

RAVN TERMS OF SERVICE

Last Updated: May 3, 2026

These Terms of Service and the Privacy Policy collectively form the Ravn Services Agreement ("Agreement") between you or the entity you represent ("You") and Ravn ("we," "our," or "us") and govern Your use of the Ravn platform, its associated APIs, tooling, agent infrastructure, and any other products or services we make available (collectively, the "Services"). The Agreement is effective when You first access or use the Services (the "Effective Date") and continues in effect until terminated in accordance with the terms set out herein (the "Term"). By using the Services, You acknowledge that You have read, understood, and agreed to be bound by this Agreement in full.

SERVICES

1.1 Agreement Acceptance

1.2

By submitting an onboarding request, creating an account, or accessing or using any part of the Ravn platform, you acknowledge and agree to be bound by these Terms of Service, the Ravn Privacy Policy, and any supplementary documentation, policies, or guidelines referenced herein or published by Ravn from time to time. If you are entering into this Agreement on behalf of an organization or legal entity, you represent that you have the authority to bind that entity to these terms.

1.3 Access and Onboarding

Use of the Ravn platform is subject to review and approval by Ravn. Sandbox and evaluation environments may be made available to prospective users for testing and scoping purposes. Full production access — including live agent orchestration, workflow deployment, financial tooling, and API credentials — requires submission of a complete onboarding application and explicit written approval by Ravn. Ravn reserves the right to decline, revoke, or restrict access at its sole discretion.

1.4 Platform Description

Ravn is an AI-native operating system purpose-built to design, launch, and operate AI-native service firms. The platform enables users to configure and deploy AI agents, automate complex service delivery workflows, manage firm operations, connect to third-party data and financial infrastructure, and build scalable service businesses powered by intelligent automation. All use of the platform must be consistent with this intended purpose and these Terms.

1.5 Support

Ravn will provide reasonable technical and operational support for the Services. The scope, availability, response times, and communication channels for support are determined by the support tier associated with your account and are subject to change at Ravn's discretion. Enterprise and managed firm accounts may be subject to separate support agreements.

1.6 Updates and Evolution of the Platform

Ravn operates in a rapidly evolving domain. We may add, modify, deprecate, or remove features, agent capabilities, integrations, and infrastructure components at any time. Where such changes are material, we will endeavor to provide reasonable notice. Continued use of the Services after any change constitutes acceptance of the updated platform configuration.

AUTHORITY AND REPRESENTATION

2.1 Authority to Enter Agreement

You represent and warrant that you have the full legal authority, power, and capacity to enter into this Agreement, either on your own behalf or on behalf of the organization you represent. Where you are entering into this Agreement on behalf of a legal entity, you represent that you are duly authorized to bind that entity and that the entity has the legal capacity to enter into binding agreements in the relevant jurisdiction.

2.2 Individual and Entity Representatives

If you designate, appoint, or rely on any representative — whether an individual employee, contractor, partner, or another party — to act on behalf of your firm through the Ravn platform, both you and that representative are responsible for compliance with this Agreement and all applicable laws and policies. You remain fully responsible and liable for all activity conducted under your account, regardless of who initiates it.

2.3 Sole Proprietors and Individuals

If you operate as a sole proprietor or as an unincorporated individual rather than a registered legal entity, this Agreement applies to you both in your personal capacity and in your capacity as the operator of that business. All obligations, restrictions, and liabilities set out in this Agreement apply equally in both capacities.

2.4 Accuracy of Information

You represent and warrant that all information you provide to Ravn during onboarding, account management, or at any other point is accurate, current, and complete. You agree to promptly update such information if it changes. Ravn may rely on the information you provide when making decisions about your access, capabilities, and account status.

RESTRICTIONS

3.1 Age Requirements

You must be at least 18 years old to independently access or use the Ravn platform. The Services are designed for professional and commercial use and are not intended for minors. If you are considered a minor in your jurisdiction, you may not use the Services under any circumstances without the explicit supervision and legal authorization of a parent or legal guardian, who must accept this Agreement on your behalf. References to "You" throughout this Agreement apply jointly to both you and any authorized representative where applicable.

3.2 Conduct Restrictions

You agree not to, and not to permit any user, agent, or representative operating under your account to:

- (a) engage in unlawful, fraudulent, deceptive, manipulative, or unauthorized activities through or in connection with the Services;
- (b) harass, abuse, threaten, impersonate, or harm any other user, third party, or Ravn personnel;
- (c) use the Services to facilitate activities that violate the rights of any individual or entity, including intellectual property rights, privacy rights, or contractual rights;
- (d) operate, support, or transact with any prohibited or restricted business, or enable any party to benefit from such activity, unless explicitly approved in writing by Ravn.

