
CMC Markets – ChatGPT Integration: Customer Acknowledgment of AI Use

KEY POINTS – PLEASE READ BEFORE CONNECTING

- The ChatGPT integration is optional and read-only. It cannot be used to place, amend or cancel trades, move money, change your account, or communicate with CMC Markets.
- CMC Markets provides the connection to your CMC Markets account. OpenAI provides ChatGPT. CMC Markets does not provide, operate or control ChatGPT or any third-party tool you choose to use.
- You decide how to use ChatGPT, including your prompts, settings and third-party tools, and what to do with its responses. You are responsible for checking outputs before acting on them.
- ChatGPT is not a CMC Markets investment or trading tool. ChatGPT and third-party tools can produce inaccurate, incomplete, delayed, misleading or otherwise unsuitable information. Always verify account information, prices, margin and market data on the CMC Markets trading platform before making a decision or placing a trade.
- To the fullest extent permitted by law, CMC Markets is not responsible for losses caused by your use of the integration, ChatGPT or third-party tools, your reliance on their outputs, or the operation of those third-party services. This does not limit any responsibility CMC Markets has under applicable law or FCA rules.

A. ABOUT THIS INTEGRATION

This Customer Acknowledgment is issued by CMC Markets UK plc (CRN: 02448409), authorised and regulated by the Financial Conduct Authority under firm reference number 173730 ("CMC Markets", "we", "us" or "our").

The integration allows you to connect your CMC Markets account to your own ChatGPT account, a third-party artificial intelligence service provided by OpenAI OpCo, LLC ("OpenAI") independently of CMC Markets. CMC Markets is not affiliated with OpenAI and does not own, operate, control or supervise ChatGPT.

Use of the integration is entirely optional. Whether or not you enable it, you can access and control your CMC Markets account only through the CMC Markets platform. The integration is read-only and does not give ChatGPT or any third-party tool authority to act on your account or provide an official communication channel to CMC Markets.

Your use of the integration is subject to your CMC Markets Terms and Conditions and other applicable CMC Markets legal documents, the OpenAI terms applicable to your ChatGPT account, and the terms and privacy documentation of any third-party tool you choose to use. OpenAI and other providers may change their services, terms and policies from time to time without CMC Markets' control.

This Customer Acknowledgment forms part of, and should be read together with, the CMC Markets Terms and Conditions which together govern your use of the integration.

B. INFORMATION CHATGPT CAN ACCESS

By connecting your CMC Markets account to ChatGPT, you authorise CMC Markets to provide ChatGPT with read-only access to the information reasonably required to respond to your prompts. Subject to availability, the integration may allow you to:

- view your account information, including account balances, positions, watchlists and transaction history;
- view your margin information, market exposure and unrealised profit or loss;
- search available markets and retrieve product information;
- access available market data, including delayed and derived prices (where available); and
- analyse available historical market data and generate charts.

The market data available through the integration may differ from the market data available on the CMC Markets platform and may be delayed, derived, restricted or unavailable depending on the relevant market, instrument, data source and applicable licensing or other requirements. CMC Markets may restrict or remove access to particular market data through the integration at any time.

CMC Markets discloses information for retrieval only. Once retrieved in response to your prompts, ChatGPT or a third-party tool may summarise, reformat, calculate, compare or combine that information and may generate analyses or charts. Those outputs are produced outside CMC Markets and may not accurately reproduce the source information.

C. NO WARRANTIES

To the fullest extent permitted by applicable law, and subject to liabilities that cannot lawfully be excluded or limited, CMC Markets gives no representation, warranty or guarantee (express or implied) regarding:

- the accuracy, completeness, timeliness, reliability or consistency of any ChatGPT or third-party tool output, including any summary, calculation, analysis or chart;
- the availability, continuity, security, functionality, performance or continued availability of ChatGPT, OpenAI's systems, any third-party tool or the integration;
- the compatibility or interoperability of ChatGPT or any third-party tool with the integration, your device or software; or
- the suitability of ChatGPT, the integration or any third-party tool for any particular purpose.

D. YOUR CHOICES AND RESPONSIBILITY

You decide whether, when and how to enable, configure, use or disconnect the integration; what prompts and instructions to give; which ChatGPT settings and third-party tools to use; and what to do with any response. You are responsible for those choices and for independently checking outputs before using or acting on them.

To the fullest extent permitted by applicable law, CMC Markets is not responsible for any loss, cost, damage, claim or expense to the extent caused by:

- your use or misuse of the integration, ChatGPT or a third-party tool;
- any prompts, instructions, settings, connection or information you provide, or any output you receive and rely on;
- any decision, trade, transaction, act or omission made after using an output;
- your copying, exporting, storing, sharing or other use of CMC Markets account information outside the CMC Markets platform, except to the extent such activity is restricted under your CMC Markets Terms and Conditions or other applicable terms; or
- any act, omission, failure, delay, outage, security incident or change by OpenAI or another third party.

E. WHAT THE INTEGRATION CANNOT DO

The integration is read-only and cannot be used to:

- place, amend or cancel orders;
- open or close positions;
- transfer funds;
- change your account settings or personal information;
- execute trades or transactions on your behalf; or
- perform any action that alters your CMC Markets account.

If ChatGPT or a third-party tool offers or appears to perform any such action, it is not doing so through this integration and CMC Markets has not authorised it to do so. You should use the CMC Markets platform or another channel expressly approved by CMC Markets for account actions.

