

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS SITE

What's in these terms?

These terms tell you the rules for using our website www.zolaanalytics.com (**our site**) and our data analysis services.

Click on the links below to go straight to more information on each area:

- *Who we are and how to contact us* [INSERT AS LINK].
- *By using our site you accept these terms* [INSERT AS LINK].
- *There are other terms that may apply to you* [INSERT AS LINK].
- *Policies, procedures, measures and tools* [INSERT AS LINK].
- *We may make changes to these terms* [INSERT AS LINK].
- *We may make changes to our site* [INSERT AS LINK].
- *We may suspend or withdraw our site* [INSERT AS LINK].
- *We may transfer this agreement to someone else* [INSERT AS LINK].
- *Availability of the Services (International Users)* [INSERT AS LINK].
- *You must keep your account details safe* [INSERT AS LINK].
- *How you may use material on our site* [INSERT AS LINK].
- *Do not rely on information on our site* [INSERT AS LINK].
- *We are not responsible for websites we link to* [INSERT AS LINK].
- *User-generated content is not approved by us* [INSERT AS LINK].
- *How to complain about or report content* [INSERT AS LINK].
- *Our responsibility for loss or damage suffered by you* [INSERT AS LINK].
- *Exclusion of liability for digital content* [INSERT AS LINK].
- *How we may use your personal information* [INSERT AS LINK].
- *Uploading content to our site* [INSERT AS LINK].
- *We will suspend your service if you frequently upload illegal content or unfounded complaints* [INSERT AS LINK].
- *Rights you are giving us to use material you upload* [INSERT AS LINK].
- *We are not responsible for viruses and you must not introduce them* [INSERT AS LINK].
- *Rules about linking to our site* [INSERT AS LINK].

- *Which country's laws apply to any disputes?* [INSERT AS LINK]

AI Features means the artificial intelligence-powered research, analysis, search and content generation functionality made available through the Services.

Who we are and how to contact us

www.zolaanalytics.com is a site operated by Zola Analytics Ltd ("We"). We are a limited company registered in England and Wales under company number 13864498 and have our registered office at 71-75 Shelton Street, Covent Garden, London, United Kingdom, WC2H 9JQ. Our VAT number is 431717412.

To contact us, please email info@zolaanalytics.com.

By using our site you accept these terms

By using our site, you confirm that you accept these terms of use and that you agree to comply with them.

If you do not agree to these terms, you must not use our site.

We recommend that you save a copy of these terms for future reference.

There are other terms that may apply to you

These terms of use refer to the following additional terms, which also apply to your use of our site:

- Our [Privacy Policy](https://www.zolaanalytics.com/privacy-policy.pdf). See further under How we may use your personal information.
- Our [Cookie Policy](https://www.zolaanalytics.com/cookie-policy.pdf), which sets out information about the cookies on our site.
- Appendix A – Acceptable Use Policy

If you purchase services from our site, our terms and conditions of supply will apply to the sales.

We may make changes to these terms

We amend these terms from time to time. Every time you wish to use our site, please check these terms to ensure you understand the terms that apply at that time. These terms were most recently updated in February 2026.

We may make changes to our site

We may update and change our site from time to time to reflect changes to our services, our users' needs and our business priorities.

We may suspend or withdraw our site

Our site is made available free of charge.

We do not guarantee that our site, or any content on it, will always be available or be uninterrupted. We may suspend or withdraw or restrict the availability of all or any part of our site for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.

You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

We may transfer this agreement to someone else

We may transfer our rights and obligations under these terms to another organisation. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.

Availability of the Services (International Users)

The Services are operated from the United Kingdom.

We make the Services available primarily to users located in the UK, but access may be available to users in other jurisdictions.

We do not represent that the Services or any content available through them are appropriate, lawful, or available for use in every country or jurisdiction.

If you access the Services from outside the United Kingdom, you do so at your own initiative and are responsible for complying with any applicable local laws or regulations.

Nothing in these Terms limits the application of mandatory consumer protection rights that may apply in your jurisdiction.

You must keep your account details safe

If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential. You must not disclose it to any third party.

We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these terms of use.

If you know or suspect that anyone other than you knows your user identification code or password, you must promptly notify us at info@zolaanalytics.com.

