TERMS OF SERVICE: INTERVAL AI CORPORATION

Effective Date: August 24, 2026

Important: These Terms of Service supersede and replace all prior versions.

LEGAL INFORMATION

These Terms of Service (the "Terms") govern your access to and use of the services offered by Interval AI Corporation ("Interval AI," the "Company," "we," "us," or "our"). Interval AI provides the Services in the United States and in other countries. Where the User or its Consumers are located outside the United States, the User is responsible for ensuring that its use of the Services complies with the laws of each applicable jurisdiction, and additional or different terms, notices, and consents may apply. Personal information handled in connection with the Services may be processed in the United States and other locations, as described in Section 7.6 and the Privacy Policy.

The Site and Services are operated by Interval AI Corporation, a Delaware corporation with a principal place of business located at 356 S 2000 W, Suite A, Pleasant Grove, Utah 84062, United States. You may contact us by email at support@interval-ai.com.

Interval AI provides business-to-business ("B2B") accounts receivable automation services, including invoice monitoring, customer outreach, and customer-communication facilitation through proprietary software and AI-assisted communication systems. Except as expressly permitted, no part of this Site, these Terms, or their content may be copied, reproduced, published, downloaded, or extracted without prior written authorization.

For the avoidance of doubt, and in accordance with applicable U.S. law, Interval AI acts solely as an independent software provider that facilitates first-party accounts receivable management on behalf of its business customers. Interval AI does not operate as a fiduciary, escrow agent, third-party debt collection agency, law firm, or business partner unless otherwise expressly agreed in writing between the parties.

ARTICLE 1: OVERVIEW

These Terms establish the legally binding terms and conditions applicable to any individual or entity ("User" or "you") accessing the Interval AI website (the "Site") or using the products, platforms, dashboard, and services provided by Interval AI (collectively, the "Services").

By accessing or using the Site or Services, you agree to be bound by these Terms. If you do not agree to these Terms, you must not access or use the Site or Services. The version of these Terms published on the Site at the time of access governs that access.

Interval AI may restrict, suspend, or terminate your access to the Site or Services in accordance with these Terms if you materially breach them. Nothing in these Terms waives any right or remedy that cannot be waived under applicable law, and nothing in these Terms limits either party's liability for fraud, willful misconduct, or any other liability that may not be limited or excluded under applicable law.

1.1 Definitions

Capitalized terms used in these Terms have the meanings set forth below, unless the context clearly requires otherwise.

Account. The secure user environment provided to the User upon registration, granting access to the Services through the Interval AI platform.

AI-Assisted Communication or **AI Agent.** Any automated software system, voice assistant, synthesized or prerecorded voice, or messaging interface used within the Services to initiate or facilitate communications with Consumers on the User's behalf. AI Agents operate under parameters configured by or for the User and do not make decisions outside the scope the User defines.

Applicable Law. All federal, state, and local laws, regulations, and industry standards applicable to the User's use of the Services, including, without limitation, the Fair Debt Collection Practices Act ("FDCPA"), Regulation F (12 C.F.R. Part 1006), the Telephone Consumer Protection Act ("TCPA"), the California Consumer Privacy Act as amended ("CCPA/CPRA"), the Gramm-Leach-Bliley Act ("GLBA"), the Health Insurance Portability and Accountability Act ("HIPAA") where applicable, the Payment Card Industry Data Security Standard ("PCI DSS"), applicable state debt-collection, consumer-protection, privacy, and AI-disclosure laws, and, where the User or a Consumer is located outside the United States, applicable non-U.S. debt-collection, consumer-protection, and data-protection laws (including, where applicable, the EU and UK General Data Protection Regulation).

Authorized User. Any individual granted access to the Services by the User and acting on the User's behalf. The User is responsible for all actions taken by its Authorized Users.

Automated Outreach. The use of AI-assisted systems to initiate and carry out communication sequences (calls, emails, and text messages) with Consumers on the User's behalf, in accordance with the Outreach Schedule configured in the platform and subject to Applicable Law.

Billing Period. The recurring interval (e.g., monthly or annually) for which subscription and other fees are assessed and charged to the User.

Blacklist / Do-Not-Contact List. A list of individuals or entities that Interval AI is instructed not to contact, as designated by the User. The User is responsible for ensuring the list is complete, accurate, and current.

