



# AAYT Terms of Use

*Last Updated: February 20, 2026*

## 1. Acceptance of Terms

These Terms of Use ("Terms") constitute a legally binding agreement between you ("User," "you," or "your") and AAYT LLC, a Delaware limited liability company ("Company," "we," "our," or "us"), governing your access to and use of our website located at [www.aayt.com](http://www.aayt.com) (the "Site") and any content, features, or functionality made available through the Site.

**By accessing or using the Site, you acknowledge that you have read, understood, and agree to be bound by these Terms and our [Privacy Policy](#), which is incorporated herein by reference.** If you do not agree to these Terms, you must immediately cease all use of the Site.

Depending on how you interact with the Site, acceptance may be:

- i. Passive (browsewrap): By simply accessing or browsing the Site, you agree to these Terms.
- ii. Active (clickwrap): For certain features, including newsletter subscription, contact form submission, and any content submission functionality, you will be prompted to affirmatively acknowledge your acceptance of these Terms before proceeding.

## 2. Eligibility

You must be at least 18 years of age to use the Site. By accessing the Site, you represent and warrant that you are at least 18 years old and have the legal capacity to enter into these Terms. If you are accessing the Site on behalf of a business entity, you further represent that you have authority to bind that entity to these Terms.

## 3. Changes to These Terms

We reserve the right to modify these Terms at any time. When we make material changes, we will update the "Last Updated" date above and provide reasonable notice, which may include posting a prominent notice on the Site or sending an email to newsletter subscribers. Your continued use of the Site after the effective date of any updated Terms constitutes your acceptance of the revised Terms. We encourage you to review these Terms periodically.

We also reserve the right to modify, suspend, or discontinue the Site or any part of it at any time for any reason, without prior notice or liability to you.



## 4. Intellectual Property

### a. Ownership

All content on the Site — including but not limited to text, articles, guides, downloadable resources, AML tools, calculators, graphics, logos, icons, images, audio clips, data compilations, and software is owned by or licensed to the Company and is protected by U.S. and international copyright, trademark, trade secret, and other intellectual property laws ("Company Content"). All rights not expressly granted herein are reserved.

### b. Limited License to Users

Subject to your compliance with these Terms, the Company grants you a limited, non-exclusive, non-transferable, revocable license to access and use the Site and download or print a single copy of any Company Content solely for your personal, non-commercial informational use.

### c. Restrictions

You may not, without the Company's prior written consent:

- i. Reproduce, distribute, publicly display, or create derivative works from any Company Content,
- ii. Use any Company Content for commercial purposes,
- iii. Remove or alter any copyright, trademark, or proprietary notices,
- iv. Scrape, data-mine, or use automated tools to access or collect content from the Site, or
- v. Frame or mirror any portion of the Site on another website.

## 5. Prohibited Uses

You agree to use the Site only for lawful purposes and in accordance with these Terms. You agree not to:

- i. Use the Site in any manner that violates applicable federal, state, local, or international laws or regulations.
- ii. Use the Site to transmit or facilitate the transmission of unsolicited commercial email (spam).
- iii. Impersonate the Company, its employees, or any other person or entity.



- iv. Engage in any conduct that restricts or inhibits anyone's use or enjoyment of the Site, or that may harm the Company or its users.
- v. Attempt to gain unauthorized access to any portion of the Site, its servers, or any systems connected to the Site.
- vi. Introduce viruses, Trojan horses, worms, or other malicious or harmful code.
- vii. Use the Site to collect or harvest personal information about other users.
- viii. Use the Site if you are a direct competitor of the Company for the purpose of monitoring, benchmarking, or copying the Company's services, content, or business practices. The Company expressly prohibits access to the Site by competitors for competitive intelligence purposes.

## 6. User Submissions and Content

### a. Contact Forms and Communications

The Site includes a contact form and newsletter subscription functionality. By submitting a contact form or subscribing to our newsletter, you:

- i. Represent that all information you provide is accurate, current, and complete,
- ii. Consent to receive communications from us in response to your inquiry or subscription,
- iii. Agree that submission of a contact form does not create an attorney-client, advisory, or any other professional relationship between you and the Company, and
- iv. Acknowledge that newsletter subscribers may opt out at any time by clicking the unsubscribe link in any email or by contacting us directly.