How you may use material on our site

With regard to our website:

- We are the owner or the licensee of all intellectual property rights in our site, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.
- You may print off one copy, and may download extracts, of any page(s) from our site for your personal use and you may draw the attention of others within your organisation to content posted on our site.
- You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.
- You must not use any part of the content on our site for commercial purposes without obtaining a licence to do so from us or our licensors.
- If you print off, copy, download, share or repost any part of our site in breach of these terms of use, your right to use our site will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

With regard to charts made using our service and blogs published on our platform:

- You may also download or export the reports, chartpacks, and/or blogs you create, and/or download the underlying raw data.
- You must not modify the paper or digital copies of any materials you have printed off or downloaded in any way, and you must not use any illustrations, photographs, video or audio sequences or any graphics separately from any accompanying text.
- If downloaded reports, chartpacks, blogs, or raw data includes data from an underlying source, you are obliged to comply with the terms of use of that source.
- Our status (and that of any identified contributors) as the authors of content on our site must always be acknowledged (except where the content is entirely user-generated (such as a blog)), or where you are a subscriber to a paid tier of our service).

- You may share links to our website or any charts you have created with third parties, in accordance with this agreement.

No text or data mining, or web scraping

You shall not conduct, facilitate, authorise or permit any text or data mining or web scraping in relation to our site or any services provided via, or in relation to, our site. This includes using (or permitting, authorising or attempting the use of):

- Any "robot", "bot", "spider", "scraper" or other automated device, program, tool, algorithm, code, process or methodology to access, obtain, copy, monitor or republish any portion of the site or any data, content, information or services accessed via the same.
- Any automated analytical technique aimed at analysing text and data in digital form to generate information which includes but is not limited to patterns, trends and correlations.

The provisions in this clause should be treated as an express reservation of our rights in this regard, including for the purposes of Article 4(3) of Digital Copyright Directive ((EU) 2019/790).

This clause shall not apply insofar as (but only to the extent that) we are unable to exclude or limit text or data mining or web scraping activity by contract under the laws which are applicable to us.

Do not rely on information on this site

We provide a data analysis and visualisation tool and the AI Features. The content on our site is provided for general information only. It is not intended to amount to advice on which you should rely. We do not provide any investment advice. You should always check your sources. We are not responsible for outputs created by using our service. You must obtain professional or specialist advice before taking, or refraining from, any action on the basis of the content on our site.

Although we make reasonable efforts to update the information on our site, we make no representations, warranties or guarantees, whether express or implied, that the content on our site is accurate, complete or up to date.

We are not responsible for websites we link to

Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them.

We have no control over the contents of those sites or resources.

User-generated content is not approved by us

This website may include information and materials uploaded by other users of the site, including reports, chartpacks, blogs, social media pages, video-sharing sites, bulletin boards and chat rooms. This information and these materials have not been verified or approved by us. The views expressed by other users on our site do not represent our views or values.

How to complain about or report content

If you become aware of any material that is that is unlawful, inappropriate, defamatory, infringes intellectual property rights or is otherwise in breach of our Acceptable Use Policy, please contact us immediately at urgent@zolaanalytics.com.

If you wish to complain about any other content, please contact us on info@zolaanalytics.com.

We will use reasonable efforts to:

delete accounts which are being used in an inappropriate manner or in breach of these Terms; and

identify and remove any content that is unlawful, inappropriate, defamatory, infringes intellectual property rights or is otherwise in breach of our Acceptable Use Policy

when we are notified of the same.

If you believe that any content which is distributed or published by the Site is unlawful, inappropriate, defamatory or infringing on intellectual property rights, you should contact us immediately using the contact details above.

Our responsibility for loss or damage suffered by you

Whether you are a consumer or a business user:

- We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors and for fraud or fraudulent misrepresentation.
- Different limitations and exclusions of liability will apply to liability arising as a result of the supply of any products to you, which will be set out in our Terms and conditions of supply.

If you are a business user:

- We exclude all implied conditions, warranties, representations or other terms that may apply to our site or any content on it.
- We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, even if foreseeable, arising under or in connection with:
 - use of, or inability to use, our site; or
 - use of or reliance on any content displayed on our site.
- In particular, we will not be liable for:
 - loss of profits, sales, business, or revenue;
 - business interruption;
 - loss of anticipated savings;
 - loss of business opportunity, goodwill or reputation; or
 - any indirect or consequential loss or damage.

If you are a consumer user:

- Please note that we only provide our site to consumers for domestic and private use. You agree not to use our site for any commercial or business purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.
- If defective digital content that we have supplied, damages a device or digital content belonging to you and this is caused by our failure to use reasonable care and skill, we will either repair the damage or pay you compensation.

How we may use your personal information

We will only use your personal information as set out in our [Privacy Policy](https://www.zolaanalytics.com/privacy-policy.pdf).

Uploading content to our site

Whenever you make use of a feature that allows you to upload content to our site, or to make contact with other users of our site, you must comply with the content standards set out in our Acceptable Use Policy as communicated to you from time to time.