3.3 Platform and Technology Restrictions

You agree not to, and not to permit any agent, tool, or automated system operating under your account to:

- (a) interfere with, disrupt, degrade, or impair the operation, integrity, or availability of the Services or any underlying infrastructure;
- (b) reverse engineer, decompile, disassemble, or attempt to derive source code, model weights, agent logic, or proprietary algorithms from any part of Ravn technology;
- (c) access non-public systems, internal APIs, back-end infrastructure, or data stores without explicit written authorization from Ravn;

- (d) bypass, circumvent, or disable any technical safeguards, access controls, usage limitations, rate limits, or security mechanisms implemented by Ravn;
- (e) create or operate an account for any individual or entity that has previously been suspended, terminated, or banned from using the Services;
- (f) copy, reproduce, modify, distribute, sublicense, resell, publish, or otherwise exploit any portion of the Services, Ravn technology, documentation, or proprietary content without prior written permission from Ravn.

3.4 AI Agent Restrictions

You agree that AI agents configured, deployed, or operated through the Ravn platform may not be used to:

- (a) execute unauthorized or unsanctioned transactions on behalf of any end user or third party;
- (b) collect, process, or transmit data in violation of applicable privacy laws or the rights of data subjects;
- (c) deceive, manipulate, or coerce any individual into providing authorization, consent, or access they would not otherwise grant;
- (d) operate outside the defined scope, permissions, and policies established for that agent by the responsible account holder.

OWNERSHIP OF FIRM ASSETS AND END USER FUNDS

4.1 Firm and Client Assets

Assets, funds, data, and intellectual property belonging to your firm or your clients that are managed through the Ravn platform remain the property of the respective owning entity. Ravn does not claim ownership over any assets held, managed, or processed through the platform on behalf of your firm or its clients.

4.2 Agent Authorization for Asset Management

AI agents may initiate transactions, data operations, or service delivery actions only within the scope of authorization explicitly granted by the responsible account holder or end user. Agents operate as software delegates acting under defined policies and permissions. They do not acquire independent legal authority, ownership rights, or beneficial interest in any assets, funds, or data they interact with.

4.3 No Commingling of Assets

You must not commingle firm assets, client funds, or end user resources in a manner that obscures ownership, creates ambiguity about beneficial ownership, or violates applicable regulatory requirements. Client and end user assets must be clearly segregated and identifiable as belonging to the correct party at all times.

4.4 Fiduciary Responsibility

If you build, operate, or deploy agents that act on behalf of clients or end users — including executing transactions, managing data, or delivering services — you are responsible for ensuring that all permissions, authorization flows, disclosures, and policies accurately reflect the scope of authority granted by those clients or end users. You must not exceed that scope under any circumstances.

AI AGENT USAGE AND DELEGATED AUTHORITY

5.1 Agent Orchestration and Execution

Ravn permits and supports programmatic orchestration and execution by AI agents acting under defined policies, scopes, and permissions configured by the account holder, firm operator, or developer. Agents may be deployed to automate service delivery, manage workflows, interact with integrated platforms, and execute defined operational tasks within their authorized scope.

5.2 Policy Enforcement and Controls

Actions initiated or executed by agents may be subject to operational controls configured by the account holder or enforced by Ravn, including task scope restrictions, data access controls, spend limits, payee restrictions, approval requirements, velocity limits, and other safeguards. Ravn reserves the right to enforce additional controls at the platform level where necessary for security, compliance, or risk management purposes.

5.3 Human Accountability

Regardless of the level of automation or the complexity of agent orchestration involved, a human or legal entity must remain accountable for each Ravn account and for all actions taken by agents operating under that account. Automation does not diminish or transfer legal responsibility. The responsible account holder bears full accountability for agent behavior, outcomes, and compliance with applicable law.

5.4 No Independent Legal Personhood of Agents

AI agents configured and deployed through the Ravn platform do not constitute legal persons, legal entities, or independent contracting parties. All activity executed by an agent is legally attributed to the developer, firm operator, or end user responsible for configuring and authorizing that agent. Ravn is not liable for actions taken by agents beyond the scope of the controls and permissions Ravn has made available.