### b. User-Generated Content

The Site may permit you to submit, post, upload, or otherwise contribute content, including comments, questions, files, and other materials ("User Content"). By submitting User Content, you:

- i. Represent and warrant that you own or have all necessary rights to submit the User Content and that it does not violate any third-party rights or applicable law,
- ii. Grant the Company a non-exclusive, worldwide, royalty-free, perpetual, irrevocable, sublicensable license to use, reproduce, modify, adapt, publish, translate, distribute, and display the User Content in connection with operating and promoting the Site, and



- iii. Acknowledge that you, not the Company, are solely responsible for your User Content and any consequences of submitting it.

#### c. Feedback License

If you submit to the Company any feedback, suggestions, ideas, improvements, or other input regarding the Site or Services ("Feedback"), whether through a contact form, User Content submission, or otherwise, you hereby assign to the Company all right, title, and interest in and to such Feedback. The Company may use Feedback for any purpose without restriction, compensation, attribution, or obligation to you. You waive any moral rights or other rights you may have in such Feedback to the fullest extent permitted by law.

#### d. Content Standards

You agree that User Content you submit will not:

- i. Be false, misleading, defamatory, obscene, offensive, or harassing,
- ii. Infringe any third-party intellectual property, privacy, or other rights,
- iii. Contain viruses, malware, or other harmful code,
- iv. Violate any applicable law or regulation, including AML, securities, or export control laws, or
- v. Constitute unsolicited advertising, spam, or promotional material.

#### e. Moderation and Removal

The Company reserves the right, but not the obligation, to review, edit, refuse, or remove any User Content at any time and for any reason, without notice or liability. The Company does not endorse any User Content submitted by users and expressly disclaims any liability arising from User Content.

## 7. No Professional Advice — Important Disclaimer

**THE CONTENT ON THIS SITE, INCLUDING ALL ARTICLES, GUIDES, DOWNLOADABLE RESOURCES, AML TOOLS, CALCULATORS, AND OTHER MATERIALS, IS PROVIDED FOR GENERAL INFORMATIONAL PURPOSES ONLY. IT DOES NOT CONSTITUTE AND SHOULD NOT BE RELIED UPON AS LEGAL ADVICE, FINANCIAL ADVICE, COMPLIANCE ADVICE, AML/BSA ADVISORY SERVICES, OR ANY OTHER FORM OF PROFESSIONAL ADVICE.**

**NO CONTENT ON THIS SITE CREATES OR IS INTENDED TO CREATE AN ADVISORY, CONSULTING, ATTORNEY-CLIENT, OR OTHER PROFESSIONAL RELATIONSHIP BETWEEN YOU AND THE COMPANY. YOU SHOULD NOT ACT OR REFRAIN FROM**



**ACTING ON THE BASIS OF ANY CONTENT ON THIS SITE WITHOUT SEEKING INDEPENDENT PROFESSIONAL ADVICE QUALIFIED IN THE APPLICABLE AREA AND JURISDICTION.**

**AML TOOLS AND CALCULATORS PROVIDED ON THIS SITE ARE FOR ILLUSTRATIVE AND EDUCATIONAL PURPOSES ONLY. OUTPUTS GENERATED BY ANY TOOL OR CALCULATOR ON THIS SITE DO NOT CONSTITUTE COMPLIANCE DETERMINATIONS, RISK ASSESSMENTS, OR REGULATORY GUIDANCE, AND SHOULD NOT BE USED AS THE BASIS FOR ANY COMPLIANCE DECISION, FILING, OR REGULATORY SUBMISSION.** The Company expressly disclaims any liability arising from reliance on tool or calculator outputs.

AML laws, regulations, and guidance are complex and subject to frequent change. The Company makes no representation that any content on the Site is current, complete, or applicable to your specific circumstances. Regulatory requirements vary by institution type, jurisdiction, and risk profile.