You warrant that any such contribution does comply with those standards, and you are liable to us and indemnify us for any breach of that warranty. This means you will be responsible for any loss or damage we suffer as a result of your breach of warranty.

Any content you upload to our site will be considered non-confidential and non-proprietary. You retain all of your ownership rights in your content, but you are required to grant us and other users of our site a limited licence to use, store and copy that content and to distribute and make it available to third parties. The rights you license to us are described in *Rights you are giving us to use material you upload* [INSERT AS LINK].

We also have the right to disclose your identity to any third party who is claiming that any content posted or uploaded by you to our site constitutes a violation of their intellectual property rights or of their right to privacy.

We have the right to remove any posting you make on our site if, in our opinion, your post does not comply with the content standards set out in our then current Acceptable Use Policy.

If you wish to contact us in relation to content you have uploaded to our site and that we have taken down, please contact us at info@zolaanalytics.com.

You are solely responsible for securing and backing up your content.

You must not upload any material that could incite a terrorist offence, solicit any person to participate in terrorist activities, provide instruction on any method or technique for committing a terrorist offence or threaten to commit a terrorist offence.

We will suspend your service if you frequently upload illegal content

- If you frequently upload material that is clearly illegal, we may suspend your access to our service for a reasonable period of time. We will warn you in advance if we plan to suspend you. When deciding whether to suspend you, we will consider:
 - how many items of clearly illegal content you have uploaded within a given time frame in terms of the volume of other content uploaded by other users during that time;
 - the gravity of the misuse, including the nature of the illegal content and its consequences (potential or otherwise);
 - where possible to identify, your intention in posting the material.
- If you frequently submit notices or complaints that are clearly unfounded, we may suspend the processing of any further notices or complaints from you for a reasonable period of time. We will warn you in advance if we propose to suspend processing of your notices or complaints. When deciding whether to suspend you, we will consider:

- how many items of clearly unfounded notices or complaints you submitted within a given time frame in terms of the volume of other notices or complaints submitted by other users during that time;
- the gravity of the misuse;
- where possible to identify, your intention in submitting the notices or complaints.

Rights you are giving us to use material you upload

Your uploaded content will never be shared with other users or made publicly accessible.

If you use private tokens, your outputs will not be shared with other users or made publicly accessible.

However, you acknowledge and agree that Zola may process and store private-token prompts, uploaded context, and outputs:

- (a) to provide the Services to you;
- (b) to maintain the security, integrity and reliability of the Services; and
- (c) for internal optimisation, quality assurance and improvement of the Services.

Private-token content will not be surfaced publicly or made accessible to other users, except as necessary to provide the Services or as required by law.

When you upload or post content to our site using public tokens, you grant us the following rights to use that content:

- where a chart or report is set to 'public', or you publish a blog:
 - a worldwide, non-exclusive, royalty-free, licence to use, reproduce, distribute, prepare derivative works of, display, and perform that user-generated content in connection with the service provided by the website and across different media including to promote the site or the service;
 - a worldwide, non-exclusive, royalty-free, licence for other users of the service to use the content in accordance with the functionality of the site;
 - a worldwide, non-exclusive, royalty-free, licence to use the content to improve our search engine and AI Features, and produce derivative works in accordance with the functionality of the site
- where a chart or report is set to 'team':

- a worldwide, non-exclusive, royalty-free, licence for other users in your team to use the content in accordance with the functionality of the site;
- a worldwide, non-exclusive, royalty-free, licence to use the content to improve our search engine and AI Features and produce derivative works in accordance with the functionality of the site.
- Where a chart or report is set to 'private':
 - a worldwide, non-exclusive, royalty-free, licence to use the content to improve our search engine and AI Features and produce derivative works in accordance with the functionality of the site.

We are not responsible for viruses and you must not introduce them

We do not guarantee that our site will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programmes and platform to access our site. You should use your own virus protection software.

You must not misuse our site by knowingly introducing viruses, trojans, worms, logic bombs or other material that is malicious or technologically harmful. You must not attempt to gain unauthorised access to our site, the server on which our site is stored or any server, computer or database connected to our site. You must not attack our site via a denial-of-service attack or a distributed denial-of service attack. By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

Rules about linking to our site

You may share links to charts created using our service.

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it.

You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

Our site must not be framed on any other site.

We reserve the right to withdraw linking permission without notice.

The website in which you are linking must comply in all respects with the content standards set out in our then-current Acceptable Use Policy.

If you wish to link to or make any use of content on our site other than that set out above, please contact us at info@zolaanalytics.com.

