

Kamba Terms of Service v2026.4 (Individual & Team)

Individual & Team Accounts

Effective Date: October 22, 2026 **Last Updated:** October 22, 2026

1. Acceptance of Terms

Kamba Group LLC (“**Kamba**,” “**we**,” or “**us**”) provides AI-driven software and related services enabling individual and team users to streamline analysis, research, and collaboration (the “**Platform**”). These Terms of Service (the “**Terms**”) govern registration for, and use of, an **Individual** account created through Kamba’s online sign-up flow, and a **Team** account set up by Kamba for a company or other organization (see Section 4). If you represent a company or other legal entity in using a Team account, you confirm that you have authority to bind that entity. “**Customer**” means the Individual or, for a Team account, the company or organization the Team account is set up for. “**User**” means any person using the Platform under an Individual or Team account.

Enterprise Customers. These Terms do not govern Enterprise accounts. Enterprise access is contracted separately under a negotiated Master Services Agreement and Statement of Work (“**Enterprise Agreement**”), which constitutes the complete agreement between Kamba and an Enterprise customer and prevails over these Terms for that customer. A reference elsewhere in these Terms to an “Order” or “Service Order” means the online purchase flow described below, and does not refer to an Enterprise Agreement.

Service Agreement. For Individual and Team accounts, completing online sign-up or purchase, together with these Terms and any applicable Data Processing Addendum (“**DPA**”), constitutes the complete agreement between Kamba and Customer.

Individual Users and Team Members. Every User, including each Member of a Team account, creates their own account through Kamba’s online sign-up flow and accepts these Terms by checking the acceptance box (or a similar affirmative action) during sign-up, before account creation is completed. This constitutes your electronic signature and acceptance of a binding agreement to the same extent as a handwritten signature. You must be at least 18 years old and capable of forming a binding contract under the laws of your jurisdiction to create an account or accept these Terms on your own behalf. Kamba does not knowingly offer accounts to anyone under 18, and if Kamba learns that an account holder does not meet this requirement, Kamba may suspend or terminate the account.

2. Modifications

Kamba may update these Terms periodically to reflect product, regulatory, or operational changes. Updated Terms will appear at www.kambagroup.com and in the Platform. Material updates will be communicated by email or in-Platform notice. Continued use of the Services after the effective date of updated Terms constitutes acceptance of the updated Terms. A change to the price of a monthly plan you are already subscribed to is governed by Section 11.1(g).

3. Description of Services

Kamba delivers an AI-native workflow platform supporting AI-driven analysis and research, dataset discovery and search, reusable templates, connections to third-party data sources, collaboration tools, and administration and governance modules (collectively, the “**Services**”).

Deployment. Individual and Team accounts are provided exclusively as cloud-based SaaS, hosted by Kamba or its authorized partners. Private-cloud, on-premise, or custom API/integration deployments are available only to corporate Enterprise customers under a separately negotiated Enterprise Agreement (see Section 1) and are not available to Individual or Team accounts under these Terms.

4. Accounts and Access

Access is provided through Kamba-issued credentials (email address and password) or approved third-party interfaces. Each User is responsible for keeping their credentials secure and for activity under their account; Customer is responsible for activity within its Team account. Unauthorized access or credential sharing is prohibited.

Registration. Every account requires your name, a valid email address, a mobile phone number, and a password. By entering your phone number and requesting a code, you consent to receive an automated one-time verification code from Kamba at that number; message and data rates may apply. A payment method is required only when you make a purchase (Section 11). By creating an account, you represent that all registration information you provide is accurate and that you meet the age requirement in Section 1.

Team accounts. Team accounts are not created through online sign-up. Kamba sets up a Team account for a company or organization on request, adds Users who have registered under Section 1 as **Members**, and designates one or more Members as **Managers**. Changes to a Team’s membership or to who is a Manager are made by Kamba at the Customer’s request; a Manager cannot appoint another Manager. Individual accounts consist of a single User who acts as their own Manager.

