

Terms and Conditions

These Terms and Conditions (“Terms”) govern your access to and use of the website, content, communications, and text-messaging program operated by **Jay Chopra**, doing business as **Chopra Studio** (“Company,” “we,” “us,” or “our”).

By accessing our website, enrolling in our text-messaging program, or using our services, you agree to these Terms and our **Privacy Policy**, available at choprastudio.com/documents/privacy.pdf.

1. Business Information

Legal Name: Jay Chopra

Brand or Program Name: Chopra Studio

Website: choprastudio.com

Customer Care Form: <https://forms.gle/JQL2driwwNywuYeu8>

Mailing Address: 12648 Victoria Place Circle, Apt 6222, Orlando, FL, 32828

2. Description of the Service

The **Chopra Studio SMS Program** service provides subscribers with informational and educational communications concerning topics that may include:

- Publicly traded companies and securities.
- Dividend-paying stocks.
- Global equity markets.
- Market news and commentary.
- Links to articles, videos, research, or third-party publications.
- Summaries or compilations of publicly available commentary.
- General investing concepts and educational materials.
- Administrative and service-related notices.

Messages may contain company names, ticker symbols, market observations, links, summaries, rankings, calculations, or commentary produced or compiled using manual research, automated systems, artificial intelligence, or third-party sources.

The program may initially be made available to a limited group of subscribers, including friends, relatives, testers, or invited users. We may later expand, change, restrict, suspend, or discontinue the program at our discretion.

3. SMS Program Terms

By providing your mobile telephone number and affirmatively consenting to receive messages, you authorize **Us** to send recurring SMS or MMS messages to the number you provided.

Messages may include educational market commentary, dividend and global-equity research summaries, links to third-party content, program updates, and related informational or promotional communications.

Message frequency may vary. We presently anticipate approximately one message per week, but you may receive up to SIX messages per month.

Message and data rates may apply.

Your wireless carrier's rates and terms govern any charges associated with receiving or sending text messages.

Consent to receive text messages is not a condition of purchasing any product or service.

4. Eligibility and Consent

You may enroll only if:

- You are at least 18 years old.
- You are the account holder or customary user of the mobile number provided.
- You are authorized to consent to receive messages at that number.
- You provide accurate and current information.
- You are located in a jurisdiction where the service may lawfully be offered.

You may not enroll another person without that person's direct consent.

You agree to notify us promptly if you stop using, transfer, or surrender the mobile number associated with your subscription.

5. How to Opt Out

You may cancel SMS messages at any time by replying **STOP** to any message.

After you opt out, you may receive one final message confirming that your request has been processed. No additional program messages will be sent unless you later provide new consent to enroll again.

Twilio's current messaging policy prohibits continued messaging after a recipient withdraws consent, apart from a final opt-out confirmation.

You may also request removal by contacting <https://forms.gle/JQL2driwwNywuYeu8>.

6. Help and Customer Care

For assistance, please fill out our Customer Care Form at

<https://forms.gle/JQL2driwwNywuYeu8>

We will use reasonable efforts to respond to support requests, but response times are not guaranteed.

7. Message Delivery

Wireless carriers, telecommunications providers, messaging platforms, internet providers, device manufacturers, and other third parties participate in delivering the service.

Carriers are not liable for delayed or undelivered messages.

Message delivery is subject to effective transmission by your carrier and other service providers and may be affected by network availability, device settings, carrier filtering, technical failures, number changes, service interruptions, or other circumstances outside our control.

We do not guarantee that any message will be delivered, delivered on time, delivered only once, or displayed correctly.

The required carrier-liability language and STOP, HELP, frequency, and rate disclosures are specifically identified in Twilio's messaging guidance.

8. Not Investment Advice

All content provided through the service is for **general informational and educational purposes only**.

Nothing provided through the service constitutes or should be interpreted as:

- Individualized investment advice.
- A personal recommendation.
- A solicitation or offer to buy or sell a security.
- Legal, tax, accounting, or financial-planning advice.
- A guarantee or prediction of investment performance.
- A representation that any security or strategy is suitable for you.

We do not consider your investment objectives, financial condition, tax position, experience, risk tolerance, liquidity needs, time horizon, or personal circumstances.

You are solely responsible for evaluating any security, issuer, strategy, market observation, or third-party source before making an investment decision.

Consult appropriately qualified financial, legal, tax, and accounting professionals before acting on information relating to investments or financial markets.

9. Investment Risks

Investing involves substantial risk. You may lose some or all of the money you invest.

Prices, dividends, yields, exchange rates, interest rates, financial conditions, and market circumstances can change rapidly. Historical results, past dividend payments, prior analyst performance, and past market behavior do not guarantee future results.

Dividend payments may be reduced, suspended, or eliminated. International investments may involve currency, political, regulatory, tax, liquidity, accounting, and market risks.

No security, investment strategy, analyst, publication, automated process, or research method is guaranteed to be accurate, profitable, or appropriate.

You assume all responsibility and risk for your investment decisions.