5.5 Agent Transparency

You are responsible for ensuring that any end users or third parties who interact with AI agents deployed through your Ravn account are made aware that they are interacting with an automated system. You must not deploy agents in a manner designed to deceive individuals into believing they are interacting with a human without clear disclosure.

DEVELOPER AND FIRM BUILDER ACCESS

6.1 Individual Developer Access

Individual developers may use the Ravn platform to build, test, and deploy AI-native service infrastructure, including personal agent frameworks, prototype systems, and experimental firm architectures. Developer access is subject to the same terms, restrictions, and compliance obligations that apply to all users.

6.2 Open-Source and Third-Party Framework Integration

Ravn may be used in conjunction with open-source agent frameworks, third-party orchestration libraries, and external tooling, provided that the developer or firm operator remains solely responsible for compliance with these Terms and all applicable laws. The use of third-party frameworks does not transfer or diminish any obligations under this Agreement.

6.3 Developer and Builder Responsibilities

If you build, distribute, or publish software, SDKs, templates, agent frameworks, or tooling that integrates with or relies on the Ravn platform, you must ensure that:

- (a) end users and clients understand the nature, scope, and limitations of any agents operating on their behalf;
- (b) all permissions, data access rights, and operational scopes are transparently disclosed and explicitly authorized;
- (c) no hidden transaction logic, undisclosed data collection, or unauthorized automation exists within your integration;
- (d) users explicitly and knowingly authorize any account creation, data processing, service execution, or financial activity initiated through your software.

6.4 Non-Custodial Developer Role

Developers and firm builders integrating Ravn do not acquire custody, control, or ownership of end-user data, client funds, or firm assets solely by virtue of providing software or integration code. Access is strictly limited to the permissions and scopes explicitly granted by the responsible end user or account holder.

COMPLIANCE AND REGULATORY OBLIGATIONS

7.1 Identity and Business Verification

Ravn may require identity verification, business registration confirmation, director or officer verification, or other onboarding documentation depending on the nature of your account, the capabilities you are requesting access to, and applicable regulatory requirements. You agree to provide accurate and complete verification information promptly upon request.

7.2 Transaction and Activity Monitoring

Ravn may monitor transactions, agent activity, data flows, and operational behavior across the platform for purposes including fraud detection, abuse prevention, sanctions compliance, anti-money laundering obligations, and general risk management. You consent to such monitoring as a condition of using the Services.

7.3 Suspensions, Blocks, and Restrictions

Ravn reserves the right to delay, block, suspend, or permanently restrict any transaction, agent operation, account, or access credential where required for compliance, security, risk management, or legal reasons. Ravn will endeavor to provide notice where legally permissible and operationally practicable, but is not required to do so in urgent or legally restricted circumstances.

7.4 Prohibited Uses

You may not use the Ravn platform for money laundering, terrorist financing, sanctions evasion, unauthorized financial custody, illicit commerce, or any activity that is restricted or prohibited by applicable financial regulations, data protection laws, or other legal frameworks in any jurisdiction in which you or your clients operate.

7.5 Cross-Border Compliance

If you use the Ravn platform to operate across multiple jurisdictions, you are responsible for ensuring compliance with all applicable laws and regulations in each jurisdiction. Ravn does not warrant that the Services are appropriate or legally permissible in all locations and makes no representations regarding jurisdiction-specific compliance.

FIRM AND AGENT ACCOUNT STRUCTURE

8.1 Firm Accounts

Ravn provisions accounts for firms, operators, developers, and individuals building or running AI-native service businesses. Each firm account is legally tied to a responsible human or legal entity and is subject to the terms, controls, and policies set out in this Agreement.

8.2 Sub-Accounts and Agent Accounts

You may create sub-accounts, agent-specific accounts, client accounts, or workflow-specific account structures within your firm, subject to Ravn's approval and account structure policies. All sub-accounts and agent accounts remain legally tied to the parent firm account and the responsible account holder.

8.3 Platform-Level Controls and Limits

Ravn may enforce, at its discretion and without prior notice, the following controls on any account or sub-account:

- (a) task execution limits and agent operation caps;
- (b) data access and processing restrictions;
- (c) workflow deployment limits and approval requirements;
- (d) agent-specific permission scopes;
- (e) financial transaction limits, payee controls, and velocity restrictions where applicable;
- (f) account-level policy enforcement aligned with Ravn's risk and compliance framework.

