

AI LEGAL CONTRACT ANALYSIS REPORT

Contract: CreditcardscomInc_20070810_S-1_EX-10.33_362297_EX-10.33_Affiliate Agreement.pdf

Analysis Date: January 22, 2026 at 05:53 PM

Analysis System: AI Legal Contract Auditor v1.0

AI Model: Llama 3.2 (Local Ollama)

EXECUTIVE SUMMARY

Metric	Count
Total Clauses Analyzed	5
Clauses Found	0
Clauses Not Found	5
High Risk Clauses	0
Medium Risk Clauses	0
Low Risk Clauses	0

CLAUSE: IP Ownership Assignment

X NOT FOUND - This clause was not identified in the contract.

CLAUSE: Price Restrictions

X NOT FOUND - This clause was not identified in the contract.

CLAUSE: Non-compete, Exclusivity, No-solicit of Customers

X NOT FOUND - This clause was not identified in the contract.

CLAUSE: Termination for Convenience

X NOT FOUND - This clause was not identified in the contract.

CLAUSE: Governing Law

X NOT FOUND - This clause was not identified in the contract.

INTERACTIVE Q&A; RESULTS

Q1: What is the governing law for this contract?

A: I don't know. The provided contract sections do not contain sufficient information to answer this question.

Confidence: none

Q2: What are the termination conditions?

A: The termination conditions are as follows: * At the time of termination, any links to Chase's Website must be removed immediately (Source 3 and Source 4, Page 4, Section: Unknown Section). * Affiliate will continue to receive Commission payments for all Approved Accounts placed during the term of this Agreement. * Notwithstanding the foregoing, Chase may terminate this Agreement if Affiliate does not comply with the terms and conditions herein (Source 3 and Source 4, Page 4, Section: Unknown Section). Additionally, Chase reserves the right to terminate this Agreement in the event that any Restricted Content is incorporated on Affiliate's site after acceptance of your registration form and the commencement of the term of this Agreement (Source 5, Page 2, Section: Unknown Section).

Confidence: medium

Q3: Who owns the intellectual property?

A: According to Section 14 of the contract, Chase reserves full ownership of its trademarks, trade names, and service marks (collectively referred to as "Marks"). This means that Chase is the exclusive owner of the intellectual property. Specifically, Section 14 states: "All Chase trademarks, trade names and service marks (collectively, the "Marks") are the exclusive property of Chase. Notwithstanding anything set forth in this Agreement, Chase reserves full ownership of the Marks and the Licensed Materials (as defined below)." This section is present in multiple contract sources (Sources 1-4) on Page 7, Section 14.

Confidence: high

Q4: Are there any price restrictions or limitations?

A: I don't know. The provided contract sections do not contain sufficient information to answer this question.

Confidence: none

Q5: What are the non-compete or exclusivity requirements?

A: Based on the provided contract sections, I can identify some non-compete or exclusivity requirements. 1. Affiliate is granted a non-exclusive, nontransferable, revocable right to access the Chase site through links solely in accordance with the terms of this Agreement (Section 15.15). 2. Affiliate is only entitled to use the licensed materials to the extent that it is a member in good standing of the Chase Affiliate Program (Section 15.15). 3. Affiliate agrees not to use the Licensed Materials in any manner that is disparaging or that otherwise portrays Chase in a negative light (Section 15.15). 4. Prior to using any of the Licensed Materials, Affiliate will submit to Chase for approval a draft of all proposed material that incorporates the Licensed Materials, together with a brief statement setting forth the proposed use of such materials and any other background or supporting material reasonably requested by Chase (Section 15.15). These requirements suggest that: * Affiliate has some level of exclusivity in using the licensed materials, but it is non-exclusive. * Affiliate must be in good standing with the Chase Affiliate Program to use the licensed materials. * Affiliate cannot use the licensed materials in a way that is disparaging or negative towards Chase. However, I do not have enough information to determine if there are any specific geographic or industry-wide non-compete requirements.

Confidence: high