10. Research Summaries and Third-Party Content

The service may summarize, aggregate, interpret, transform, rank, link to, or discuss information originating from third parties, including:

- YouTube creators.
- Analysts and investors.
- Social-media users.
- Financial publishers.
- Company filings.
- Market-data services.
- News organizations.
- Trading or charting platforms.
- Public websites and databases.

Third-party opinions belong to their respective authors. Reference to a person, company, platform, channel, product, or security does not constitute endorsement.

We do not control third-party content and do not guarantee its accuracy, legality, completeness, independence, quality, timeliness, or continued availability.

You are responsible for reviewing original sources and applicable third-party terms before relying on or using third-party materials.

11. Automated and Artificial-Intelligence Content

We may use software, algorithms, artificial intelligence, transcription systems, summarization tools, data-processing rules, or automated workflows to prepare or distribute content.

Automated content may contain mistakes, omissions, outdated information, incorrect ticker symbols, faulty calculations, misleading summaries, or misinterpretations of source material.

You must independently verify all material information before relying upon it. No output from an automated system should be treated as a substitute for original research or professional advice.

12. No Duty to Update

Information is provided as of the time it is prepared or transmitted.

We have no obligation to:

- Update previously delivered content.
- Notify you when facts or market conditions change.
- Correct third-party content.
- Track a security after mentioning it.
- Provide follow-up analysis.
- Notify you before taking, changing, or closing any position.
- Maintain a particular publishing schedule.

A company, security, or strategy mentioned favorably in one communication may later perform poorly or become unsuitable without further notice.

13. Positions and Conflicts of Interest

The Company, its owner, contributors, contractors, family members, or affiliates may own, buy, sell, or otherwise have an economic interest in securities or companies discussed through the service.

Unless expressly stated otherwise, we are not obligated to disclose every personal transaction, position, opinion change, or conflict of interest.

We will not knowingly make false statements or conceal compensation where disclosure is legally required.

You should not assume that our interests align with yours.

14. Sponsored Content and Compensation

We may introduce paid subscriptions, sponsorships, affiliate links, advertisements, referral arrangements, or other commercial relationships in the future.

Where required, we will disclose material compensation or commercial relationships associated with particular content.

The presence or absence of a disclosure does not transform general informational content into individualized investment advice.

15. No Guaranteed Frequency or Availability

Any stated messaging frequency is an estimate rather than a guarantee.

We may send fewer messages, temporarily pause messaging, change the subject matter, or discontinue the service at any time.

We may also impose subscription limits, testing periods, waiting lists, eligibility requirements, fees, or technical restrictions.

16. Acceptable Use

You agree not to:

- Use the service for an unlawful purpose.
- Attempt to interfere with or compromise our systems.
- Submit a telephone number you do not control.
- Impersonate another person.
- Use automated methods to overload or abuse the service.
- Resell, republish, or commercially redistribute our original content without permission.
- Remove copyright, attribution, trademark, or proprietary notices.
- Misrepresent our content as individualized professional advice.
- Use the service to manipulate markets, commit fraud, or violate securities laws.

We may suspend or terminate access if we reasonably believe you violated these Terms, created legal or operational risk, abused the service, or interfered with other users.

17. Intellectual Property

The service and our original content, branding, formatting, compilations, workflows, written commentary, and other materials are owned by or licensed to us and are protected by applicable intellectual-property laws.

You receive a limited, personal, revocable, nonexclusive, nontransferable license to access and use the service for your own lawful, noncommercial purposes.

No ownership rights are transferred to you.

Third-party content remains the property of its respective owners and is subject to their applicable terms.

18. Privacy

Our collection and use of personal information are governed by our Privacy Policy:

choprastudio.com/documents/privacy.pdf

SMS consent information and mobile telephone numbers will not be sold or shared with third parties or affiliates for their own marketing or promotional purposes, as further described in the Privacy Policy.

19. Disclaimer of Warranties

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SERVICE AND ALL CONTENT ARE PROVIDED “AS IS” AND “AS AVAILABLE,” WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED.

We disclaim warranties of merchantability, fitness for a particular purpose, title, noninfringement, accuracy, completeness, reliability, availability, security, and uninterrupted operation.

We do not warrant that:

- The service will meet your expectations.
- Any content will be accurate or profitable.
- Messages will arrive on time.
- Errors will be corrected.
- The service will remain available.
- Links or third-party services will function.
- Use of the service will produce any financial result.

Some jurisdictions do not permit certain warranty exclusions, so portions of this section may not apply to you.

20. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY AND ITS OWNERS, OFFICERS, EMPLOYEES, CONTRACTORS, CONTRIBUTORS, AGENTS, AFFILIATES, AND SERVICE PROVIDERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR ANY LOSS

OF PROFITS, INVESTMENT VALUE, DATA, BUSINESS, REVENUE, OPPORTUNITY, OR GOODWILL.