Consumer. An individual customer or account holder of the User whom the User contacts, through the Services, regarding an account or outstanding balance owed to the User. A Consumer is a customer of the User, not of Interval AI. (Prior versions of these Terms referred to this party as a "Debtor" or "Debtor Client.")

Client or **Customer.** The User's own customer or account relationship. Interval AI has no contractual relationship with the User's Clients or Consumers.

Communication Logs. Records of outbound and inbound communications initiated or received through the platform, retained for compliance, quality assurance, and dispute-resolution purposes.

Dashboard. The secure, web-based interface through which Users configure settings, upload data, manage Outreach Schedules, and review analytics.

Data. All information, including personal information, entrusted to Interval AI by or on behalf of the User, including information about the User, its Clients, and its Consumers. Interval AI handles Data in accordance with Applicable Law, its security program (aligned to SOC 2 Type II criteria), the Privacy Policy, and any applicable data processing agreement.

First-Party Servicing. The practice of facilitating account communications on behalf of the original creditor (the User), rather than acting as a third-party debt collector. Interval AI operates as a software tool that helps businesses manage communications with their own Consumers.

Online Payment Service. The payment functionality made available through the platform, including through Interval AI's payment processor(s).

Outreach Schedule. The communication cadence and workflow configured by or for the User, including timing, frequency, and channel selection, subject to the frequency, time-of-day, and opt-out limitations in Article 5 and Applicable Law.

Parties. Interval AI and the User, each a "Party."

Platform. The software-as-a-service system made available by Interval AI, including the Dashboard, user tools, automation controls, and associated features.

Privacy Policy. The Interval AI First-Party Privacy Policy, as amended from time to time, which is incorporated into these Terms by reference and governs how Interval AI collects, uses, discloses, and retains personal information.

Services. All software features and related services made available by Interval AI to the User, including invoicing support, outbound communication, payment tracking, hosted customer pages, analytics, and account-resolution tools.

Site. The Interval AI website (currently interval-ai.com) and its associated digital components.

Subscription. A paid license granting the User access to the Platform and its features, billed periodically.

Third-Party Services. Any external service, integration, or software application not developed by Interval AI but made accessible through the Platform, including payment processors, CRMs, accounting systems, data-storage providers, and communication platforms. Use of Third-Party Services is subject to the respective provider's terms.

User Content. Any data, information, documents, messages, or materials uploaded, submitted, or transmitted by the User through the Platform. The User retains ownership of User Content and grants Interval AI a limited license to process it to provide the Services.

1.2 Purpose

These Terms define the terms and conditions for accessing and using the Site and Services and constitute a binding agreement between Interval AI and the User. The authoritative version of these Terms is the version then-published on the Site. A copy is available on request by email.

1.3 Site Availability

Interval AI strives to make the Site available continuously, except during planned maintenance, unanticipated downtime, or force majeure events. Interval AI may suspend or restrict access to perform maintenance, updates, or other necessary operations, and will endeavor to provide advance notice of planned downtime where practicable.

ARTICLE 2: GENERAL TERMS OF USE

These Terms take effect upon acceptance by the User and remain in effect until amended or replaced. Interval AI will notify Users of material updates by email or through the Dashboard. Continued use of the Services after the effective date of an update constitutes acceptance of the updated Terms.

2.1 Scope

These Terms govern the use of the Site and Services. Interval AI may modify these Terms by publishing an updated version on the Site or Dashboard and will notify Users of material modifications by email or through an in-product notice. If a User does not accept revised Terms, the User may terminate its Account and, prior to termination, may request retrieval of Data stored in its Account through Interval AI's support channels. Interval may or may not retain certain sets of information and data to maintain compliance standards set by both state and federal governments.

These Terms are governed by the laws of the State of Utah, without regard to conflict-of-law principles. For Users or Consumers located outside the United States, mandatory consumer-protection or data-protection laws of the applicable jurisdiction that cannot be waived by agreement continue to apply. In the event of any translation, the English version controls.

2.2 Acceptance

Registration for or use of the Site and Services constitutes the User's acceptance of these Terms, evidenced by affirmatively checking an acceptance box, clicking an "I Agree" control, or continuing to use the Services after notice of an update. Such acceptance has the same legal effect as a handwritten or electronic signature.

2.3 Term and Termination

These Terms take effect upon acceptance and continue until terminated as provided herein. Either Party may terminate these Terms upon at least thirty (30) days' written notice to the other Party. The User may cancel its Subscription as provided in Article 4.