## 8. Disclaimer of Warranties

**THE SITE AND ALL CONTENT, FEATURES, AND FUNCTIONALITY ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.**

The Company does not warrant that:

- i. The Site will be uninterrupted, error-free, or free of viruses or other harmful components,
- ii. Any content on the Site is accurate, complete, reliable, current, or suitable for any particular purpose, or
- iii. Any errors or defects in the Site will be corrected.

Some jurisdictions do not allow the exclusion of certain warranties, so some of the above exclusions may not apply to you.

## 9. Limitation of Liability

**TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE COMPANY, ITS MEMBERS, MANAGERS, EMPLOYEES, AGENTS, LICENSORS, OR SERVICE PROVIDERS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES ARISING OUT OF OR RELATED TO YOUR USE OF OR INABILITY TO USE THE SITE OR ITS CONTENT,**



**INCLUDING BUT NOT LIMITED TO LOST PROFITS, LOSS OF DATA, LOSS OF GOODWILL, OR BUSINESS INTERRUPTION, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.**

**IN NO EVENT SHALL THE COMPANY'S TOTAL AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS OR YOUR USE OF THE SITE EXCEED THE GREATER OF (A) THE TOTAL AMOUNTS PAID BY YOU TO THE COMPANY IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM, OR (B) ONE HUNDRED UNITED STATES DOLLARS (\$100.00).**

Some jurisdictions do not allow certain limitations of liability, so some of the above may not apply to you.

## 10. Indemnification

### a. General Indemnification

You agree to defend, indemnify, and hold harmless the Company and its members, managers, officers, employees, agents, successors, and licensors (collectively, the "Indemnified Parties") from and against any and all claims, demands, actions, damages, losses, liabilities, judgments, fines, penalties, costs, and expenses (including reasonable attorneys' fees and costs of investigation) of any kind ("Losses") arising out of or related to:

- i. Your access to or use of the Site, including any content, tools, calculators, or features thereon,
- ii. Your violation of these Terms or any representation or warranty made by you herein,
- iii. Your violation of any applicable federal, state, local, or international law or regulation, including without limitation any AML, BSA, FinCEN, OFAC, securities, or financial regulatory requirement, or
- iv. Any misrepresentation made by you in connection with your use of the Site.

### b. AML Tools and Calculators — Specific Indemnification

**WITHOUT LIMITING THE FOREGOING, YOU SPECIFICALLY AGREE TO INDEMNIFY AND HOLD HARMLESS THE INDEMNIFIED PARTIES FROM AND AGAINST ANY AND ALL LOSSES ARISING FROM OR RELATED TO:**

- i. **Your use or misuse of any AML tool, calculator, risk-scoring feature, or other interactive compliance-related feature on the Site** in any actual or attempted compliance program, filing, regulatory submission, internal policy, or business



decision, regardless of whether such use was authorized or contemplated by the Company;

- ii. **Any regulatory investigation, examination, enforcement action, cease-and-desist order, civil money penalty, fine, sanction, or other proceeding** brought against you or your organization by any governmental or regulatory authority, including but not limited to FinCEN, OFAC, the OCC, the FDIC, the Federal Reserve, the SEC, FINRA, or any state regulator, that arises from or is contributed to by your reliance on any content, tool, calculator, or other material on the Site; and
- iii. **Any claim, demand, or action brought by a third party**, including your clients, customers, counterparties, regulators, or employees, arising from or related to your reliance on Site content or tools in connection with your AML, BSA, KYC, sanctions, or other compliance obligations.

#### c. User Content — Third-Party Indemnification

You agree to indemnify and hold harmless the Indemnified Parties from and against any and all Losses arising from or related to:

- i. Any User Content or Feedback you submit to the Site, including claims by third parties that your User Content infringes their intellectual property rights, violates their privacy, is defamatory, or otherwise causes them harm,
- ii. Any claim that your User Content violated any applicable law or regulation, or
- iii. The Company's use of your User Content or Feedback in accordance with the licenses granted under these Terms

#### d. Indemnification Procedure

The Company will: (a) promptly notify you in writing of any claim for which it seeks indemnification (provided that failure to provide timely notice shall not relieve your indemnification obligation except to the extent you are materially prejudiced by such failure); (b) grant you sole control of the defense and settlement of such claim, provided that you may not settle any claim without the Company's prior written consent if the settlement imposes any obligation, restriction, or liability on the Company; and (c) provide you with reasonable cooperation, at your expense, in connection with the defense.

