

Stash's AI Money Coach - Terms of Use

Effective January 21, 2025

Description:

Stash's AI Money Coach is a chatbot feature developed and maintained by Stash Financial, Inc. (collectively with its affiliates, known as "Stash") that leverages a large language model to help generate responses related to non-comprehensive financial advice, investment advice and service-related inquiries (referred to hereunder as "Coach"). Output of Coach that are communications related to financial and investment advice are communications attributed to Stash's affiliated SEC-registered investment adviser, Stash Investments LLC. The Coach is designed to offer recommendations to buy and/or sell certain exchange-traded funds ("ETFs"), consistent with the investment advice delivered by Stash Investments LLC to its customers throughout the Stash Platform. Any such recommendations have been approved by the investment team of Stash Investments LLC. All other communications, such as service-related inquiries, are communications attributed to Stash Financial, Inc.

By using Coach, you acknowledge and agree that Coach is being offered to Stash customers to improve their customer experience, but may, as described in "Output" below, be susceptible to error and is continuously being trained based on your inputs and outputs.

By accessing or using Coach, you agree to these Terms of Use (these "AI Terms"). If you do not agree to these AI Terms, you are not permitted to access the Coach in any manner. These Terms are supplemental to Stash's [Terms of Use](#) (the "Terms of Use") and Stash's [Privacy Policy](#) (the "Privacy Policy"). By accessing or using Coach, you also understand that Stash utilizes a non-affiliated third party, OpenAI, to operate Coach. For further information, please refer to OpenAI's Privacy Policy at: <https://openai.com/api-data-privacy> (OpenAI Terms"). You understand that Coach is developed using (1) information that is publicly available on the internet, (2) information that we license from third parties, and (3) information that our users provide, which we use to help train our models.

Input:

You represent and warrant that you have all rights, licenses, and permission needed to provide input into Coach. You are also responsible for ensuring your input does not violate any applicable law or these AI Terms. For example, do not disclose your or others' personally identifiable information in your input. Your inputs will train our models. If you do not want us to use your inputs to train our models, do not use Coach.

Output:

While Coach's responses are trained, informed, and generated to the best of our ability, the output of the Coach is not directly human generated. Coach learns from your and others' use and we monitor its outputs for accuracy, completeness, and inappropriateness so we can better train the model as it is used. When you access or use Coach, you understand and agree:

- Any investment advice delivered through Coach is intended for you only and should not be used for any other Stash customers or non-Stash customers.
- The Coach is designed to **not** offer recommendations to buy and/or sell any individual publicly-traded stocks except in some cases where a client may be over concentrated in an individual stock. Other than the foregoing, **if Coach offers an individual publicly-traded stock recommendation, it is in error and you should not rely on it.**
- The Coach is designed to offer recommendations to buy and/or sell certain ETFs, consistent with the investment advice delivered by Stash Investments LLC throughout the Stash Platform.

- The output may not always be complete but we monitor the output so we can improve the completeness of output.
- The output may not always be accurate but we monitor the output so we can improve the accuracy of output.
- In the event Coach directs you to a Third-Party Platform (as defined in our Terms of Use), we do not take responsibility for, or endorse, any content or other materials available on such Third-Party Platform, including but not limited to any discussion of companies whose stock is publicly-traded and available for purchase by you on the Stash Platform or outside of the Stash Platform. Any such discussion is not investment advice nor a recommendation to buy or sell a security by Stash Investments LLC.
- Any response generated through Coach should not be construed as tax or legal advice and any response related to those topics is intended for informational and educational purposes only.

To the extent permitted by applicable law, Stash has sole ownership rights in the input and the output. Output may not be unique and other customers may receive similar output from Coach. Your outputs will train our models. If you do not want us to use your outputs to train our models, do not use Coach.

Other Information:

By interacting with Coach, you agree and understand that Coach may process your personal financial data, including, but not limited to, transaction history, banking activity, and portfolio activity, from any of your accounts at Stash to assist with responses. See our Privacy Policy for more detail about information we collect and how we use it.

All information is retained for record-keeping purposes. You agree that we may use your inputs, outputs, and feedback without restriction or compensation to you.

The Coach is designed to operate based on the English language, and any response in any other language should not be relied upon.

Stash may cancel, modify, disable, pause, or terminate Coach at any time, upon Stash's sole discretion and without prior notice. Stash is under no obligation to offer Coach in the future.

Stash also reserves the right, in its sole discretion, to disqualify any individual who tampers with Coach. Stash assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, or unauthorized access to, or alteration of, Coach. Stash is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Stash on account of technical problems, human error or traffic congestion on the Internet or at any web site, or any combination thereof, including any injury or damage to any person's computer related to or resulting from participation in Coach.