What a Manager can see and do. A Manager can, for the Team account:

- (a) view each Member’s credit balance, credit usage, purchases, and credits due to expire;
- (b) review the conversations, analyses, and other work of the Team’s Members through the Platform’s governance and compliance tools;
- (c) purchase credits and monthly plans for Members, and set up and change automatic refill for Members (Section 11); and
- (d) manage the Team’s payment method and monthly plan.

Each Member’s credit balance and usage are individually tracked and belong to that Member alone—credits are never shared or pooled among Members, and a Manager cannot spend or move a Member’s credits (Section 11.1(e)). A Member who is not a Manager can see only their own work, balance, and usage.

Billing. A Team account is billed as one payer: all purchases for a Team account’s Members, including monthly plans and automatic refills, are charged to the payment method the Team’s Manager provides

for the Team. Members who are not Managers do not make purchases or provide a payment method for the Team, and a Member who runs out of credits must ask a Manager to add more. This does not change Section 11.1's rule that each Member's credit balance and usage remain individually tracked and belong to that Member alone, regardless of who paid for them.

Joining or leaving a Team. When a User is added to a Team account, any automatic refill they had set up on their own payment method is turned off, and any monthly plan they held on their own is handled as described in Section 11.4. When a Member leaves a Team account, the credits already in their balance remain theirs, subject to Section 11.5, and any automatic refill the Team had set up for them is turned off; from then on they buy for themselves at the rates that apply to an Individual account.

5. Data and Privacy

5.1 Customer Data

"Customer Data" means any data, content, or information uploaded, submitted, or otherwise made available to the Platform by Customer or its authorized users. Customer retains ownership of all Customer Data. Kamba processes Customer Data solely to operate the Services and provide support, in accordance with Kamba's Privacy Policy and any applicable DPA.

5.2 Model Outputs

Insights, reports, or results generated by the Platform ("**Model Outputs**") belong to Customer. Kamba may retain aggregated, de-identified telemetry that does not contain Customer Data or interaction content to enhance reliability and security.

5.3 Data Training

Kamba does not use Customer Data, model inputs, or Model Outputs to train or fine-tune foundation models unless expressly authorized in writing.

5.4 Security

Kamba employs industry-standard encryption, access controls, monitoring, and vulnerability testing. Payment card details are collected and held by Kamba's payment processor and are not stored by Kamba. For private deployments, Customer may apply its own security and compliance framework as provided in the applicable Enterprise Agreement.

5.5 No Use of Interaction Content

Kamba does not use, review, mine, sell, rent, share, or otherwise leverage user interaction content, including prompts, context, files, or outputs, for model training, tuning, analytics, advertising, or any other secondary purpose.

For SaaS deployments, interaction content remains within Customer's account and is not accessible to Kamba personnel without explicit, time-bound authorization by Customer and full logging. Within a Team account, interaction content of Members is visible to the Team's Managers as described in Section 4.

See also Section 6 for Client-Managed Environments.

6. Client-Managed Environments (Private Cloud / On-Premise)

This Section 6 applies only if Customer has separately contracted for a private-cloud or on-premise deployment under an Enterprise Agreement. Standard Individual and Team accounts are hosted by Kamba as described in Section 3 and are not Client-Managed Environments.

For deployments in Customer's private cloud or on-premise environment ("**Client-Managed Environments**"):

- (a) **Zero Kamba Access / Zero Egress.** All processing occurs entirely within Customer's controlled infrastructure. Kamba does not receive, store, log, or replicate interaction content or Customer Data. No data egress to Kamba-controlled systems occurs.
- (b) **Keys and Identity.** Customer controls encryption keys (CMEK/BYOK/HYOK) and identity (SSO/IdP).
- (c) **No Subprocessors by Default.** Unless Customer explicitly enables them, third-party subprocessors are not engaged for runtime processing.
- (d) **Telemetry.** By default, no interaction-content telemetry is collected. Optional high-level health signals, such as service availability or error codes, may be enabled by Customer and remain non-content.
- (e) **Support Access.** Kamba support cannot access the environment or data without a Customer-approved, time-bound access grant using least-privilege controls. All access is logged by Customer.
- (f) **Retention and Audit.** Retention, audit, and deletion are governed by Customer's policies and tooling. Kamba neither dictates nor alters these settings.