#### e. Survival and Scope

This indemnification obligation is independent of, and in addition to, any other remedy available to the Company at law or in equity. It survives the termination or expiration of these Terms indefinitely. It does not extend to Losses that are directly and solely caused by the



Company's own gross negligence or willful misconduct, as finally determined by a court of competent jurisdiction.

## 11. Third-Party Links

The Site may contain links to third-party websites or resources. Such links are provided for convenience only and do not constitute an endorsement, sponsorship, or recommendation by the Company of those sites, their content, or the products or services offered thereon. The Company has no control over third-party sites and accepts no responsibility for their content, privacy practices, or availability. You access third-party sites at your own risk and subject to their own terms and policies.

## 12. DMCA and Copyright Infringement

The Company respects intellectual property rights and expects users to do the same. If you believe that any content on the Site infringes your copyright, please provide our designated agent with the following information in writing:

- i. A physical or electronic signature of the copyright owner or a person authorized to act on their behalf.
- ii. Identification of the copyrighted work claimed to have been infringed.
- iii. Identification of the material that is claimed to be infringing and its location on the Site.
- iv. Your contact information (address, telephone number, and email address).
- v. A statement that you have a good-faith belief that the use is not authorized by the copyright owner, its agent, or the law.
- vi. A statement, made under penalty of perjury, that the information in the notice is accurate and that you are the copyright owner or are authorized to act on their behalf.

**DMCA Agent:**

AAYT LLC  
Attn: DMCA Agent  
447 Broadway  
2nd Floor, Suite #3221  
New York, NY 10013  
United States of America  
Email: [dmca@aayt.com](mailto:dmca@aayt.com)

The Company reserves the right to remove content alleged to be infringing and to block repeat infringers from accessing the Site.



## 13. Dispute Resolution and Arbitration

### a. Informal Resolution

Before initiating formal dispute proceedings, you agree to first contact us at [legal@aayt.com](mailto:legal@aayt.com) and provide a written description of the dispute, the relief sought, and your contact information. The parties will attempt to resolve the dispute informally for a period of thirty (30) days from receipt of such notice.

### b. Binding Arbitration

If the parties are unable to resolve the dispute informally, **any and all disputes, claims, or controversies arising out of or relating to these Terms or your use of the Site shall be resolved exclusively by final and binding arbitration** administered by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules in effect at the time the claim is filed. The arbitration shall be conducted before a single arbitrator entirely by videoconference, telephone, or other remote means, and neither party shall be required to appear in person at any arbitration proceeding. The arbitrator shall apply Delaware law. The arbitrator's award shall be final and binding and may be entered as a judgment in any court of competent jurisdiction. The parties shall share AAA administrative fees equally, except that the arbitrator may reallocate fees as part of any award.

### c. Class Action Waiver

**YOU AND THE COMPANY EACH AGREE THAT ANY DISPUTE RESOLUTION PROCEEDINGS WILL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION. YOU EXPRESSLY WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.** If this class action waiver is found to be unenforceable with respect to a particular claim or dispute, that claim shall be severed and proceed in court while all remaining individual claims proceed in arbitration. The enforceability of the arbitration agreement in Section 13.b shall not otherwise be affected.

### d. Exceptions

Notwithstanding the foregoing, either party may seek injunctive or other equitable relief in any court of competent jurisdiction to prevent actual or threatened infringement, misappropriation, or violation of intellectual property rights.

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## 14. Governing Law and Venue

These Terms and any disputes arising hereunder shall be governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict of law principles. To the extent any dispute is not subject to arbitration under Section 13, the parties consent to the exclusive jurisdiction and venue of the state and federal courts located in the State of Delaware.

