

Ryocast

End User License Agreement

Please read this agreement carefully before using the Ryocast platform.

Effective Date: April 7, 2026

Ryocast, Inc.

1. Acceptance of Terms

By accessing or using the Ryocast platform, software, or any related services (collectively, the "Service"), you ("User" or "you") agree to be bound by this End User License Agreement ("Agreement"). If you are entering into this Agreement on behalf of a company or other legal entity, you represent that you have the authority to bind that entity. If you do not agree to these terms, do not access or use the Service.

2. Grant of License

Subject to your compliance with this Agreement, Ryocast, Inc. ("Ryocast", "we", "us", or "our") grants you a limited, non-exclusive, non-transferable, revocable license to:

- Access and use the Service solely for your internal business purposes
- Create and manage cashflow forecasts, scenario models, and financial data within the Service
- Generate reports and export data as permitted by your subscription tier

This license does not include any right to sublicense, resell, or otherwise transfer the Service or your access credentials to any third party.

3. Restrictions

You agree not to, and will not permit others to:

- Copy, modify, adapt, translate, or create derivative works based on the Service or its underlying technology

- Reverse engineer, disassemble, decompile, or otherwise attempt to derive the source code of the Service
- Remove, alter, or obscure any proprietary notices, labels, or marks on the Service
- Use the Service to provide services to third parties on a time-sharing, service bureau, or similar basis without prior written consent
- Use automated means to scrape, crawl, or extract data from the Service beyond normal API usage within documented limits
- Use the Service in any manner that violates applicable laws or regulations
- Transmit any content that is unlawful, harmful, fraudulent, or violates any third-party rights
- Attempt to gain unauthorized access to any portion of the Service or its related systems

4. Account Registration and Security

To access the Service, you must register for an account and provide accurate, complete information. You are responsible for:

- Maintaining the confidentiality of your login credentials
- All activities that occur under your account
- Notifying us immediately of any unauthorized use of your account at legal@ryocast.com

Ryocast supports multi-tenant access through organization-based subdomains. Each organization is responsible for managing user access within its workspace. We are not liable for any losses arising from your failure to maintain account security.

5. Subscription, Fees, and Payment

Access to the Service is provided on a subscription basis. Fees are determined by your selected plan. By providing payment information, you authorize us to charge your payment method on the applicable recurring basis. Unless otherwise stated:

- All fees are non-refundable except as required by applicable law or as expressly stated in our refund policy
- We reserve the right to modify pricing with at least 30 days' written notice
- Failure to pay may result in suspension or termination of your account
- You are responsible for all applicable taxes

6. Data Ownership and License

You retain all ownership rights in the financial data, project information, and content you input into the Service ("Your Data"). By using the Service, you grant Ryocast, Inc. a limited, non-exclusive license to process Your Data solely to provide and improve the Service.

We will not sell Your Data to third parties or use it for advertising purposes. We may use aggregated, anonymized data (which cannot be linked back to you) to improve the Service and develop new features.

7. Intellectual Property

The Service, including all software, algorithms, forecasting models, user interface designs, graphics, and documentation, is owned by Ryocast, Inc. and protected by applicable intellectual property laws. Nothing in this Agreement transfers any intellectual property rights to you beyond the limited license granted herein.

All feedback, suggestions, or ideas you provide regarding the Service may be used by us without any obligation to you.

8. Third-Party Services and Integrations

The Service may integrate with or link to third-party services. Your use of such services is governed by their respective terms and privacy policies. We are not responsible for the content, accuracy, or practices of any third-party services.

9. Disclaimer of Warranties

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, RYOCAST, INC. DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

Importantly, the Service provides financial modeling and forecasting tools. All financial projections, scenarios, and analyses generated by the Service are estimates based on the data you provide. They do not constitute financial advice. You should not rely solely on the Service for financial decisions without independent professional consultation.

10. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT SHALL RYOCAST, INC. BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING LOST PROFITS, LOSS OF DATA, OR BUSINESS INTERRUPTION, ARISING OUT OF OR RELATED TO YOUR USE OF THE SERVICE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Our total cumulative liability to you for any claims arising under this Agreement shall not exceed the greater of (a) the amount you paid to us in the twelve (12) months preceding the claim, or (b) one hundred U.S. dollars (\$100).

11. Indemnification

You agree to indemnify, defend, and hold harmless Ryocast, Inc. and its officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses (including reasonable attorneys' fees) arising out of or related to: (a) your use of the Service; (b) Your Data; (c) your violation of this Agreement; or (d) your violation of any rights of another party.

12. Term and Termination

This Agreement is effective from the date you first access the Service and remains in effect until terminated.

- You may terminate your account at any time by following the cancellation process in your account settings
- We may suspend or terminate your account immediately if you breach this Agreement, fail to pay applicable fees, or for any other reason with reasonable notice to legal@ryocast.com
- Upon termination, your right to use the Service ceases immediately
- We will retain Your Data for 30 days after termination, during which you may export it. After 30 days, Your Data may be deleted

Sections 6, 7, 9, 10, 11, and 14 survive termination of this Agreement.

13. Modifications to the Agreement

We reserve the right to modify this Agreement at any time. We will notify you of material changes by email or by posting a notice in the Service. Continued use of the Service after the effective date of modifications constitutes your acceptance of the updated Agreement. If you do not agree to the modifications, you must stop using the Service.

14. Governing Law and Disputes

This Agreement shall be governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict of law provisions. Any disputes arising under this Agreement shall be resolved exclusively through binding arbitration in accordance with the rules of the American Arbitration Association, except that either party may seek injunctive relief in a court of competent jurisdiction to protect its intellectual property rights.

You waive any right to participate in class action litigation or class-wide arbitration.

15. General Provisions

This Agreement constitutes the entire agreement between you and Ryocast with respect to the Service and supersedes all prior agreements. If any provision of this Agreement is found to be unenforceable, the remaining provisions will continue in full force. Our failure to

enforce any right or provision of this Agreement will not be deemed a waiver of such right or provision.

For questions regarding this Agreement, contact us at legal@ryocast.com or <https://ryocast.com>.