



FX Hedge AI Agent

Terms of Use

Effective Date: March 26, 2025

These Terms of Use ("Terms") govern your access to and use of the C8 FX Hedge AI Agent service ("Service") provided by C8 Technologies Ltd ("C8", "we", "us") through the Microsoft Azure Marketplace, Microsoft Copilot ecosystem, or any other authorized channel. By using the Service you ("Customer", "you") agree to these Terms.

1. Service Description

The C8 FX Hedge AI Agent provides AI-driven foreign-exchange hedge ratio calculations. The Service analyses currency pairs using proprietary quantitative models and returns recommended hedge ratios, spot rates, directional signals, and historical performance data.

Core Capabilities

- **Current Hedge Ratios** – returns the recommended hedge ratio for one or more exposure currencies against a chosen base (default) currency.
- **Detail Hedge** – provides an in-depth breakdown for a single currency pair including spot rate, hedge ratio, direction indicator, and trailing monthly performance.
- **FX Rates** – retrieves live exchange rates sourced from the European Central Bank.

2. Hedge Ratio Calculation

Hedge ratios are computed by C8 proprietary models that combine momentum, carry, and volatility signals across currency pairs. The models are retrained and recalibrated on a regular schedule.

Key Points

- Ratios range from 0% (fully unhedged) to 100% (fully hedged).
- A "direction" field indicates whether the model favours hedging or remaining unhedged for a given pair.
- Historical performance metrics (monthly returns) are provided so users can evaluate model track records.
- All calculations are performed server-side; no sensitive data leaves the C8 infrastructure.

Important: The hedge ratios provided by the Service are generated by quantitative models and are for informational purposes only. They do not constitute financial, investment, legal, or tax advice.

You are solely responsible for any hedging decisions you make. C8 recommends consulting qualified financial professionals before acting on any AI-generated recommendations.

3. License and Access

Subject to your compliance with these Terms and payment of applicable fees, C8 grants you a limited, non-exclusive, non-transferable, revocable license to access and use the Service during your Subscription term for your internal business purposes.

You may not:

- Sublicense, resell, or redistribute the Service or any output to third parties.
- Reverse-engineer, decompile, or disassemble any part of the Service.
- Use the Service to build a competing product or service.
- Exceed the usage limits specified in your Subscription plan.

4. Subscription and Fees

Subscriptions are billed through the Microsoft Azure Marketplace in accordance with the plan selected at purchase. All fees are exclusive of taxes unless stated otherwise. C8 reserves the right to modify pricing with 30 days' written notice before the next renewal period.

Subscriptions automatically renew unless cancelled at least 30 days before the end of the current period.

5. Data and Privacy

You retain all rights in your data. C8 will not access or share your data except as necessary to provide the Service or comply with legal obligations.

C8 processes personal data in accordance with applicable laws including the EU GDPR and the UK Data Protection Act 2018. See c8hedge.com/privacy_policy.html for details.

6. AI-Generated Content Disclaimer

All AI-generated outputs – including hedge ratios, direction signals, and performance data – are provided for informational purposes only. They do not constitute financial advice.

You acknowledge that AI outputs may contain errors or inaccuracies. C8 recommends consulting qualified financial professionals before acting on any recommendations.

7. Intellectual Property

The Service, including its algorithms, models, source code, and documentation, remains the exclusive property of C8 Technologies Ltd. Nothing in these Terms transfers ownership rights to you.

8. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, C8'S TOTAL AGGREGATE LIABILITY SHALL NOT EXCEED THE FEES PAID BY YOU IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

IN NO EVENT SHALL C8 BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING LOSS OF PROFITS, DATA, OR BUSINESS OPPORTUNITIES.

9. Warranties and Disclaimers

THE SERVICE IS PROVIDED "AS IS" WITHOUT WARRANTIES OF ANY KIND. C8 DOES NOT GUARANTEE THE ACCURACY, COMPLETENESS, OR TIMELINESS OF ANY HEDGE RATIOS, FX RATES, OR FINANCIAL DATA.

10. Termination

Either party may terminate: (a) for convenience with 30 days' written notice; or (b) immediately if the other party materially breaches and fails to cure within 15 days.

Upon termination your access ceases immediately. Customer Data is retained for 30 days then permanently deleted.

11. Governing Law

These Terms are governed by the laws of England and Wales. Disputes shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

12. Microsoft Marketplace

If purchased through the Microsoft Azure Marketplace, the Marketplace terms also apply. Marketplace terms prevail for billing matters; these Terms prevail for Service-specific matters.

13. Modifications

C8 may update these Terms with 30 days' notice. Continued use after the effective date constitutes acceptance.

Contact

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