In the event of a material breach by the User (including non-payment or repeated violations of these Terms), Interval AI may suspend or terminate the User's Account. Where feasible, Interval AI will provide written notice and a reasonable opportunity, up to fifteen (15) days, to cure the breach. Termination does not affect rights or obligations accrued before the effective date of termination, and any unpaid amounts remain due.

2.4 Legal Capacity

Use of the Site and Services is reserved for business entities and professionals. The User represents and warrants that the individual accepting these Terms has authority to bind the entity on whose behalf they act. If this representation is inaccurate, Interval AI may suspend or close the Account and cancel active or pending Services, including active Outreach Schedules and issued payment links, subject to any fees accrued prior to closure.

ARTICLE 3: CONDITIONS OF USE

Use of the Site and Services is limited to businesses and professional users. If these Terms are accepted on behalf of a company or other legal entity, the individual accepting represents and warrants that they are authorized to bind that entity. If that authorization is invalid, Interval AI may suspend or terminate the Account and cancel pending Services, subject to fees accrued prior to termination.

ARTICLE 4: ACCESS AND USE OF INTERVAL AI SERVICES

The Site allows the User to access and use the Services provided by Interval AI.

4.1 General Information

4.1.1 Transfer of Funds. Certain payment-related services may be available at an additional charge, and each transfer of funds to the User's designated account may be subject to processing fees imposed by the applicable payment processor. Interval AI may update its fee structure and will provide notice of material changes as required by these Terms or Applicable Law.

4.1.2 Account Activity. Fees for the Platform depend on the applicable plan, usage, and total receivables serviced. An Account remains active while the User maintains its Subscription and has not cancelled recurring payments.

4.1.3 Payment Disputes and Chargebacks. Disputes regarding a Consumer's payment to a financial institution are handled directly between the Consumer and that institution. A chargeback-handling fee may apply per disputed transaction. Interval AI will process reimbursements or adjustments in accordance with its standard procedures and Applicable Law.

4.1.4 Connected-Account Validation (Know Your Customer). Interval AI and its payment processor(s) enforce Know Your Customer ("KYC") requirements mandated by financial regulators. To activate or reactivate a connected account, the User must provide documentation verifying the identity of the person creating the account, the business entity's registration details, and the identity of any individual holding a 25% or greater ownership interest. If a connected account is not validated within five (5) business days of request, associated Outreach Schedules may be suspended and then cancelled, subject to applicable fees.

4.2 Invoicing and Payment Tools

4.2.1 Online Payment Service. The User may access secure online payment functionality that integrates with Interval AI's payment processor(s). To use this service, the User must provide accurate, complete, and current registration information and maintain valid credentials. Payment-processor credentials are confidential and must not be shared. The User must notify Interval AI immediately at support@interval-ai.com of any loss, theft, or unauthorized use of credentials.

For each invoice issued through the Platform, the User may send the invoice through the Dashboard with a secure payment link, or attach a payment link to the User's own invoice. Accepted payment methods include major credit cards and supported digital wallets. To mitigate fraud, Interval AI may hold the first disbursement from a new account for up to seven (7) days after payment is received. Disbursement timing thereafter depends on the User's payment processor.

4.2.2 Bank and Processing Fees. Use of the Online Payment Service is subject to processing fees. Responsibility for those fees is determined between the User and its Consumer, subject to Section 4.4 and Applicable Law.

4.3 First-Party Outreach and Account-Resolution Feature

4.3.1 General. Interval AI offers a first-party outreach feature (the "Outreach Service") that allows a User to initiate communication campaigns aimed at resolving overdue balances owed to the User. These efforts are facilitated through Automated Outreach and, where the User elects and authorizes, referral to licensed third-party professionals. Interval AI does not refer accounts to a third-party agency or law firm without the User's prior authorization.

The User grants Interval AI a limited mandate to conduct first-party outreach on the User's behalf. This mandate is an obligation of means, not of result: Interval AI uses reasonable efforts and its automation to facilitate resolution but does not guarantee recovery of any amount or within any timeframe. Interval AI is not a third-party debt collector and does not assume, own, or purchase any account or balance.