7. License and Intellectual Property

7.1 Ownership

Kamba and its licensors retain all rights in the Platform, software, models, documentation, and derivative works.

7.2 License to Customer

Kamba grants Customer a non-exclusive, non-transferable license to use the Platform while the applicable account remains active and in compliance with these Terms, solely for Customer's internal business purposes.

7.3 License to Kamba

Customer grants Kamba a limited license to process Customer Data solely to provide and support the Services.

7.4 Feedback

Kamba may use feedback or suggestions provided by Customer without restriction or obligation.

8. Acceptable Use

Customer and its users shall not:

- Violate applicable laws or third-party rights;
- Upload malicious code;
- Attempt to extract or reverse-engineer models or source code;
- Benchmark or publish test results without Kamba's consent;
- Use Model Outputs as the sole basis for investment or compliance decisions;
- Introduce regulated data, including PHI or PCI data, unless expressly permitted by an applicable DPA; or
- Deploy the Services for high-risk use cases, including medical or critical infrastructure applications, without written authorization from Kamba.

9. AI and Output Disclaimer

AI-generated outputs are probabilistic and may contain inaccuracies. Outputs are provided “as is.” Kamba disclaims responsibility for their accuracy, completeness, or fitness for any particular purpose and does not provide investment, legal, or tax advice.

Customer remains solely responsible for reviewing, validating, and appropriately applying Model Outputs before relying on them for any operational, investment, compliance, or other business use.

10. Third-Party Platforms and Providers

The Platform may interoperate with external systems such as messaging platforms, cloud providers, data vendors, payment processors, or LLM providers (“**Third-Party Services**”). Each Third-Party Service is governed by its own terms and policies. Kamba is not responsible for the availability, performance, or actions of Third-Party Services except as required by applicable law or an applicable DPA.

11. Commercial Terms and Pricing Policy

11.1 Pricing Structure

Usage of the Services is measured in credits, which power AI queries, model runs, and other tasks. Credits are added to a User's balance in one of two ways, both available to Individual accounts and to Team accounts (organized under one account, as described in Section 4):

- **One-off credit purchases**, of any whole number of credits, at the volume rates below; and
- **Monthly plans**, which renew automatically every month and add a fixed number of credits to each covered User's balance each month.

There is no seat fee and no separate “Team” plan or pricing tier. Every User is billed according to the same rate card, whether the User is an Individual or a Member of a Team account. Credits belong to, and are used by, each User individually. A Team account does not pool or share credits across its Members.

A credit is a unit of usage valued at the standard rate of **US \$2.00 per credit** (the “**Standard Rate**”). Credits bought at a discount or through a plan cover the same amount of usage as credits bought at the Standard Rate. Enterprise plans are not offered through online sign-up and are governed separately under an Enterprise Agreement.

Option	Description	Pricing / Structure (before tax)
One-off credits	Any whole number of credits, bought once. Charged at the rate for the volume tier the number of credits reaches; does not renew.	1–49 credits: US \$2.00 per credit. 50–99 credits: US \$1.90 per credit. 100–199 credits: US \$1.85 per credit. 200 credits or more: US \$1.80 per credit.
Pro plan	Monthly plan, renewing every month until cancelled.	US \$170.00 per month per covered User for 100 credits each month (US \$1.70 per credit). Additional credits while covered: US \$1.70 per credit at any volume.
Plus plan	Monthly plan, renewing every month until cancelled.	US \$320.00 per month per covered User for 200 credits each month (US \$1.60 per credit). Additional credits while covered: US \$1.60 per credit at any volume.

The Platform's purchase screens offer quick selections of 20, 50, 100, and 200 credits, and any other whole number may be entered. Each payment must be at least US \$10.00 before tax, and no more than US \$10,000.00 of credits may be bought for any one User in a single purchase; larger purchases can be arranged by contacting support@kambagroup.com.

Additional terms.

(a) **Free trial credits.** Each new account receives 20 promotional credits at sign-up, once per account, with no payment method required. Promotional credits expire 30 calendar days after issuance. This applies to every User, whether an Individual or a Member of a Team account.

