

Terms and Conditions

Please read these Terms and Conditions carefully before using the Insight App platform and services operated by Insight App. By accessing or using our Service, you agree to be bound by these terms.

1. Disclaimer

The information, data, ratings, analysis, and any other content provided on this platform (collectively referred to as "Content") are intended solely for informational and educational purposes. Nothing contained on this platform constitutes, or should be construed as, financial advice, investment advice, trading advice, or any form of recommendation to buy, sell, or hold any securities, stocks, or other financial instruments.

All Content is provided on an "as is" basis without any warranties, express or implied, regarding its accuracy, completeness, timeliness, or fitness for any particular purpose. Insight App does not guarantee the accuracy or reliability of any Content, and users should independently verify any information before relying on it.

Users acknowledge and agree that:

- Any investment in securities involves risk, including the possible loss of the principal amount invested.
- Past performance of any stock, rating, or analysis does not guarantee future results.
- They are solely responsible for evaluating the merits and risks associated with any investment decision they make.

Insight App is not registered as an investment advisor, broker-dealer, or financial planner under OJK regulations or any other applicable regulatory framework. The use of this platform does not create any advisory, fiduciary, or professional relationship between Insight App and the user.

By accessing and using this platform, users expressly acknowledge that they have read, understood, and agreed to this disclaimer.

2. ACCEPTANCE OF TERMS

By accessing or using Insight App ("Service"), you confirm that you have read, understood, and agreed to be bound by these Terms and Conditions and our Privacy Policy. These Terms

constitute a legally binding agreement between you and Insight App ("Company", "we", "us", or "our"). If you do not agree to these Terms, you must immediately discontinue use of the Service.

3. Eligibility & Age Requirement

Eligibility & Age Requirement

3.1 Minimum Age Requirement

By registering for and using Insight App, users confirm that they are at least **18 years of age**. Insight App is not intended for use by individuals under the age of 18. If Insight App becomes aware that a user is under the age of 18, the account will be terminated immediately and all associated data will be deleted in accordance with Section 7 of these Terms & Conditions.

3.2 Legal Capacity

By accepting these Terms & Conditions, users represent and warrant that they have the full legal capacity to enter into a binding agreement under the laws of the Republic of Indonesia. Users who are registering on behalf of a legal entity represent that they have the authority to bind that entity to these Terms & Conditions.

3.3 Parental Responsibility

Insight App does not knowingly collect personal data from individuals under the age of 18. If a parent or guardian becomes aware that their child has registered on Insight App without their consent, they should contact support@insightapp.id immediately. Insight App will take prompt action to terminate the account and delete all associated data.

4. DEFINITIONS

- **"Service"** — The Insight App platform, application, features, and related services provided by Insight App.
- **"User" / "You"** — Any individual or legal entity that registers for or uses the Service.
- **"Account"** — The login credentials and profile created by the User to access the Service.
- **"Content"** — Any data, text, files, or information uploaded or processed through the Service.
- **"Subscription"** — A paid or free plan that grants access to specific features of the Service.

5. Payment & Refund Policy

5.1 Subscription Plans

Insight App offers the following paid subscription plans:

- **Monthly Plan** — billed every 30 days from the date of purchase.
- **Annual Plan** — billed once every 12 months from the date of purchase.

All prices are displayed in Indonesian Rupiah (IDR) and are inclusive of applicable taxes unless stated otherwise. Insight App reserves the right to change subscription prices at any time, with at least 30 days' prior notice to existing subscribers.

5.2 Free Trial

New users may be eligible for a free trial period as offered by Insight App at its sole discretion. The free trial provides access to selected features of the paid plan for a limited time. At the end of the free trial period, users will be automatically transitioned to the free plan unless they choose to subscribe to a paid plan. No payment information is required during the free trial unless explicitly stated.

5.3 Billing & Auto-Renewal

Subscriptions are billed in advance and automatically renew at the end of each billing cycle (monthly or annually) unless cancelled by the user before the renewal date. Users are responsible for ensuring their payment details are accurate and up to date. Insight App is not liable for failed payments due to outdated or incorrect payment information.