4.3.2 Compliance Posture (First-Party Servicing). Interval AI provides software that supports First-Party Servicing. The User acknowledges that whether an account is subject to the FDCPA, Regulation F, or a state debt-collection statute can depend on the account's default status and other factors, and does not turn solely on whether the account has been charged off. Accordingly, Interval AI configures the Outreach Service to apply FDCPA- and Regulation F-grade practices — including the frequency, time-of-day, disclosure, and opt-out standards in Article 5 — to any account that may be in default, and the User agrees to use the Services consistently with those practices. The User remains responsible for its own compliance with Applicable Law and for the accuracy and lawful sourcing of the accounts it submits. If the user has questions regarding third-party collections, please contact support@interval-ai.com for more information.

4.3.3 Conditions for Use. The Outreach Service is available only where the underlying balance is bona fide, due, and owing; the account is not subject to a legal or ethical restriction that prohibits contact; the Consumer has not been the subject of a bankruptcy stay or discharge affecting the balance; and the Consumer has not opted out of the applicable communication channel. The User must promptly notify Interval AI, through the Dashboard or by email, if a Consumer pays directly, disputes the balance, requests that communications cease, or invokes a right under Applicable Law.

4.3.4 Commitments of the User. The User agrees to provide accurate, complete, and current data for each account; to submit data in the required format; to maintain a valid payment method; to notify Interval AI of any change in an account's status or amount within one (1) business day; and to forward relevant Consumer communications to Interval AI within one (1) business day. Interval AI relies on the User's representations and does not independently verify the validity of submitted accounts. Failure to comply may result in cancellation of an outreach effort, with accrued fees remaining due.

4.3.5 Procedure. Interval AI conducts first-party, out-of-court outreach using its automated tools, including calls, voicemails, text messages, and emails with secure payment links, subject to the consent, frequency, time-of-day, disclosure, and opt-out requirements in Article 5. Interval AI may present the balance due and any lawful and expressly authorized fees, interest, or payment-plan options as provided and authorized by the User; Interval AI does not assume the balance. Interval AI does not accept debtor payments by telephone in order to maintain PCI DSS compliance.

If an Outreach Schedule does not result in payment, Interval AI may, at the User's request and direction, refer the matter to a licensed law firm or collection agency selected or approved by the User. The User is solely responsible for legal fees, coordination, and compliance associated with any such referral. Interval AI does not hold the account or any claim against the Consumer and is not responsible for the acts of any referred professional.

4.3.6 Payment Methods for Consumers. Consumers may pay through the secure link issued by Interval AI (in full, in installments where the User approves a payment plan, or on a deferred basis where eligible and approved) or directly to the User. Where a Consumer pays the User directly, the User must update the status in the Dashboard within forty-eight (48) hours to prevent continued outreach. Consumers should not remit payment to any referred attorney or partner except as expressly instructed by the User.

4.4 Fees Charged to Consumers

Any collection, administrative, convenience, processing, interest, or similar charge added to a Consumer's balance may be assessed only where that specific charge is expressly authorized by the agreement that created the underlying obligation, or is affirmatively permitted by Applicable Law. Silence in the underlying agreement or the mere absence of a prohibition is not sufficient authorization. A percentage-based charge must be expressly authorized as such in the underlying agreement. Charges must not be labeled in a manner that misrepresents their nature or legal status; in particular, a charge must not be described as a "legal" fee where no litigation or court-approved award of fees has occurred. The User is responsible for confirming, on a per-account basis, that any Consumer-facing charge satisfies these requirements, and Interval AI's tools will not be used to add a Consumer-facing charge that does not.

4.5 Subscriptions

4.5.1 Access and Payment. A paid Subscription grants the User access to the Platform and its features and is separate from usage-based or success-based fees. Subscriptions are paid in advance for the applicable Billing Period; non-payment may result in restricted access.

4.5.2 Changing Subscription Terms. Interval AI may change Subscription rates on at least thirty (30) days' notice. If the User does not accept the new rate, the User may cancel before the change takes effect; continued use after the effective date constitutes acceptance.

4.5.3 Termination of Subscription. The User may cancel at any time; access continues through the end of the current Billing Period. Subscriptions renew automatically unless cancellation is submitted to Interval support staff at least three (3) business days before the renewal date. Termination does not release the User from fees incurred before cancellation. To terminate your services and subscription, please email support@interval-ai.com. From there, a member of the Interval staff will coordinate a live phone or video meeting to confirm cancellation. Cancellation via email or text is invalid until confirmed over a live interaction.

