



TERMS OF SERVICE

Effective: March 1, 2026 | Last Updated: September 20, 2026

BlackRidge Platforms, LLC
Edmond, Oklahoma
chris@blackridgeplatforms.com



1. AGREEMENT TO TERMS

These Terms of Service (“Terms”) constitute a legally binding agreement between you (“Client,” “you,” or “your”) and BlackRidge Platforms, LLC (“BlackRidge,” “we,” “our,” or “us”), a company organized under the laws of the State of Oklahoma, with its principal place of business in Edmond, Oklahoma.

By accessing or using any platform, portal, website, application, or service built and operated by BlackRidge Platforms, you agree to be bound by these Terms and our Privacy Policy. If you do not agree to these Terms, you must not access or use the platform.

If you are accepting these Terms on behalf of a business or organization, you represent and warrant that you have the authority to bind that entity to these Terms.

2. DESCRIPTION OF SERVICES

BlackRidge Platforms builds and operates custom business management platforms for small and medium businesses. Services may include, but are not limited to:

- Custom website design and development
- Client-facing business portals
- Customer relationship management (CRM) systems
- Project management and workflow tools
- Accounting and bookkeeping modules with bank account integration (via Plaid)
- Invoicing and payment tracking
- Reporting and business intelligence dashboards
- AI-powered tools and automation features

The specific features available to you depend on the platform package and subscription plan agreed upon between you and BlackRidge Platforms. Services are provided on a subscription basis unless otherwise specified in a separate written agreement.



3. ACCOUNTS & ACCESS

3.1 Account Creation

To use the platform, you must create an account by providing accurate, complete, and current information. You are responsible for maintaining the accuracy of your account information at all times.

3.2 Account Security

You are responsible for safeguarding your account credentials, including your password and any multi-factor authentication methods. You must not share your login credentials with any third party. You agree to notify BlackRidge immediately at chris@blackridgeplatforms.com if you become aware of any unauthorized use of your account.

3.3 Account Responsibility

You are responsible for all activity that occurs under your account, whether or not you authorized it. BlackRidge is not liable for any loss or damage arising from unauthorized access to your account resulting from your failure to protect your credentials.

3.4 User Accounts

If your subscription includes multiple user accounts (e.g., staff or team members), you are responsible for ensuring all users comply with these Terms. You may manage user access through the platform's administrative settings.

4. FINANCIAL SERVICES & PLAID INTEGRATION

4.1 Bank Account Connection

Our accounting module allows you to connect your business bank accounts to the platform using Plaid Inc. ("Plaid"). By connecting a bank account, you authorize Plaid to access your financial account information from your bank and transmit that information to our platform for the purpose of providing accounting and bookkeeping features.

4.2 Data from Plaid

Financial data retrieved through Plaid includes account names, types, balances, and transaction history. This data is used solely to power the accounting features of your platform. We do not sell or share your financial data with any third party except as described in our Privacy Policy.



4.3 Accuracy of Financial Data

While we strive to display accurate financial information, BlackRidge Platforms does not guarantee the accuracy, completeness, or timeliness of data retrieved from your financial institution through Plaid. You should verify all financial data against your bank statements. BlackRidge is not responsible for errors or delays originating from your financial institution or Plaid.

4.4 Not Financial Advice

BlackRidge Platforms provides bookkeeping and accounting tools, not financial, tax, legal, or investment advice. The reports and data displayed on the platform are for informational purposes. You should consult a qualified accountant, CPA, or financial advisor for financial decisions.

4.5 Disconnecting Bank Accounts

You may disconnect any linked bank account at any time through your platform settings or through Plaid's consumer portal at <https://my.plaid.com>. Disconnecting a bank account immediately stops future data retrieval and triggers deletion of the associated access token within 24 hours.



5. PAYMENT TERMS

5.1 Subscription Fees

You agree to pay all fees associated with your selected subscription plan. Fees are billed on a recurring basis (monthly or annually, as selected) and are due at the beginning of each billing period. All fees are quoted in U.S. dollars.