5.4 Refund Policy

All payments made to Insight App are final and non-refundable. This includes but is not limited to:

- Partial use of a subscription period
- Unused days remaining after cancellation
- Accidental purchases or renewals
- Dissatisfaction with the Content or features

Users are strongly encouraged to make use of the free trial period before committing to a paid subscription. By completing a purchase, users acknowledge that they have had the opportunity to evaluate the platform and accept that no refunds will be issued under any circumstances.

5.5 Cancellation

Users may cancel their subscription at any time through their account settings. Cancellation will take effect at the end of the current billing cycle, and users will retain access to paid features until that date. Cancellation does not entitle the user to any refund for the remaining period.

5.6 Exceptions

Notwithstanding the above, Insight App may, at its sole discretion, consider refund requests in cases of verified technical errors directly caused by Insight App that resulted in the user being unable to access the platform for a significant portion of their billing period. Such requests must be submitted to support@insightapp.id within 7 days of the incident.

6. Free Plan

6.1 Free Plan Access

Insight App offers a free plan that provides limited access to the platform at no cost. Free plan users are entitled to view stock ratings and data for up to **10 companies per week**. Access resets every 7 days from the user's registration date. Any companies viewed beyond this limit will require an upgrade to a paid subscription plan.

6.2 Limitations of the Free Plan

The free plan is intended as an introductory experience and does not include the full range of features available to paid subscribers. Insight App reserves the right to adjust the features, limits, or benefits of the free plan at any time. Where possible, users will be notified of significant changes in advance.

6.3 No Financial Commitment

The free plan does not require payment information and carries no financial obligation. Free plan users are not entitled to refunds, credits, or compensation of any kind as no payment has been made.

6.4 Upgrading from Free to Paid

Free plan users may upgrade to a paid subscription plan at any time through their account settings. Upon upgrading, the user's weekly company limit will be removed and full platform features will become accessible immediately. Upgrading to a paid plan is subject to the Payment & Refund Policy outlined in Section 5.

7. ACCOUNT REGISTRATION

To access the Service, you must register and create an account by providing accurate, complete, and up-to-date information. You are solely responsible for maintaining the confidentiality of your password and all activities that occur under your account. Notify us immediately at support@insightapp.id

of any unauthorized access or security breach. We reserve the right to suspend or terminate accounts that contain false or misleading information.

8. Data Retention

8.1 Retention During Active Use

While a user's account remains active, Insight App retains all personal data necessary to provide the platform's services, including but not limited to account information, usage history, saved watchlists, and payment records. Full details of what data is collected and how it is used are outlined in our Privacy Policy, which forms part of these Terms & Conditions.

8.2 Retention After Account Termination or Deletion

Upon account termination — whether initiated by the user or by Insight App — all personal data associated with the account will be retained for a period of **30 days** from the date of termination. This retention period exists to allow for the resolution of any outstanding disputes, billing queries, or regulatory obligations that may arise following termination.

8.3 Permanent Deletion

After the 30-day retention period has elapsed, all personal data associated with the terminated account will be **permanently and irreversibly deleted** from Insight App's systems, except where retention is required by applicable law or regulation, including but not limited to Indonesian tax and financial reporting obligations.

8.4 User Rights

Prior to the expiry of the 30-day retention period, users may submit a data deletion request to support@insightapp.id if they wish for their data to be deleted before the retention period ends. Insight App will process such requests in accordance with applicable data protection laws, including UU PDP No. 27/2022.

8.5 Privacy Policy

For full details on how Insight App collects, processes, stores, and protects personal data, please refer to our Privacy Policy. In the event of any conflict between this section and the Privacy Policy, the Privacy Policy shall prevail with respect to data protection matters.

9. ACCEPTABLE USE POLICY

You agree to use the Service only for lawful purposes. You must not use the Service to:

- Violate any applicable local, national, or international law or regulation.
- Transmit or distribute content that is illegal, harmful, defamatory, or infringes on third-party rights.
- Reverse engineer, decompile, or attempt to extract the source code of the Service.
- Use automated tools such as bots, scrapers, or crawlers without prior written consent from us.
- Interfere with or disrupt the integrity, performance, or security of the Service or its infrastructure.
- Engage in unauthorized access to other users' accounts or data.