4.5.4 Post-Termination Fees. If a payment is received after cancellation but is clearly attributable to outreach initiated through the Platform, the applicable success-based fee remains payable for payments made within twelve (12) months of Interval AI's last outreach activity on that account. The User must report such payments and remit the applicable fee. After twelve (12) months, post-cancellation fees no longer apply unless separately agreed.

4.5.5 Effect of Termination on Active Outreach. On Subscription termination, no new Outreach Schedules will launch; ongoing Outreach Schedules may continue for up to fifty (50) business days unless the User directs otherwise; the User must maintain a valid payment method to process accrued fees; and success-based fees continue to apply to attributable recoveries.

4.6 Fee Terms; Late Payments

All Interval AI pricing is in U.S. dollars unless otherwise stated in an order and is exclusive of applicable taxes (including any VAT, GST, or similar taxes that may apply outside the United States). Fees may include flat-rate Subscription charges, success-based fees, and usage-based charges, as agreed at sign-up or in a written order. Payments are processed by automated billing; the User must maintain a valid payment method. If a payment is delayed or fails, Interval AI will issue a reminder, and access may be suspended if the amount remains unpaid after three (3) calendar days. A late-payment penalty of up to fifteen percent (15%) of the unpaid amount may be applied to the extent permitted by Applicable Law.

4.7 Mandate; Non-Waiver of Fees

Before launching outreach, the User agrees to the mandate described in Section 4.3. The User acknowledges that Interval AI acts solely as a facilitator of first-party outreach; is a software company and not a third-party collector or law firm; and has no obligation to participate in post-resolution disputes between the User and its Consumers. Once an Outreach Schedule has begun, Interval AI may charge for work performed in accordance with the applicable fee schedule regardless of outcome.

4.8 Insurance

The User agrees to maintain adequate insurance for its financial operations. Any dispute or claim between the User and a Consumer is the responsibility of the User and its insurer, not Interval AI.

4.9 Integrations

Interval AI offers integrations with third-party platforms such as CRMs, accounting software, and payment processors. The User configures integrations within the Dashboard and is responsible for its use of any Third-Party Service and for compliance with Applicable Law in connection with that use.

ARTICLE 5: AI-ASSISTED COMMUNICATIONS AND CONSUMER CONSENT

This Article governs all AI-Assisted Communications and Automated Outreach conducted through the Services. It reflects the same standards applied across Interval AI's other consumer-facing and client-facing documents and the Privacy Policy.

5.1 Consumer Consent (TCPA and Related Laws)

The User represents and warrants that, for each telephone number, email address, and messaging identifier the User submits to the Services, the User (or the original creditor) has obtained all consents required under the TCPA and other Applicable Law for Interval AI to contact the Consumer by call, text message, prerecorded or artificial voice (including AI-generated or synthesized voice), and email, and that no Consumer has revoked such consent. The User will provide the consent record on request and will notify Interval AI within one (1) business day of any revocation or do-not-contact request. The User will indemnify Interval AI for claims arising from numbers, identifiers, or consents supplied by the User, as set forth in Article 13.

5.2 AI Disclosure

Where AI-Assisted Communications are used, the Services are configured to identify that the Consumer is interacting with an automated or AI system at the outset of the interaction and upon request, and to provide the identity of the party on whose behalf the communication is made and a means to reach a live representative. The User will not disable or circumvent these disclosures and will comply with any state law requiring additional or earlier AI disclosure.

5.3 Frequency, Timing, and Opt-Out

Automated Outreach is configured to operate within the harassment, frequency, time-of-day, and opt-out limits of Regulation F and the FDCPA, including limits on call frequency, communications only between 8:00 a.m. and 9:00 p.m. local to the Consumer, honoring a Consumer's request to stop communications through a given medium, and including a clear opt-out method in electronic messages. The User will not configure or use the Services in a manner that exceeds these limits.

5.4 Accuracy of AI Output

AI-Assisted Communications rely on data the User provides. The User is responsible for the accuracy and completeness of that data. Interval AI maintains procedures reasonably designed to avoid errors in automated communications; however, the User must promptly review outreach activity and notify Interval AI of any inaccuracy so it can be corrected. This Section allocates responsibility between the Parties and does not limit any right of a Consumer under Applicable Law.

ARTICLE 6: LEGAL COMPLIANCE

All Users agree to comply with Applicable Law when using the Platform, including the FDCPA, Regulation F, the TCPA, the CCPA/CPRA, the GLBA, PCI DSS, and applicable state debt-collection, consumer-protection, and privacy laws. Users must not tamper with or attempt to disrupt the security, integrity, or operation of the Platform.