PAYMENT RAILS, FINANCIAL INFRASTRUCTURE, AND PARTNER SERVICES

9.1 Financial Infrastructure Access

Ravn may, where available and subject to applicable regulatory approvals, provide or facilitate access to financial infrastructure, payment processing capabilities, card issuance, treasury tooling, and money movement services for AI-native service firms. Access to financial features is subject to additional eligibility requirements, verification, and approval by Ravn and its financial partners.

9.2 Multi-Rail Money Movement

Where financial infrastructure is available, Ravn may support transactions across multiple payment rails including ACH, wire transfers, real-time payment networks, card networks, stablecoin rails, and other domestic or international transfer protocols. Ravn determines the optimal rail based on factors including availability, currency, destination, settlement timing, and risk controls.

9.3 Stablecoin and Digital Infrastructure

Ravn may support stablecoin-based settlement, blockchain-based transfer infrastructure, and digital currency capabilities where appropriate and available. These rails may be used for funding, settlement, treasury management, or cross-border payment flows. Usage may be abstracted from the operator and routed automatically where appropriate.

9.4 Cards and Spending Instruments

Ravn may issue or facilitate the issuance of virtual or physical spending instruments for firms, agents, sub-accounts, or end users where available. Controls on such instruments may include spend limits, merchant category restrictions, geographic controls, velocity limits, approval requirements, and single-use or vendor-locked configurations. All issued instruments remain tied to the underlying account holder and are subject to the policies of Ravn and its issuing partners.

9.5 Partner Financial Institutions

Where financial services are provided, Ravn operates in partnership with regulated financial institutions, payment processors, card issuers, custodians, and liquidity providers. Accounts, cards, and payment capabilities may be provided through or hosted by these partners. Ravn does not itself hold deposits, issue licensed financial products, or act as a regulated financial institution unless explicitly stated. The terms of relevant partner institutions may apply to specific financial features.

9.6 Third-Party Network Dependencies

The availability of specific payment rails and financial infrastructure depends on third-party networks and providers. Ravn is not responsible for downtime, delays, failures, or restrictions imposed by third-party networks and cannot guarantee uninterrupted availability of any specific payment rail or financial capability.

9.7 Settlement Timing

Settlement timelines vary depending on the payment rail, currency, destination, and third-party processing requirements. Some transactions may settle instantly, while others may require batch clearing, blockchain confirmations, intermediary processing, or regulatory review. Ravn makes no guarantees regarding specific settlement times.

INTELLECTUAL PROPERTY

10.1 Ravn Platform Ownership

All rights, title, and interest in and to the Ravn platform, including its software, AI models, agent frameworks, user interface, documentation, branding, and proprietary methodologies, are owned exclusively by Ravn or its licensors. Nothing in this Agreement transfers any intellectual property rights in the Ravn platform to you.

10.2 Your Content and Firm IP

You retain all ownership rights in the content, data, workflows, configurations, and intellectual property that you bring to or create through the Ravn platform. By using the Services, you grant Ravn a limited, non-exclusive, royalty-free license to process, store, and use your content solely to the extent necessary to provide the Services to you.

10.3 Feedback

If you provide suggestions, ideas, feedback, or recommendations regarding the Ravn platform, you grant Ravn the right to use such feedback without restriction, compensation, or attribution. Ravn is not obligated to act on any feedback provided.

CONFIDENTIALITY

11.1 Mutual Confidentiality

Each party may have access to confidential information belonging to the other in connection with the use of the Services. Both parties agree to maintain the confidentiality of such information, use it only for the purposes contemplated by this Agreement, and not disclose it to third parties without the other party's prior written consent, except as required by law.

11.2 Platform Confidentiality

You agree to treat as confidential any non-public information about the Ravn platform, including unreleased features, internal pricing, proprietary methodologies, and technical architecture that you may become aware of through your use of the Services or your relationship with Ravn.

LIMITATION OF LIABILITY

12.1 Disclaimer of Warranties

The Ravn platform is provided "as is" and "as available" without warranties of any kind, whether express or implied. Ravn does not warrant that the Services will be uninterrupted, error-free, or entirely secure. To the fullest extent permitted by applicable law, Ravn disclaims all implied warranties, including warranties of merchantability, fitness for a particular purpose, and non-infringement.

12.2 Limitation of Liability

To the fullest extent permitted by applicable law, Ravn's total liability to you for any claim arising out of or relating to this Agreement or the Services, whether based in contract, tort, or otherwise, shall not exceed the amounts paid by you to Ravn in the twelve months preceding the event giving rise to the claim. In no event shall Ravn be liable for any indirect, incidental, consequential, special, or punitive damages, including lost profits, loss of data, or business interruption, even if Ravn has been advised of the possibility of such damages.

