

TERMS OF SERVICE

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1. INTRODUCTION AND DEFINITIONS

These Terms of Service ("Terms") govern your access to and use of the services provided by **Custos Intelligence**, a service operated individually by **Pedro Augusto Giacomelli Fernandes** ("I," "we," "us," or "our").

By accessing or subscribing to our AI Strategy Dashboard, website, databases, and related content (collectively, the "Service"), you agree to be bound by these Terms.

2. NATURE OF SERVICE: FINANCIAL PUBLISHER

2.1. No Investment Advice: Custos Intelligence is a publisher of financial information and data analysis tools. We are **not** an investment advisor, broker-dealer, or financial planner. The information provided by our AI models is for **educational and informational purposes only**.

2.2. Impersonal Information: The "daily asset allocation" and "signals" generated by our dashboard are impersonal and automated. They do not take into account your individual financial situation, risk tolerance, or investment goals.

2.3. Research Tool: You acknowledge that you are using this Service strictly as a supportive tool for your own independent market research. You are solely responsible for your investment decisions.

3. RISK DISCLOSURE

3.1. Trading Risks: Trading securities (stocks, ETFs, options) involves a **significant risk of loss** and is not suitable for all investors. You could lose some or all of your initial investment.

3.2. Hypothetical Performance: Past performance of any trading system or methodology, whether real or simulated, is not necessarily indicative of future results. The performance charts shown on the dashboard may represent hypothetical or back-tested results, which have inherent limitations.

4. SUBSCRIPTION AND BILLING

4.1. 14-Day Free Trial: New subscribers are entitled to a **14-day free trial**. During this period, you may cancel at any time without being charged.

4.2. Automatic Renewal: IMPORTANT: After the 14-day trial period ends, your subscription will **automatically convert** to a paid monthly subscription. The payment method on file will be charged automatically every 30 days unless you cancel prior to the renewal date.

4.3. Cancellation: You may cancel your subscription at any time via the user portal (Whop). Cancellation stops future billing but does not refund the current active period.

5. INTELLECTUAL PROPERTY

5.1. Ownership: All content included in or made available through the Service, including but not limited to the **website design, text, graphics, logos, button icons, images, audio clips, digital downloads, data compilations, database structures, and software code**, is the exclusive property of Pedro Augusto Giacomelli Fernandes and is protected by international copyright and intellectual property laws.

5.2. Database Rights: The specific arrangement, encryption methods, and organization of the data within our repositories constitute a proprietary database. You are strictly prohibited from scraping, mining, or reverse-engineering this data.

5.3. License: We grant you a limited, non-exclusive, non-transferable license to access the dashboard for your personal, non-commercial use.

6. LIMITATION OF LIABILITY

6.1. "As Is" Basis: The Service is provided "as is" without warranties of any kind, either express or implied.

6.2. Liability Cap: To the fullest extent permitted by law, **Pedro Augusto Giacomelli Fernandes** shall not be liable for any direct, indirect, incidental, or consequential damages resulting from your use of the Service or any trading losses incurred.

6.3. Maximum Liability: In no event shall our total liability to you for all damages, losses, or causes of action exceed the amount you have paid to us in the last three (3) months, or USD \$50.00, whichever is greater.

7. GOVERNING LAW AND JURISDICTION

7.1. Governing Law: These Terms shall be governed by and construed in accordance with the laws of the **Federative Republic of Brazil**, without giving effect to any principles of conflicts of law.

7.2. Jurisdiction: You agree that any action at law or in equity arising out of or relating to these Terms shall be filed only in the state or federal courts located in **Brasília, Federal District, Brazil**, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action.