10. Inactive Accounts

10.1 Definition of Inactivity

An account is considered inactive if the user has not performed any of the following actions for a continuous period of **12 months**:

- Logging into the platform via web or mobile application
- Making a payment or renewing a subscription

Passive actions such as receiving emails or having an auto-renewed subscription without logging in do not constitute activity for the purposes of this section.

10.2 Notification Before Termination

Before terminating an inactive account, Insight App will send a written notice to the user's registered email address at least **7 days** prior to the intended termination date. The notice will inform the user of the pending termination and provide instructions on how to reactivate their account by logging in or making a payment before the termination date.

10.3 Account Termination

If the user does not take any qualifying action within the 7-day notice period, Insight App reserves the right to terminate the inactive account upon expiry of the notice period. Termination of an inactive account does not entitle the user to any refund or compensation.

10.4 Data Retention After Termination

Following the termination of an inactive account, the user's personal data will be retained for a period of **30 days** in accordance with Section 8 of these Terms & Conditions, after which it will be permanently and irreversibly deleted from Insight App's systems.

10.5 Reactivation

Users who wish to reactivate their account before the termination date may do so by logging into the platform or making a payment within the 7-day notice period. Reactivation after the termination date is not guaranteed and may require the user to create a new account.

11. INTELLECTUAL PROPERTY

All content, trademarks, logos, software code, designs, and materials within the Service are the exclusive property of Insight App and are protected under applicable intellectual property laws, including copyright and trademark law. You are granted a limited, non-exclusive, non-transferable, and revocable license to use the Service solely for its intended purpose. You do not acquire any ownership rights to any part of the Service.

12. DATA & PRIVACY

Your privacy matters to us. The collection, use, and protection of your personal data is governed by our Privacy Policy, which is incorporated into these Terms by reference. By using the Service, you consent to the data practices described therein. We comply with applicable data protection laws, including Indonesia's Personal Data Protection Law (UU PDP).

13. DISCLAIMER OF WARRANTIES

The Service is provided on an "AS IS" and "AS AVAILABLE" basis without warranties of any kind, either express or implied. To the fullest extent permitted by law, Insight App disclaims all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not warrant that the Service will be uninterrupted, error-free, or free from viruses.

14. LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, Insight App shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of data, loss of revenue, loss of profits, or business interruption, arising out of or in connection with your use of or inability to use the Service. Our total liability to you shall not exceed the amount paid by you in the twelve (12) months preceding the claim.

15. SUSPENSION & TERMINATION

We reserve the right to suspend or terminate your account and access to the Service, with or without prior notice, if you breach any provision of these Terms, if we are required to do so by law or regulatory authority, or if your account has been inactive for more than 12 consecutive months. You may cancel your subscription at any time through your account settings. Upon termination, your right to access the Service ceases immediately.

16. CHANGES TO TERMS

We reserve the right to modify these Terms and Conditions at any time. Material changes will be communicated via email or in-app notification at least 14 days before they take effect. Your continued use of the Service after the effective date constitutes your acceptance of the revised Terms. If you do not agree to the changes, you must stop using the Service before they take effect.

17. GOVERNING LAW & DISPUTE RESOLUTION

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Indonesia. Any dispute arising out of or relating to these Terms shall first be attempted to be resolved through good-faith negotiation. If unresolved within 30 days, disputes shall be submitted to the Indonesian National Arbitration Board (BANI) or competent courts in Jakarta, Indonesia.

18. CONTACT US

If you have any questions, concerns, or feedback regarding these Terms and Conditions, please contact us:

- **Email:** support@insightapp.id
- **Address:** Sampoerna Strategic Square, 24th Floor, Jl. Jenderal Sudirman No. 45 - 46, Setiabudi, Jakarta Selatan, 12930
- **Phone:** +62 856 9131 0987

By using this Service, you acknowledge that you have read, understood, and agreed to these Terms and Conditions.

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