

CLEAR EXPECTATIONS

Terms of Service

Understand what OakQuant provides, what you control, and the limits of financial research.

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1. Your agreement with OakQuant

These terms govern your use of the OakQuant Investing website and app, including Acorn, research tools, forecasts, and related newsletters. By creating an account or using these services, you agree to these terms. If you do not agree, do not use the services. Separate terms may apply to linked products and third-party services.

OakQuant is the platform name used by Revelar Inc., the contracting entity and operator of these services. Questions about these terms can be sent to admin@oakquant.ai. You must be at least 18 and legally able to enter this agreement. Use an organization account only with its authorization.

2. Research and education, with clear limits

OakQuant and Acorn provide financial research, educational explanations, and tools for organizing information. They do not provide personalized investment, legal, or tax advice. Use of these tools does not create an investment adviser, fiduciary, broker, or attorney-client relationship with OakQuant. A professional engaged separately is responsible for their own services.

A response may refer to holdings or goals you provide to explain a concept or summarize exposure. This context does not establish that a security, allocation, or action is suitable for you. Do not treat AI output, community posts, alerts, or forecasts as instructions to buy, sell, hold, or rebalance. Consult a qualified professional about your circumstances.

Investments can lose value, including the entire amount invested. Forecasts are uncertain estimates, not promises. Past performance, historical backtests, and simulated results do not guarantee future results. Adaptive model updates do not establish superior accuracy or returns.

3. Accounts, connections, and actions

Keep account credentials private and account information accurate. Report suspected misuse promptly. You are responsible for activity you authorize and for reviewing data, assumptions, recipients, and actions before confirming them. Do not provide brokerage passwords or secrets in chat.

Connected accounts and payment services are supplied by third parties under their own terms. Authorize only the connections you need and disconnect them when no longer needed. A connection or research result is not authorization for a trade. Review the permissions shown by each provider.

4. Responsible use and community research

Use the services lawfully. Do not attempt unauthorized access, bypass access controls, interfere with services, upload malicious material, impersonate others, manipulate markets, coordinate unlawful trading, or publish misleading promotions. Respect intellectual property and other people's privacy.

Community research is shared information, not personalized financial direction. Do not publish another person's portfolio, account details, personal information, or private messages. Publication and sharing can expose content to the audience you choose; review that audience first. Paid promotions and conflicts must be disclosed.

5. Your content and our materials

You retain rights in content you submit. You grant OakQuant permission to store, process, display, and transmit it as needed to provide the services you request, subject to the Privacy Policy and applicable law. Submit only material you are authorized to use. This permission does not transfer ownership.

OakQuant and its licensors retain rights in the software, branding, and other service materials. You may use them through the services for their intended purpose. Third-party data may carry additional license restrictions. AI output may be inaccurate, nonexclusive, or subject to others' rights; verify it before relying on or distributing it.

6. Subscriptions and availability

Prices, billing periods, renewal terms, cancellation instructions, and any trial conditions must be shown at checkout before you authorize a paid subscription. Review those terms before paying. Cancellation stops future renewal as described in your subscription settings; mandatory consumer rights still apply. Contact admin@oakquant.ai about billing errors or refunds.

Features and access may vary by plan or organization. Services may be interrupted, changed, or discontinued. We may restrict access for security, unlawful conduct, or material violations of these terms. Where practical and lawful, we will provide notice and a way to address the issue.

7. How we secure your data

Access controls, authenticated requests, and scoped permissions are used to restrict access to account data. Operational secrets are managed separately from product content. See the Privacy Policy for data use, AI processing, retention, and your choices.

No network, software, or storage system can guarantee absolute security. Do not submit secrets or unnecessary sensitive information. Contact admin@oakquant.ai to report a suspected security issue; do not include passwords, tokens, or full financial account numbers.

How we secure your data

Different controls address different risks.

01 Encrypted connection

Public HTTPS connections protect data in transit.

02 Authenticated identity

Access tokens identify the requesting account.

03 Scoped access

Permissions restrict access to user and workspace data.

04 Separate secrets

Operational credentials stay outside product content.

Illustration of the security design and processing boundaries. No system guarantees absolute security.

8. Service limits and liability

To the extent permitted by law, the services are provided as available, without warranties of uninterrupted operation, completeness, accuracy, fitness for a particular purpose, or investment results. Market data may be delayed, incomplete, or incorrect. Independently verify important facts and calculations.

To the extent permitted by law, OakQuant is not liable for indirect or consequential loss, lost profits, lost opportunities, or investment losses arising from reliance on service content. Nothing in these terms excludes liability or remedies that applicable law does not allow to be excluded, including applicable consumer protections or liability for fraud.

9. Changes, termination, and questions

You may stop using the services at any time and request account closure or data deletion. Disconnecting an integration, unsubscribing from a newsletter, and closing an account are separate actions. Retention and deletion limits are explained in the Privacy Policy.

We will identify revised terms with a new version date and provide notice of material changes through appropriate service channels. Changes apply prospectively, subject to applicable law. Contact admin@oakquant.ai with disputes or questions so we can try to resolve them. These terms do not require arbitration or waive rights that cannot lawfully be waived.

Current online version: oakquant.ai/terms