6.1 Interval AI's Commitments

Interval AI commits to delivering the Services in a lawful, secure, and professional manner, including: (a) platform accessibility, subject to maintenance and force majeure; (b) technical and organizational safeguards to protect Data, aligned to SOC 2 Type II criteria and PCI DSS; (c) use of automated billing solely to charge authorized fees; (d) no provision of legal advice — Interval AI is not a law firm; and (e) operation consistent with the debt-collection, communication, and privacy laws applicable to its Services, including U.S. federal and state laws and, where applicable, the laws of other countries in which the Services are provided. Interval AI is not a third-party collection agency.

6.2 User Responsibilities

The User agrees to: provide accurate and current account data; conduct all outreach in accordance with Applicable Law; respect system integrity and Interval AI's intellectual property; maintain a valid payment method; report Consumer payments and disputes promptly; transmit data in the required format; and promptly notify Interval AI of any suspected abuse or unauthorized access. The User is responsible for all activity conducted through its Account, regardless of internal personnel changes, and for administering access for its Authorized Users.

6.3 Suspension and Termination for Cause

Interval AI may suspend or terminate access for submission of false or fraudulent information, repeated violations of these Terms, non-payment, unauthorized use, interference with the Platform, or conduct that creates legal or reputational risk. Except where immediate action is warranted, Interval AI will follow a graduated process: written warning, escalation, and, if unresolved, suspension or termination, with notice of the reason and effective date. On termination, active Outreach Schedules are closed, final fees are billed, and any remaining funds (after fee deductions) are remitted to the User.

6.4 Dashboard Actions and Account Security

Actions taken in the Dashboard are treated as authorized by the User and are acted upon promptly. The User is responsible for the accuracy of data entered and actions taken, and must report any disputed action to support@interval-ai.com within five (5) business days. The User is responsible for safeguarding credentials, revoking access from former personnel, and reporting unauthorized access. Interval AI is not liable for actions taken by third parties using the User's active credentials.

ARTICLE 7: DATA, PRIVACY, AND SECURITY

7.1 Privacy Policy Incorporated by Reference

Interval AI's collection, use, disclosure, and retention of personal information are governed by the Interval AI First-Party Privacy Policy, which is incorporated into these Terms by reference. This

Article summarizes key points; in the event of a conflict regarding the processing of personal information, the Privacy Policy controls. The prior embedded privacy provisions are superseded by the standalone Privacy Policy.

7.2 Roles

For User-provided data and User-directed outreach, Interval AI generally acts as a service provider or processor on the User's behalf, and the User remains responsible for its underlying products, accounts, notices, consents, and instructions. Interval AI may act as an independent business or controller for its own operations, security, fraud prevention, legal compliance, billing, and service administration, as described in the Privacy Policy and subject to any applicable data processing agreement.

7.3 Use of Data; Model Training

Interval AI uses Data to provide, maintain, secure, and support the Services and to comply with Applicable Law. Interval AI does not sell personal information and does not use or share personal information for cross-context behavioral advertising. Any use of Data to train, benchmark, or improve Interval AI's models across its systems, products, or customer base is limited to de-identified or aggregated data that does not identify, and is not reasonably capable of being associated with, any individual. Interval AI's subprocessors are contractually restricted from using User or Consumer personal information to train their own models.

7.4 Security and Breach Notification

Interval AI maintains an information-security program with administrative, technical, and physical safeguards, including encryption in transit, access controls, and continuous monitoring, aligned to SOC 2 Type II criteria and, for payment data, PCI DSS. If Interval AI confirms a security incident affecting the User's Data that triggers a notification obligation, Interval AI will notify the User without unreasonable delay, and in any event consistent with Applicable Law, and will reasonably cooperate with the User's assessment and any required notifications.

7.5 Retention and User Rights

Interval AI retains personal information only as long as necessary to provide the Services, comply with legal and record-keeping obligations, and resolve disputes, and thereafter securely deletes or de-identifies it in accordance with the Privacy Policy and applicable record-keeping requirements. Individuals may exercise access, correction, deletion, and other rights as described in the Privacy Policy by contacting support@interval-ai.com.