5.2 Custom Build Fees

If your platform includes custom development work beyond the standard subscription, fees for custom builds will be outlined in a separate proposal or statement of work. Custom build fees may be billed as a one-time project fee, milestone-based payments, or a combination of both, as agreed in writing.

5.3 Late Payments

If payment is not received within 15 days of the due date, BlackRidge reserves the right to suspend access to the platform until the outstanding balance is paid. If payment remains outstanding for more than 30 days, we may terminate the account in accordance with Section 10 (Termination).

5.4 Price Changes

BlackRidge may adjust subscription pricing with 30 days' written notice. Price changes will take effect at the start of your next billing period following the notice. If you do not agree with a price change, you may cancel your subscription before the new pricing takes effect.

5.5 Refunds

Subscription fees are non-refundable except where required by applicable law. If you cancel mid-cycle, you will retain access until the end of the current billing period. Custom build fees are non-refundable once work has commenced, except as specified in the applicable statement of work.

6. INTELLECTUAL PROPERTY

6.1 Platform Ownership

BlackRidge Platforms retains all rights, title, and interest in the platform, including all source code, design, architecture, features, documentation, and underlying technology. Your subscription grants you a limited, non-exclusive, non-transferable license to use the platform for your internal business purposes during the term of your subscription.



6.2 Your Data

You retain full ownership of all data you input into the platform, including business records, customer information, invoices, and financial data. BlackRidge does not claim any ownership rights over your data. Upon termination, you may request an export of your data in a standard format (CSV or JSON).

6.3 Your Brand Assets

If your platform includes your business logo, branding, images, or content, you retain ownership of those assets and grant BlackRidge a limited license to display them within your platform for the purpose of providing the services.

6.4 Feedback

If you provide suggestions, feature requests, or feedback about the platform, you grant BlackRidge a non-exclusive, royalty-free, perpetual license to use that feedback to improve the platform and services for all clients.



7. ACCEPTABLE USE

You agree to use the platform only for lawful business purposes and in compliance with all applicable laws and regulations. You agree not to:

- Share your login credentials with unauthorized third parties
- Attempt to access another user's account or data
- Use the platform to store, transmit, or distribute malicious code, viruses, or harmful content
- Reverse engineer, decompile, or attempt to extract the source code of the platform
- Use the platform for any fraudulent, deceptive, or illegal activity
- Upload content that infringes on the intellectual property rights of any third party
- Use the platform to send unsolicited bulk communications (spam)
- Attempt to overload, disrupt, or interfere with the platform's infrastructure
- Resell, sublicense, or redistribute access to the platform without written consent from BlackRidge
- Use automated scripts, bots, or scrapers to access the platform without authorization

Violation of this section may result in immediate suspension or termination of your account at BlackRidge's sole discretion.

8. PLATFORM AVAILABILITY & SUPPORT

8.1 Availability

BlackRidge strives to maintain platform availability of 99.5% or better, measured on a monthly basis, excluding scheduled maintenance windows. We will provide reasonable advance notice of planned maintenance that may affect platform availability.

8.2 Support

Support is available via email at chris@blackridgeplatforms.com. Our target response times are:

- Critical issues (platform down, data loss, security incident): 4-hour response
- Non-critical issues (bugs, feature questions, configuration help): 24–48 hour response

Support hours are Monday through Friday, 8:00 AM – 5:00 PM Central Time, excluding federal holidays. Critical security issues are monitored outside business hours.



8.3 No Warranty of Uninterrupted Service

While we make commercially reasonable efforts to maintain uptime, we do not guarantee that the platform will be available at all times or free from errors. Downtime may occur due to maintenance, infrastructure provider outages, internet connectivity issues, or circumstances beyond our control.



9. LIMITATION OF LIABILITY

9.1 Disclaimer of Warranties

THE PLATFORM IS PROVIDED “AS IS” AND “AS AVAILABLE” WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, OR NON-INFRINGEMENT. BLACKRIDGE DOES NOT WARRANT THAT THE PLATFORM WILL BE ERROR-FREE, UNINTERRUPTED, OR SECURE.