Policies, procedures, measures and tools

We use AWS as our hosting provider. You can see AWS's acceptable use policy here: [AWS Acceptable Use Policy \(amazon.com\)](https://aws.amazon.com/acceptable-use-policy/).

We have a zero-tolerance policy concerning the dissemination of terrorist content, or other problematic or offensive content. We have an urgent email address for reports of any such content (urgent@zolaanalytics.com) which will lead to the prompt manual removal of offending content. Please see our Acceptable Use Policy.

Which country's laws apply to any disputes?

If you are a consumer, please note that these terms of use, their subject matter and their formation, are governed by English law. You and we both agree that the courts of England and Wales will have exclusive jurisdiction except that if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are resident of Scotland, you may also bring proceedings in Scotland.

If you are a business, these terms of use, their subject matter and their formation (and any non-contractual disputes or claims) are governed by English law. We both agree to the exclusive jurisdiction of the courts of England and Wales.

APPENDIX A — ACCEPTABLE USE POLICY

(Annex to the Terms of Use)

This Acceptable Use Policy forms part of the Terms of Use of Zola Analytics Ltd (“Zola”). By accessing or using the Services, you agree to comply with this policy.

1. Publishing Content on Zola

Where you use the Services to publish blogs, reports, charts, or other publicly accessible content, you are solely responsible for the content you publish.

You must not create, publish, upload, or distribute any content that:

- is unlawful, defamatory, misleading, fraudulent, or infringes intellectual property rights;
- promotes terrorism, extremism, or radicalisation, or provides instruction or assistance in relation to terrorist activities;
- incites violence, hatred, or discrimination;
- constitutes harassment or abuse;
- contains explicit illegal material;
- breaches financial promotion laws or regulatory restrictions applicable in your jurisdiction;
- impersonates another person or misrepresents affiliation.

You warrant that you have all necessary rights, licences and permissions to publish the content you make available via the Services.

Zola reserves the right to remove, restrict access to, or disable any content that it reasonably believes breaches this policy, applicable law (including the Online Safety Act 2023), or the rights of any third party.

Zola may suspend or terminate accounts that repeatedly publish unlawful or harmful content.

2. Blog Monetisation and Subscriptions

Where you use the Services to offer paid subscriptions or monetised content:

2.1 Merchant Responsibility

You are the merchant of record in respect of subscriptions you offer to your readers or subscribers. You are solely responsible for:

- the content you publish;
- setting subscription pricing;
- honouring access to paid content;
- handling subscriber communications; and
- complying with all applicable consumer protection, tax, financial promotion, and regulatory requirements.

2.2 Payment Processing

Zola facilitates payment processing through Stripe Connect. Payment card details are processed directly by Stripe. Zola does not store subscriber card details.

2.3 Revenue Share

Zola may deduct an application fee or platform fee from subscription payments, as described in the Services or pricing documentation.

2.4 Refunds and Disputes

You are responsible for determining and administering your refund policies. Zola reserves the right to suspend monetisation features where there is evidence of fraud, abuse, excessive chargebacks, or regulatory risk.

2.5 Regulatory Compliance

You must ensure that any financial commentary, investment-related content, or promotional material complies with applicable financial services laws and regulations in your jurisdiction.

Zola does not provide regulatory approval or oversight of your content.

3. Acceptable Use of AI Features

Where the Services include AI-powered research, analysis, or content generation features, you agree that:

3.1 No Professional Advice

Outputs generated by AI features are provided for informational purposes only and do not constitute financial, investment, legal, or other professional advice.

You must not rely on AI outputs as the sole basis for any investment or business decision.

3.2 Accuracy and Limitations

AI-generated outputs may be incomplete, inaccurate, or contain errors (“hallucinations”).

You are responsible for independently verifying sources, data, and conclusions before publication or reliance.

3.3 Prohibited Uses

You must not use the AI features to:

- generate or distribute unlawful, harmful, or misleading content;
- conduct automated or excessive querying, scraping, or bulk extraction of data beyond intended usage limits;
- attempt to circumvent usage controls, token limits, or security restrictions;
- upload malicious code, prompt-injection payloads, or attempt to exploit or reverse engineer underlying models.

3.4 Third-Party Model Providers

Certain AI features may be provided using third-party model providers.

Your use of AI features remains subject to this Acceptable Use Policy and any applicable provider restrictions.

Zola reserves the right to suspend or restrict access to AI features where misuse, abuse, or regulatory risk is identified.

4. Enforcement

Zola may take proportionate action in response to breaches of this Acceptable Use Policy, including:

- removing or restricting access to content;
- suspending accounts or features;
- terminating access to the Services;
- reporting unlawful activity to relevant authorities where required.