(b) **Credits and transparency.** The number of credits consumed by a task depends on its complexity. Usage is converted to credits at the Standard Rate and rounded up to a whole number of credits; small tasks are grouped together and charged as one so that each does not round up to a whole credit on its own. The Platform shows each User their current balance, their credit usage by month, and credits due to expire; a Manager sees the same for each Member.

(c) **Automatic refill.** When buying credits, the payer may turn on automatic refill for the balance being funded. When that balance falls below the threshold displayed in the Platform (currently 5 credits), Kamba automatically buys the same number of credits again, at the rate that applies at that time, and charges the payer's saved payment method. For an Individual account the payer is the Individual; for a Team account it is the Team, and automatic refill for each Member is set up and managed by a Manager. The number of credits bought on each refill can be changed, and automatic refill turned off, at any time in the Platform. If a refill charge fails—for example, because the card is declined or the bank requires confirmation—automatic refill is turned off and the payer is notified by email.

(d) **Zero balance.** When a User's individual credit balance reaches zero, the Services pause for that User and no new task can be started until credits are added. No overage is ever charged and the displayed balance never goes below zero. Because a task's cost is known only once it finishes, the task that exhausts a balance may consume more credits than remained; that excess is written off by Kamba. It is never billed and is never deducted from credits later added to that User's balance. This applies equally to an Individual User and each Member of a Team account because each User's balance is individually maintained.

(e) **Credits belong to each User individually (Team).** There is no shared or pooled credit balance for a Team account. Each Member's credits and usage belong solely to that Member, including credits a Manager bought for them. A Manager can add credits to a Member's balance but cannot access, reallocate, or spend it.

(f) **Expiry and refunds.** Credit expiry, forfeiture, and refunds are governed by Section 11.5.

(g) **Rates may change.** The Standard Rate, volume rates, and plan prices are set by Kamba from time to time and displayed in the Platform at the time of purchase. The rate displayed and applied at the time of a given purchase governs that transaction. Kamba may change displayed rates prospectively without amending these Terms. An existing monthly plan continues to renew at the price it was bought at until Kamba gives the payer advance notice of a change, which then applies from a later renewal; the payer may cancel before it takes effect.

(h) **Plan rate for additional credits.** A User covered by a monthly plan buys additional credits at that plan's per-credit rate, instead of the volume rates, when the purchase is made by the payer whose plan covered that User at the start of the current monthly period and that plan's payment for the period has been received. Otherwise, including while a plan's renewal payment is outstanding, additional credits are bought at the volume rates.

11.2 Fees and Payment

All fees are payable in U.S. dollars unless stated otherwise at checkout. Prices exclude taxes; applicable sales, use, VAT, or similar taxes are calculated and added at checkout where required.

All payments are processed by Kamba's payment processor. An Individual's purchases, plan payments, and automatic refills are charged to that Individual's payment method. All purchases, plan payments, and automatic refills for a Team account's Members are charged to the Team's payment method under Section 4.

One-off purchases are charged in full when made. Monthly plans are charged in advance on each renewal date, as described in Section 11.4. Credits are added to a balance only once the corresponding payment has been received.

Failed payments. If a plan's renewal payment fails, the payment processor may retry it, the plan's credits for that month are not added until it is paid, and additional credits are bought at the volume rates in the meantime. The payment method can be updated in the Platform. A plan whose renewal remains unpaid may be cancelled.

11.3 Trials and Pilots

Free trial credits are promotional and expire in accordance with Section 11.5. Any pilot or beta access is time-limited, provided “as is,” and not for production use unless otherwise authorized by Kamba.

Continued use after promotional credits expire requires the purchase of credits or a monthly plan.

11.4 Renewals and Adjustments

One-off purchases. One-off credit purchases do not renew. Automatic refill, if turned on, is a separate, optional setting described in Section 11.1(c) and may be turned off at any time.