## 15. International Users

The Site is operated from the United States. If you access the Site from outside the United States, you do so at your own initiative and are responsible for compliance with all applicable local laws and regulations. The Company makes no representation that the Site or its content is appropriate or available for use in any particular jurisdiction. Access to the Site from jurisdictions where such access is illegal is prohibited.

## 16. Force Majeure

The Company shall not be liable for any failure or delay in performance of its obligations under these Terms arising out of or caused by events beyond its reasonable control, including but not limited to acts of God, natural disasters, pandemic or public health emergency, acts of war or terrorism, civil unrest, government action or regulatory orders, cyberattacks, internet or telecommunications failures, power outages, or failure of third-party service providers. In such circumstances, the Company's obligations shall be suspended for the duration of the force majeure event.

## 17. No Waiver of Regulatory Obligations

Nothing in these Terms limits, modifies, or supersedes the Company's obligations under applicable federal or state AML, BSA, sanctions, or other financial regulatory laws and regulations, including without limitation obligations arising under the Bank Secrecy Act, FinCEN regulations, or OFAC requirements. The Company expressly reserves all rights to take any action required by law or regulation, including the filing of Suspicious Activity Reports (SARs) or Currency Transaction Reports (CTRs), without notice to you and without any liability under these Terms. No provision of these Terms shall be construed to create a right of confidentiality with respect to any information the Company is required or permitted to disclose to a regulatory or law enforcement authority.

## 18. Electronic Communications Consent

By using the Site, including submitting a contact form, subscribing to the newsletter, or submitting any User Content, you consent to receive communications from the Company in electronic form. You agree that all agreements, notices, disclosures, and other communications that the Company provides



to you electronically satisfy any legal requirement that such communications be in writing, to the fullest extent permitted by applicable law, including the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applicable state electronic transactions laws.

## 19. No Agency; No Partnership

Nothing in these Terms shall be construed to create a partnership, joint venture, agency, employment, or fiduciary relationship between you and the Company. You have no authority to bind the Company in any respect, and you shall not represent to any third party that you have such authority. The Company is an independent contractor with respect to all matters relating to the Site.

## 20. Export Controls and Sanctions Compliance

The Site is subject to U.S. export control laws and regulations. By accessing the Site, you represent and warrant that: (a) you are not located in, organized under the laws of, or ordinarily resident in a country or territory subject to comprehensive U.S. sanctions administered by the Office of Foreign Assets Control ("OFAC"); (b) you are not identified on any U.S. government restricted party list, including OFAC's Specially Designated Nationals and Blocked Persons List, the U.S. Commerce Department's Entity List, or the U.S. State Department's Debarred Parties List; and (c) your use of the Site complies with all applicable U.S. export control and sanctions laws. The Company reserves the right to terminate or restrict your access to the Site if it determines, in its sole discretion, that you are in violation of this section.

## 21. Future Paid Services

The Company may in the future offer paid services or subscriptions through the Site. Any such offerings will be subject to additional terms presented at the time of purchase, which will supplement and, where inconsistent, supersede these Terms with respect to those specific features.

## 22. Severability

If any provision of these Terms is held to be invalid, illegal, or unenforceable under applicable law, such provision shall be modified to the minimum extent necessary to make it enforceable, or if modification is not possible, severed from these Terms, without affecting the validity or enforceability of the remaining provisions.

## 23. Entire Agreement

These Terms, together with our [Privacy Policy](#) and any additional terms applicable to specific features of the Site, constitute the entire agreement between you and the Company with respect to your use of



the Site and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, whether written or oral, regarding the same subject matter.

## 24. Waiver

No failure or delay by the Company in exercising any right, power, or privilege under these Terms shall constitute a waiver of that right, nor shall any single or partial exercise of any right preclude any other or further exercise thereof.

## 25. Contact Information

If you have any questions about these Terms, please contact us at:

**AAYT LLC**  
447 Broadway  
2nd Floor, Suite #3221  
New York, NY 10013  
United States of America  
Email: [legal@aayt.com](mailto:legal@aayt.com)  
Phone: +1 (617) 500-1881