This limitation applies to claims arising from or relating to:

- Your use of or inability to use the service.
- Investment or trading decisions.
- Reliance on any message or content.
- Incorrect, incomplete, or delayed information.
- Message-delivery failures.
- Third-party content or services.
- Unauthorized access or security incidents.
- Suspension, modification, or termination of the service.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, OUR TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE SERVICE WILL NOT EXCEED THE GREATER OF:

1. **The amount you paid us for the service during the six months preceding the event giving rise to the claim; or**
2. **Fifty U.S. dollars.**

Nothing in these Terms excludes liability that cannot legally be excluded or limited.

21. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold harmless the Company and its owners, officers, employees, contractors, contributors, agents, affiliates, and service providers from claims, damages, liabilities, losses, costs, and expenses, including reasonable attorneys' fees, arising from:

- Your unlawful or unauthorized use of the service.
- Your violation of these Terms.
- Your violation of another person's rights.
- Information you submit to us.
- Your investment, trading, or financial decisions.
- Your redistribution or misuse of our content.

This provision does not require you to indemnify us for conduct for which indemnification is prohibited by law.

22. Suspension and Termination

We may restrict, suspend, or terminate the service or your access to it at any time, with or without notice, where reasonably necessary for operational, legal, security, compliance, carrier, or business reasons.

You may terminate your SMS subscription at any time by replying “STOP”.

Provisions that by their nature should survive termination—including intellectual property, disclaimers, limitations of liability, indemnification, dispute provisions, and governing law—will remain effective.

23. Changes to the Service or Terms

We may modify the service or these Terms periodically.

When changes are made, we will update the “Last Updated” date. Material changes may also be communicated through the website, email, SMS, or another reasonable method.

Your continued use after revised Terms become effective constitutes acceptance to the extent permitted by law. Where additional consent is legally required, we will seek that consent.

24. Governing Law

These Terms are governed by the laws of the State of **Florida**, without regard to conflict-of-laws principles.

The Federal Arbitration Act will govern the interpretation and enforcement of any arbitration provision included below.

25. Informal Dispute Resolution

Before filing a lawsuit or arbitration demand, you agree to send a written notice describing the dispute and requested resolution to:

Jay Chopra

12648 Victoria Place Circle, Apt 6222, Orlando, FL, 32828

jay@choprastudio.com

The parties agree to attempt in good faith to resolve the dispute informally for at least 30 days after the notice is received.

Either party may seek temporary or emergency injunctive relief where reasonably necessary to prevent imminent harm.

26. Arbitration and Class-Action Waiver

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS.

Except for disputes eligible for small-claims court and claims seeking appropriate injunctive relief, any dispute arising from or relating to these Terms or the service will be resolved through binding individual arbitration administered by the American Arbitration Association under its applicable consumer rules.

Arbitration will take place remotely, by telephone, through written submissions, or in **Orange County, Florida**, unless applicable law requires otherwise.

YOU AND THE COMPANY AGREE TO BRING CLAIMS ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF, CLASS MEMBER, OR REPRESENTATIVE IN A CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE ACTION.

The arbitrator may award relief only to the individual party seeking relief and only to the extent necessary to resolve that party's individual claim.

You may opt out of this arbitration provision by sending written notice to **[ARBITRATION OPT-OUT EMAIL OR ADDRESS]** within 30 days after first accepting these Terms. Your notice must include your name, telephone number, email address, and an unambiguous statement that you are opting out of arbitration.

This section applies only to the extent enforceable under applicable law.

27. Small-Claims Court

Either party may bring an eligible individual claim in small-claims court instead of arbitration.

Unless applicable law requires otherwise, an eligible small-claims proceeding may be brought in the county where you reside or in **Orange County, Florida**.

28. Electronic Communications

You agree that electronic communications, including website notices, emails, and text messages, may satisfy legal requirements that a communication be in writing, to the extent permitted by law.

You are responsible for maintaining accurate contact information and monitoring the communication channels you provide.

29. Assignment

You may not transfer or assign your rights or obligations under these Terms without our prior written permission.

We may assign these Terms in connection with a merger, reorganization, asset transfer, financing, sale of the business, or transfer to an affiliate or successor.

30. Severability

If any provision of these Terms is found unenforceable, that provision will be enforced to the maximum extent permitted, modified where legally appropriate, or severed.

The remaining provisions will continue in effect.

31. No Waiver

A failure to enforce any provision is not a waiver of that provision or of the right to enforce it later.

A waiver is effective only when provided in writing by an authorized representative of the Company.

32. Entire Agreement

These Terms, the Privacy Policy, and any additional terms expressly presented for a particular service constitute the entire agreement between you and the Company concerning the service.

They supersede prior or contemporaneous communications concerning the same subject.

33. Contact Information

Questions about these Terms or the messaging program may be directed to:

Jay Chopra Doing business as **Chopra Studio**

Email: jay@choprastudio.com

Customer Care Form: <https://forms.gle/JQL2driwwNywuYeu8>

Mailing Address: 12648 Victoria Place Circle, Apt 6222, Orlando, FL, 32828

Website: choprastudio.com