Monthly plans. A monthly plan renews automatically every month on its renewal date until cancelled. The renewal date is the day of the month on which the plan’s first paid month began—for a plan bought at checkout, the day of the first payment—or the last day of the month in a month without that day. The next renewal date is shown in the Platform. Each renewal adds that month’s plan credits to each covered User’s balance once the payment is received. Cancelling takes effect at the end of the monthly period already paid for: the plan and its rate for additional credits continue until then, and the current month is not refunded. A cancellation can be reversed in the Platform before it takes effect. If a plan is cancelled while its renewal payment is outstanding, it ends immediately and the outstanding amount is not collected.

Team plans. A Team account has a single plan subscription with one renewal date, covering the Members a Manager chooses, each on the Pro or Plus plan, and is charged as one monthly payment for all covered Members. Changes to an existing Team plan—moving a Member to a different plan or taking a Member off it—take effect at the next renewal and are not prorated; the month already paid for is not re-charged or refunded. A Member newly added to a Team plan is covered from the day they are added: the Team is charged at that time, at the plan’s per-credit rate, for the plan’s credits in proportion to the time remaining in the current month, and that Member receives those credits; from the next renewal they are billed with the rest of the Team. Removing the last covered Member cancels the Team plan at the end of the current month.

Joining a Team with your own plan. If a User who holds their own monthly plan is added to a Team account, their own plan is cancelled, with no refund, and credits already received under it remain theirs. Where the Team has a plan or a payment method on file, the Team takes over that User’s coverage on the same plan, paying from the end of the period the User already paid for. Otherwise, the User’s own plan runs to the end of its current month.

Stopping use. Use of the Services has no minimum term and may be stopped by any User at any time. A Member may be removed from a Team account at the Customer’s request (Section 4), which ends the Team’s plan coverage and automatic refill for that Member but does not affect any other Member’s individual balance.

11.5 Refunds and Credit Expiry

Except where required by applicable law:

- Purchased credits, including credits received each month under a monthly plan, expire three (3) calendar months from the date they are added to a balance. Expiration is tracked separately for each purchase or monthly grant. Credits closest to expiring are used first.
- Free and promotional credits expire thirty (30) calendar days from the date of issuance, unless a different expiration date is expressly stated at issuance.
- Credits have no cash value. Except where required by applicable law, purchases and plan payments are final and non-refundable, including for unused or expired credits and for the remainder of a cancelled plan's current month.
- If a payment is refunded or successfully disputed, the credits that payment added are removed from the balances they were added to.
- Credits are forfeited if the applicable account is closed.
- There is no refund or credit for unused or expired balances following cancellation.

11.6 Automatic Charges and Cancellation

Automatic Refill Authorization. If you turn on automatic refill, you authorize Kamba to automatically charge your saved payment method—or, for a Team account, the Team's payment method—for the number of credits you selected, at the rate that applies at that time, each time the funded balance falls below the threshold displayed in the Platform, without further notice or confirmation for each individual charge. A Manager turning on automatic refill for a Member gives this authorization on behalf of the Team. This authorization continues until automatic refill is turned off, is turned off after a failed charge under Section 11.1(c), or the account is closed.

Monthly Plan Authorization. By subscribing to a monthly plan, you authorize Kamba to charge your payment method—or, for a Team account, the Team's payment method—the plan price shown at checkout, plus applicable tax, on each renewal date (Section 11.4) until you cancel. A Manager subscribing Members to a plan, or adding a Member to it, authorizes these charges for each covered Member on behalf of the Team, including the charge for the remainder of the current month described in Section 11.4. Each covered User receives that plan's credits each month as described in Section 11.4, and those credits expire as described in Section 11.5. Your acceptance of the renewal terms at checkout is recorded with your subscription.

How to Cancel. You may cancel a monthly plan, turn off automatic refill, or stop using the Services at any time through the Management section of the Platform, without contacting customer support. For a Team account, this is done by a Manager. Turning off automatic refill takes effect immediately for future charges; it does not affect charges already processed or credits already purchased. Cancelling a monthly plan takes effect at the end of the current monthly period, as described in Section 11.4.

Renewal Notice. Because automatic refills and plan renewals recur automatically once enabled, Kamba may send a reminder email or in-Platform notice before a charge where required by applicable law. Continued enrollment after such notice constitutes consent to the charge.