7.6 International Data Transfers and Non-U.S. Users

Interval AI provides the Services in the United States and other countries, and personal information may be processed in the United States and other locations where Interval AI or its providers operate, which may have data-protection laws that differ from those where the User or a Consumer is located. Where required, Interval AI or the relevant User will use an approved cross-border transfer mechanism and provide any additional notices required by Applicable Law. Lawful bases for processing may include performance of a contract, steps taken at the User's request before entering into a contract, compliance with legal obligations, legitimate interests in providing and improving the Services, security, fraud prevention, account administration, establishment or defense of legal claims, and consent. Individuals in certain jurisdictions may have rights to access, correct, delete, restrict, or object to processing, withdraw consent, request portability, receive information about transfer safeguards, or complain to a supervisory authority, as described in the Privacy Policy. As between the Parties, the User remains responsible for providing the notices and obtaining the consents required for Interval AI to process its Consumer data, including any cross-border transfers.

ARTICLE 8: INTELLECTUAL PROPERTY

8.1 Ownership

All content, software, technology, designs, branding, domain names, logos, documentation, and data models within the Platform are the exclusive property of Interval AI Corporation and are protected under U.S. and international intellectual-property laws. No ownership or license is transferred to the User except the limited right to access and use the Services under these Terms.

8.2 Restrictions

The User agrees not to, directly or indirectly: copy, reproduce, or mirror the Site or Services; modify, adapt, translate, or reverse engineer the software; use Interval AI content to build a competing product; distribute proprietary material without written consent; or incorporate any part of the Platform into a third-party system or white-labeled product without express written approval.

8.3 Enforcement

Interval AI may pursue available legal and equitable remedies against any person or entity that infringes its intellectual-property rights. The User acknowledges that unauthorized use may cause irreparable harm.

ARTICLE 9: LIMITATION OF LIABILITY

The Site and Services are provided "as is" and "as available." Interval AI uses commercially reasonable efforts to maintain availability, accuracy, and responsiveness but does not guarantee uninterrupted service, particularly during third-party outages or force majeure events. Interruptions caused by third-party providers, the Internet, or force majeure are not grounds for liability.

9.1 General Limitation

To the fullest extent permitted by Applicable Law, Interval AI will not be liable for indirect, consequential, incidental, special, or punitive damages, including loss of revenue or profits, business interruption, or loss or corruption of data. Interval AI's total aggregate liability for any claim arising out of or relating to the Services is limited to the total fees actually paid by the User to Interval AI during the twelve (12) months preceding the event giving rise to the claim. Nothing in these Terms excludes or limits liability that cannot be excluded or limited under Applicable Law, including liability for fraud or willful misconduct.

9.2 Platform Use and External Conduct

Interval AI is not liable for unlawful or fraudulent acts committed by the User or third parties using the Platform, misuse of the Platform, security breaches caused by compromised User credentials, or harm arising from Third-Party Services. The User assumes responsibility for verifying the accuracy of data it enters or retrieves.

9.3 External Links

The Site or Dashboard may contain links to third-party websites or tools. Interval AI does not endorse and is not responsible for external content, terms, or privacy practices. Users should review the terms and privacy policies of any external site before use.

ARTICLE 10: VIOLATION OF TERMS

Interval AI may suspend or terminate a User's access, in accordance with Section 6.3, if the User violates these Terms or any other agreement governing use of the Platform. Interval AI may pursue legal, injunctive, or equitable relief in addition to any other remedy available at law.

10.1 No Waiver

Interval AI's decision not to act immediately on a violation does not waive its right to enforce these Terms later. All rights and remedies are cumulative.

10.2 Effect of Termination

On termination for a violation, Interval AI is not liable for losses arising from restricted access, service interruption, or data loss to the extent permitted by Applicable Law, and the User remains responsible for outstanding fees and obligations incurred before termination.

ARTICLE 11: GOVERNING LAW AND DISPUTE RESOLUTION

These Terms are governed by the laws of the State of Utah, without regard to conflict-of-law principles. Interval AI Corporation is a Delaware corporation conducting business in the State of Utah. Nothing in this Section overrides mandatory consumer-protection or data-protection laws of a User's or Consumer's jurisdiction that cannot be waived by agreement. Any dispute, claim, or controversy arising out of or relating to these Terms, the Services, or the relationship between the User and Interval AI will be resolved as set forth below.

11.1 Informal Resolution and Mediation

Before commencing arbitration, the Parties will engage in good-faith informal resolution for thirty (30) days after written notice of the dispute and, if unresolved, participate in non-binding mediation in Utah County, Utah, before a mutually agreed mediator.

