

END-USER TERMS OF SERVICE

1. GENERAL

- 1.1 These terms of service (the "**Terms**") regulate your use of the Service provided by Insurely (hereafter the "Service", as defined below). By accepting the Terms, a contract is entered into between you ("**Customer**", "**you**" or "**your**") and Insurely AB, with registration number 559103-5646 and registered address Kungsgatan 9, 111 43 Stockholm, Sweden ("**we**" or "**us**").
- 1.2 The Service is made available through Insurely's end-user facing applications, namely the Insurely Connect app (used by end-users to retrieve and review their own insurance and wealth-related data), the Insurely demo page (used by prospective customers and other interested parties to evaluate Insurely's technology) and Proper by Insurely (used to obtain AI-assisted insights into the user's insurance and wealth-related data), the Finance MCP connector, and consists of "Data Access Services" that collect certain information relating to your insurance policies and wealth-related products (such as pensions, investments, loans, mortgages and savings accounts) from your insurance companies, pension providers, investment providers, lenders, mortgage providers and savings providers (together, "Data Providers"), which is then compiled and presented to you.
- 1.3 You must be at least 18 years old to use the Service.
- 1.4 By using the Service, you accept these Terms. In case you do not accept these Terms, we request that you do not use the Service that we provide.

2. THE SERVICE

- 2.1 The purpose of the Service is to collect, on behalf of the Customer, data and information about the insurance policies and wealth-related products (such as pensions, investments, loans, mortgages and savings accounts) that the Customer has privately taken out or holds with various Data Providers, in order to provide an overview of the Customer's insurance coverage and wealth, assist in changing insurance policies or other products, or similar use through the Service.
- 2.2 When you choose to retrieve insurance, pension, investment, loan, mortgage, savings or other related data from a Data Provider through the Service, you authorise and instruct

us to retrieve information from these external user accounts and that these third parties disclose information to us for use within the Service in accordance with these Terms. The collection of such data from your Data Provider takes place by means of your authentication with the relevant Data Provider in accordance with the Service's instructions.

- 2.3 Your Data Provider may have its own terms and conditions that you are expected to accept when accessing your information. When you provide us with your login details to use the Service as set out in 2.2, you mandate us, if necessary, to accept such third party terms (your Data Provider's terms and conditions on how your information may be used) on your behalf.
- 2.4 You are responsible for providing us with accurate information. We are not responsible in any way for ensuring that the information you provide to us in relation to the Service (including login details) is accurate. If you cannot provide us with accurate and complete information, we will not be able to provide the Service to you. We rely solely on the information provided by your Data Providers and will not verify the accuracy of such information provided.

3. **PERMITTED USE**

- 3.1 Subject to your acceptance of and compliance with these Terms, you are granted a non-exclusive, non-transferable, revocable right to use the Service for its intended purpose.
- 3.2 It is not permitted to copy, modify, distribute, or publish any content provided by us. However, for your own personal use, it is permitted to download, copy, and save information from us. It is also not permitted to unduly use or otherwise misuse the Service or use the Service for illegal purposes.
- 3.3 You hereby assume responsibility for and warrant that:
 - (i) You have the right to dispose of the login details to the Data Providers involved in the Service and any information accessed through them;
 - (ii) Your use of the Services is in accordance with these Terms;
 - (iii) If you suspect or become aware of any unauthorised use of the Service, you will notify us immediately.

4. **INTELLECTUAL PROPERTY**

All intellectual property rights relating to the Service are held by us. Nothing in these Terms shall be construed as a transfer of any intellectual property right or other right to you. You are only granted the limited right of use described above.

5. **PROCESSING OF PERSONAL DATA**

We are the controller for the personal data processing and are therefore responsible for ensuring that your personal data is processed in accordance with the data protection legislation applicable at any given time. The collected data will be processed in accordance with our privacy policy. For more information on what data we collect and further process about you, see our privacy policy.

6. **ACCESS TO THE SERVICE**

6.1 We have the right to deny a user access to the Service at any time if the user violates the Terms or, at our discretion, uses the Service in a manner that may harm us or any third party.

6.2 We endeavour to ensure that all information on the Service is as accurate and as up to date as possible. However, we cannot guarantee the availability of the Service or the reliability or accuracy of the information presented in the Service. We cannot be held responsible if the Service is unavailable or if any information or functionality does not work as expected.

6.3 We are entitled to take measures affecting the access to the Service if this is necessary for technical, maintenance or security purposes, or if we need to update the Service to comply with legal requirements.

6.4 In such cases, we shall inform the user, as soon as possible, that the access to the Service has been suspended or restricted in any respect.

7. **LIMITATION OF LIABILITY**

7.1 The Service is provided "as is" without warranty of any kind. Your use of the Service is at your sole responsibility and risk. We provide no warranties – expressed, implied or otherwise – as to the availability, quality, fitness for a particular purpose, suitability, or accuracy of the Service in general. In addition, we reserve the right to, at our sole discretion, modify or discontinue the provision of the Service in the future.

7.2 We recommend that you do not rely on the Service for any purpose that is important to you, as there may be situations where the Service will not be available, due to, but not limited to, maintenance and circumstances beyond our control.

- 7.3 To the extent permitted by mandatory law, we will not be liable to you or any third party for any direct, indirect, or other damage of any kind including, but not limited to, loss of profit, loss of revenue, loss of turnover, business interruption or loss of goodwill arising out of or in connection with these Terms or inability to use the Service. We will not be liable to you for any claims made against you by third parties.

8. TERMINATION OF THE SERVICES

- 8.1 We reserve the right to modify, suspend or discontinue the Service, temporarily or permanently, at any time without notice, at our sole discretion or if it is required by law or an official decision. You agree that we will not be liable to you or any third party for such modification, suspension or termination.

9. ASSIGNMENT

You may not assign or transfer any rights, obligations, or licenses under these Terms. We may assign and transfer our rights under these Terms without your consent and without notice to you.

10. GOVERNING LAW AND DISPUTES

- 10.1 These Terms of Service are governed and construed with the substantive laws of Sweden. Both you and we agree to submit all disputes arising out of this Terms to the non-exclusive jurisdiction of the courts of Sweden, which means that for the purposes of these Terms, you may bring an action to enforce your rights as a consumer in Sweden or in the country of the European Union in which you are resident.