12.3 Agent and Automation Risk

You acknowledge that deploying AI agents and automated workflows involves inherent risk, including the possibility of unintended actions, errors, or outputs. Ravn is not liable for losses, damages, or harms arising from the behavior of agents you configure, deploy, or operate through the platform, including actions taken within or outside the scope of their defined parameters.

INDEMNIFICATION

You agree to indemnify, defend, and hold harmless Ravn, its affiliates, officers, employees, agents, and licensors from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable legal fees) arising out of or relating to: (a) your use of the Services; (b) your violation of this Agreement; (c) the actions of any agents, representatives, or users operating under your account; (d) any content, data, or workflows you submit to or operate through the platform; or (e) your violation of any applicable law or the rights of any third party.

TERM AND TERMINATION

14.1 Term

This Agreement commences on the Effective Date and continues until terminated by either party in accordance with these Terms.

14.2 Termination by You

You may terminate this Agreement at any time by closing your account and ceasing use of the Services. Closing your account does not relieve you of any obligations or liabilities that arose prior to termination.

14.3 Termination or Suspension by Ravn

Ravn may suspend or terminate your access to the Services at any time, with or without notice, if you breach this Agreement, violate applicable law, engage in conduct that poses a risk to the platform or other users, or for any other reason at Ravn's sole discretion. Ravn will endeavor to provide notice where legally permissible.

14.4 Effect of Termination

Upon termination, your right to access and use the Services ceases immediately. Provisions of this Agreement that by their nature should survive termination — including intellectual property rights, confidentiality obligations, limitation of liability, indemnification, and dispute resolution — will continue to apply.

MODIFICATIONS

15.1 Updates to These Terms

Ravn may update these Terms of Service from time to time to reflect changes in our platform, legal requirements, business practices, or operational needs. When we make material changes, we will notify you by posting the updated terms with a revised "Last Updated" date and, where appropriate, by sending direct notification via email or through the platform.

15.2 Acceptance of Updated Terms

Continued use of the Services after updated Terms have been posted constitutes your acceptance of the revised Agreement. If you do not agree to the updated Terms, you must discontinue use of the Services and notify Ravn of your intent to terminate your account.

GOVERNING LAW AND DISPUTES

16.1 Governing Law

This Agreement is governed by the laws of the republic of Singapore, without regard to its conflict of law principles, unless otherwise required by mandatory local law applicable to you or your organization.

16.2 Dispute Resolution

The parties will first attempt to resolve any dispute, claim, or controversy arising out of or relating to this Agreement through good-faith negotiation. If a dispute cannot be resolved through negotiation within thirty days, either party may pursue resolution through the competent courts of Rotterdam, the Netherlands, unless an alternative dispute resolution mechanism has been agreed in writing.

16.3 Injunctive Relief

Notwithstanding the foregoing, either party may seek injunctive or other equitable relief in any court of competent jurisdiction to prevent irreparable harm pending the resolution of a dispute.

GENERAL PROVISIONS

17.1 Entire Agreement

This Agreement, together with the Ravn Privacy Policy and any supplementary terms or documentation incorporated by reference, constitutes the entire agreement between you and Ravn with respect to the Services and supersedes all prior agreements, understandings, and representations on the same subject matter.

17.2 Severability

If any provision of this Agreement is found to be invalid, unlawful, or unenforceable, that provision will be modified to the minimum extent necessary to make it enforceable, or severed if modification is not possible. The remaining provisions will continue in full force and effect.

17.3 Waiver

Ravn's failure to enforce any provision of this Agreement on any occasion does not constitute a waiver of its right to enforce that provision in the future.

17.4 Assignment

You may not assign or transfer any of your rights or obligations under this Agreement without Ravn's prior written consent. Ravn may freely assign this Agreement in connection with a merger, acquisition, restructuring, or sale of all or substantially all of its assets.

17.5 Force Majeure

Neither party shall be liable for delays or failures in performance resulting from circumstances beyond its reasonable control, including natural disasters, acts of government, infrastructure failures, cyberattacks, or other events of force majeure, provided that the affected party gives prompt notice and uses reasonable efforts to mitigate the impact.

CONTACT

For questions, concerns, or notices relating to these Terms of Service, please contact us at:

Ravn
Email: alazarsolomon.k@gmail.com