F. IMPORTANT INFORMATION ABOUT CHATGPT AND ITS OUTPUTS

ChatGPT is an AI-powered service provided by OpenAI. ChatGPT responses and third-party tool outputs are created outside CMC Markets and are not reviewed, verified, approved or adopted by CMC Markets. CMC Markets may monitor the technical operation of the integration for security, operational and compliance purposes, but does not have access to, review or approve individual prompts or responses and cannot warn you about an inaccurate or unsuitable response before you act on it.

ChatGPT and third-party tools may produce inaccurate, incomplete, inconsistent, misleading or outdated information, including outputs that appear authoritative or plausible. Outputs may not reflect current market conditions, your personal circumstances or the latest information available from CMC Markets. They may also combine CMC Markets account information with generated text, assumptions, calculations or external information, without making the source of each part clear.

ChatGPT or a third-party tool may respond to questions about investments, trading strategies or financial markets and may generate opinions or recommendations. Those outputs are not communications from, or reviewed or endorsed by, CMC Markets. CMC Markets does not offer advice through this integration. You are responsible for forming your own views, with independent advisers where appropriate, about the suitability of any investment or trading strategy.

G. ACCOUNT ACCURACY AND MARKET INFORMATION

Account information, market information and AI-generated outputs displayed or interpreted by ChatGPT may be delayed, incomplete or inaccurate. You should always verify balances, positions, available funds, margin information, prices, market data and transaction history directly on the CMC Markets trading platform immediately before making a trading or investment decision or placing an order.

If information shown by ChatGPT is inconsistent with the CMC Markets trading platform or other official CMC Markets communications, the CMC Markets information prevails. The CMC Markets trading platform, account statements, confirmations and other official communications are the definitive record of your account and transactions. If you identify a discrepancy or suspect an output is wrong, do not act on it, please check the CMC Markets platform and, if necessary, contact CMC Markets through an official customer-support channel.

H. DATA SHARING AND PRIVACY

By enabling the integration, you authorise CMC Markets to disclose to OpenAI the information reasonably required for ChatGPT to respond to your prompts. Your prompts and ChatGPT responses are processed by OpenAI under the terms, privacy documentation and settings applicable to your ChatGPT account.

CMC Markets and OpenAI are each separately responsible under data protection law for how they process your personal information. CMC Markets is responsible for the information it processes and for disclosing information through the integration. Once information is provided to OpenAI, OpenAI processes it independently under the terms, privacy documentation and settings applicable to your ChatGPT account.

If you choose to use a third-party tool, or direct ChatGPT to send or process information using another service, that provider may receive your prompts, CMC Markets account information and ChatGPT outputs. Its own terms and privacy documentation will apply. Whether and how OpenAI or another provider uses information for model training or service improvement is governed by the terms, privacy documentation and settings applicable to that service. CMC Markets cannot configure or override those settings for you.

You should carefully consider what you include in prompts or direct ChatGPT to share. Do not include CMC Markets login details, passwords, authentication codes, security credentials or other sensitive information. CMC Markets will never ask you to provide your CMC Markets password or authentication code to ChatGPT or a third-party tool. You are responsible for the content you provide, for ensuring you have the right to disclose it, and for keeping your ChatGPT account, devices and third-party tool accounts secure.

If you suspect unauthorised access, disconnect the integration and contact CMC Markets through an official channel as soon as possible. Disconnecting prevents future access to your CMC Markets account through the integration but does not delete or restrict information already processed by OpenAI or sent to a third-party tool. That information remains subject to the relevant provider's terms and privacy documentation.

I. INTEGRATION AVAILABILITY

CMC Markets may suspend, withdraw, modify or discontinue the integration. Where reasonably practicable, CMC Markets will give prior notice, but may act without notice where reasonably required for security, fraud, legal, regulatory, compliance or operational reasons, or to prevent customer harm.

CMC Markets does not guarantee uninterrupted availability of the integration and has no control over the availability, functionality, security or future features of ChatGPT or any third-party tool. Subject to Section C (No Warranties) and liabilities that cannot lawfully be excluded or limited, CMC Markets is not responsible for interruption, delay, error, outage, malfunction or security incident arising from ChatGPT, OpenAI's systems or a third-party tool, including restrictions or limitations imposed by those providers.

J. CUSTOMER ACKNOWLEDGMENT

By using the integration, you acknowledge and confirm that you have read and understood this Customer Acknowledgment and, in particular, that:

- ChatGPT and any third-party tools are services provided independently of CMC Markets and are governed by their respective provider terms;
- you authorise CMC Markets to provide ChatGPT with read-only access to your CMC Markets account information as described in Section B, and understand that information may be transmitted to OpenAI and, if you choose, to a third-party tool;
- ChatGPT and third-party tool outputs are generated outside CMC Markets, are not reviewed or verified by CMC Markets, and may be inaccurate, incomplete, inconsistent, misleading or outdated;
- ChatGPT and third-party tools do not provide investment, financial, tax or legal advice on behalf of CMC Markets, and their outputs do not constitute a personal recommendation, investment research, or a recommendation or solicitation by CMC Markets to enter into investment or trading activity;
- you are responsible for your prompts, instructions, settings, choice of third-party tools, verification of outputs, and any decision, trade, transaction, action or omission made after using them; and
- subject to duties and liabilities that cannot lawfully be excluded or limited, CMC Markets is not responsible for your use of the integration, ChatGPT or third-party tools, your reliance on their outputs, or the operation or performance of those third-party services.

Nothing in this Customer Acknowledgment excludes or limits any duty or liability that cannot lawfully be excluded or limited, affects your statutory rights, or limits CMC Markets' obligations under applicable FCA rules.