11.2 Binding Arbitration

If the dispute remains unresolved, it will be resolved by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, seated in Utah County, Utah. The arbitrator may award damages, injunctive relief, and specific performance consistent with these Terms, and the award is final and binding.

11.3 Class-Action Waiver

Because the Services are provided to business Users, the Parties agree that disputes will be resolved on an individual basis. Each Party waives any right to participate in a class, collective, consolidated, or representative proceeding. This waiver does not apply to the extent prohibited by Applicable Law.

ARTICLE 12: ETHICAL CHARTER FOR FIRST-PARTY COMMUNICATIONS

Interval AI is committed to a respectful, compliant, and transparent first-party communication process. This Article sets expectations for Users conducting outreach through the Platform.

12.1 Exclusive Mandate and Non-Interference

Once a User activates outreach on an account, that outreach is a live effort. The User agrees not to initiate conflicting outreach on the same account outside the Services without first marking the account closed, paid, or cancelled in the system, and not to instruct a Consumer to disregard authorized communications. If a separate arrangement is made outside the system, the User must report it promptly.

12.2 Required Communication Practices

The User must redirect Consumer inquiries to the approved payment channels or Interval AI's designated contact; keep account statuses, disputes, and settlement terms current in the Dashboard; and respond to Consumer disputes with clarifying documentation. The User and its personnel must not misrepresent the communication history or characterize authorized outreach as unauthorized or as spam.

12.3 Payment Management

If a Consumer pays the User directly, the User must report the payment promptly. Once a payment is received or an account is resolved, the User must update or close the account in the Dashboard. A payment plan arranged outside the standard flow may be honored only if it is communicated to Interval AI, includes a defined amount and schedule, and is not used to avoid fees.

12.4 Fair Treatment of Consumers

Users must treat Consumers with dignity and respect. No language or conduct that could be construed as harassment, coercion, or deception is permitted. Maintaining accurate and current account statuses is essential to compliant outcomes.

ARTICLE 13: FINAL COMPLIANCE, QUALITY ASSURANCE, AND INDEMNIFICATION

Interval AI is a software platform that automates first-party accounts receivable communication and reporting. While Interval AI provides outreach capabilities configured to align with federal and state compliance frameworks (including the FDCPA, Regulation F, the TCPA, the CCPA/CPRA, and PCI DSS), the User retains responsibility for its own legal compliance, the accuracy and lawful sourcing of its data, and its communication conduct.

13.1 User Compliance Representations

The User represents that all Consumer data, account details, and payment records it provides are accurate, current, and truthful; are authorized for outreach; and are used in compliance with Applicable Law. Interval AI does not assume liability for outreach performed using inaccurate or unlawfully obtained information.

13.2 Quality Assurance

The User agrees to maintain accurate accounts-receivable records, respond promptly to Consumer disputes flagged through the Platform, and use the Platform in good faith. Interval AI may suspend access if quality-assurance standards are repeatedly violated or ongoing misuse presents legal or reputational risk.

13.3 Indemnification

To the fullest extent permitted by Applicable Law, the User will defend, indemnify, and hold harmless Interval AI, its officers, employees, and affiliates from and against any claims, liabilities, damages, losses, and expenses arising from: the User's failure to meet its compliance obligations; inaccurate data or communications provided by the User; numbers, identifiers, or consents supplied by the User (including TCPA claims); violations of applicable collection or privacy laws by the User; and third-party claims resulting from the User's acts or omissions.

ARTICLE 14: GENERAL PROVISIONS

Entire Agreement. These Terms, together with the Privacy Policy and any written order or agreement between the Parties, constitute the entire agreement regarding the Services and supersede all prior versions and understandings.

Amendment. Interval AI may amend these Terms as provided in Section 2.1. Any User-specific amendment must be in a writing referencing these Terms.

Severability. If any provision is held invalid or unenforceable, the remaining provisions remain in full force, and the invalid provision will be construed to give maximum lawful effect to its intent.

Assignment. The User may not assign these Terms without Interval AI's prior written consent. Interval AI may assign these Terms in connection with a merger, acquisition, or sale of assets, with notice to the User.

Notices. Notices to Interval AI may be sent to support@interval-ai.com. Notices to the User may be sent to the contact information associated with the Account.

Force Majeure. Neither Party is liable for delays or failures caused by events beyond its reasonable control.

Last Updated: August 24, 2026