **educational and informational purposes only** and should **not** be construed as financial, investment, or other professional advice.

Disclaimer (as shown on the Service interface):

"Mistakes can happen and all provided information is for educational purposes only."

8.2. Accuracy of Information

While Stonk-Hub strives to provide accurate and up-to-date data, we make no representations or warranties of any kind regarding the accuracy, completeness, timeliness, or reliability of the data provided.

You acknowledge that use of any data or information obtained from the Service is at your own risk.

9. Limitation of Liability

To the fullest extent permitted by law, Stonk-Hub, its affiliates, and their respective officers, directors, employees, agents, and licensors shall not be liable for:

- Any indirect, incidental, special, consequential, or punitive damages.
- Any loss of profits, revenue, data, or use.
- Any claims arising from your use or inability to use the Services or reliance on the data provided.

Stonk-Hub's total liability for all claims under these Terms shall not exceed the total amount paid by you for the Services in the twelve (12) months preceding the event giving rise to the claim.

10. Indemnification

You agree to indemnify and hold harmless Stonk-Hub and its affiliates from and against any and all claims, liabilities, damages, losses, and expenses, including legal fees, arising out of or in any way connected with your use of the Services or violation of these Terms.

11. Privacy

Your use of the Services is subject to our **Privacy Policy**, which explains how we collect, use, and protect your personal information. By using the Services, you consent to the practices described in our Privacy Policy.

<https://stonk-hub.com/privacy-policy>

12. Termination

Stonk-Hub may suspend or terminate your access to the Services, without notice or liability, if you violate these Terms or applicable laws. Upon termination, your right to use the Services will immediately cease, and any licenses granted shall be revoked.

13. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of **Germany**, without regard to conflict of laws principles.

You agree that any legal action or proceeding arising under or relating to these Terms shall be subject to the **exclusive jurisdiction of the courts located in Germany**.

14. Changes to the Terms

Stonk-Hub reserves the right to update or modify these Terms at any time. If we make material changes, we will notify you by email or by posting a notice on our website prior to the effective date. Continued use of the Services after such changes constitutes your consent to the updated Terms.

15. Miscellaneous

- **Entire Agreement:** These Terms, together with our Privacy Policy, constitute the entire agreement between you and Stonk-Hub regarding your use of the Services.
 - **Severability:** If any provision of these Terms is found to be unenforceable, the remaining provisions shall remain in full force and effect.
 - **No Waiver:** Failure to enforce any right or provision shall not be deemed a waiver of such right or provision.
-

Contact Information

If you have any questions about these Terms, please contact us at:

✉ support@stonk-hub.com