No Guarantee Against Errors. If you believe you were charged in error, contact billing@kambagroup.com within 30 days of the charge.

12. Confidentiality

Each party shall protect the other party's confidential information using at least the same degree of care it uses to protect its own confidential information of a similar nature. Upon termination, confidential information must be deleted or returned, subject to applicable legal retention obligations.

13. Service Levels and Support

Kamba provides commercially reasonable uptime, maintenance notifications, and support in accordance with Kamba's then-current support policies. Support is available at support@kambagroup.com.

Enterprise customers may receive contractual service levels, guaranteed response times, and escalation paths under their applicable Enterprise Agreement.

14. Warranties and Disclaimers

The Platform is provided "as is" and "as available." Kamba disclaims all warranties, express or implied, including merchantability, fitness for a particular purpose, and non-infringement. No guarantee is made that the Platform or Model Outputs will be error-free, uninterrupted, or suitable for any particular use.

15. Limitation of Liability

Except for gross negligence, fraud, or payment obligations:

- Each party's aggregate liability arising out of or relating to these Terms is limited to the fees paid or payable by Customer to Kamba during the 12 months preceding the event giving rise to the claim; and
- Neither party is liable for indirect, incidental, special, consequential, exemplary, or punitive damages.

These limitations apply even if a party has been advised of the possibility of such damages, to the maximum extent permitted by applicable law.

16. Term and Termination

Either party may terminate for material breach if the breach is not cured within 30 days after written notice.

Upon termination:

- Customer's right to use the Services ceases, except that Kamba will provide a 30-day period for Customer to request or obtain an export of its Customer Data;
- Any monthly plan is cancelled and automatic refill is turned off, so that no further charges are made;
- Unused credits are forfeited in accordance with Section 11.5; and
- Following the applicable data-export period, Kamba will delete or de-identify Customer Data in accordance with the Privacy Policy, subject to applicable legal retention requirements.

Survival. Sections 5 (Data & Privacy), 6 (Client-Managed Environments), 7 (Intellectual Property), 9 (AI Disclaimer), 12 (Confidentiality), 14 (Warranties and Disclaimers), 15 (Limitation of Liability), 17

(Compliance), 18 (Governing Law), and 19(d) (Notices) survive termination or expiration.

17. Compliance and Export Controls

Each party shall comply with applicable data-protection, export-control, and anti-corruption laws.

Customer represents that it is not a prohibited or sanctioned party and will not use the Platform in violation of applicable laws or regulations.

18. Governing Law and Jurisdiction

These Terms are governed by the laws of the State of New York, excluding its conflict-of-law principles.

Disputes arising out of or relating to these Terms shall be resolved exclusively in the state or federal courts located in New York County, New York.

19. Miscellaneous

(a) **Entire Agreement.** These Terms, together with any applicable DPA and any applicable Enterprise Agreement, constitute the entire agreement between the parties with respect to the subject matter covered by such agreement.

(b) **Severability.** If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions remain in full force and effect.

(c) **Waiver.** A party's failure to enforce any right or provision of these Terms does not constitute a waiver of that right or provision.

(d) **Notices.** Notices required under these Terms must be in writing and delivered to the applicable party using the contact information provided in these Terms or through another contact method designated by that party in writing.

(e) **Assignment.** Neither party may assign its rights or obligations under these Terms without the other party's written consent, except that either party may assign these Terms to an affiliate or to a successor in connection with a merger, acquisition, corporate reorganization, or sale of substantially all of its assets, provided that the assignee assumes the assigning party's obligations.

20. Force Majeure

Neither party shall be liable for delays or failure to perform any obligation under these Terms due to causes beyond its reasonable control, including natural disasters, war, terrorism, labor disputes, governmental restrictions, pandemics, or Internet service failures.

Obligations affected by such events will resume promptly once performance becomes reasonably possible.

21. Contact Information

Kamba Group LLC

227 East 59th Street

New York, NY 10022, USA

Legal: legal@kambagroup.com

Billing: billing@kambagroup.com

Support: support@kambagroup.com

Web: www.kambagroup.com