9.2 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, BLACKRIDGE PLATFORMS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, DATA, REVENUE, BUSINESS OPPORTUNITIES, OR GOODWILL, WHETHER ARISING FROM CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR ANY OTHER LEGAL THEORY, EVEN IF BLACKRIDGE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

9.3 Maximum Liability

BLACKRIDGE’S TOTAL CUMULATIVE LIABILITY ARISING FROM OR RELATED TO THESE TERMS OR YOUR USE OF THE PLATFORM SHALL NOT EXCEED THE TOTAL AMOUNT YOU HAVE PAID TO BLACKRIDGE IN THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM.

9.4 Third-Party Services

BlackRidge is not liable for the acts or omissions of third-party service providers, including Plaid, Supabase, Vercel, AWS, or any financial institution. Errors, outages, or data inaccuracies originating from third-party services are outside BlackRidge’s control.

10. TERMINATION

10.1 Termination by Client

You may cancel your subscription at any time by providing written notice to chris@blackridgeplatforms.com. Cancellation takes effect at the end of your current billing period. You will retain access to the platform until that date.

10.2 Termination by BlackRidge



BlackRidge may suspend or terminate your account immediately, without prior notice, if:

- You violate any provision of these Terms
- Payment remains outstanding for more than 30 days
- You use the platform for illegal or fraudulent purposes
- Continued provision of services would expose BlackRidge to legal liability

10.3 Effect of Termination

Upon termination:

- Your access to the platform will be disabled
- You may request an export of your data within 30 days of termination. After 30 days, your data will be deleted in accordance with our Data Retention Policy
- All Plaid access tokens associated with your account will be revoked immediately
- Any outstanding fees remain due and payable
- Sections 6 (Intellectual Property), 9 (Limitation of Liability), 11 (Indemnification), and 12 (Governing Law) survive termination



11. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless BlackRidge Platforms, its owner, contractors, and affiliates from and against any claims, liabilities, damages, losses, costs, or expenses (including reasonable attorneys' fees) arising from:

- Your use of the platform
- Your violation of these Terms
- Your violation of any applicable law or regulation
- Any content or data you upload to the platform
- Your negligence or willful misconduct
- Any third-party claim related to your use of the platform or the data you process through it

12. GOVERNING LAW & DISPUTE RESOLUTION

12.1 Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Oklahoma, without regard to its conflict of law provisions.

12.2 Dispute Resolution

Any dispute arising from or relating to these Terms or your use of the platform shall first be attempted to be resolved through good-faith negotiation between the parties. If the dispute cannot be resolved within 30 days of written notice, either party may pursue resolution through binding arbitration in Oklahoma County, Oklahoma, or in the courts of the State of Oklahoma.

12.3 Class Action Waiver

You agree that any dispute resolution proceedings will be conducted only on an individual basis and not in a class, consolidated, or representative action.

13. GENERAL PROVISIONS

Entire Agreement: These Terms, together with the Privacy Policy and any applicable statement of work or proposal, constitute the entire agreement between you and BlackRidge Platforms regarding the use of the platform.



Severability: If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall remain in full force and effect.

Waiver: The failure of BlackRidge to enforce any right or provision of these Terms shall not constitute a waiver of that right or provision.

Assignment: You may not assign or transfer your rights under these Terms without prior written consent from BlackRidge. BlackRidge may assign its rights and obligations under these Terms without restriction.

Force Majeure: BlackRidge shall not be liable for any delay or failure to perform resulting from causes outside our reasonable control, including but not limited to natural disasters, war, terrorism, labor disputes, government actions, internet or infrastructure outages, or pandemics.

Notices: All notices under these Terms shall be sent to chris@blackridgeplatforms.com (for BlackRidge) or to the email address associated with your account (for you). Notices are deemed received when sent to the email address on file.



14. CHANGES TO THESE TERMS

BlackRidge may update these Terms from time to time. When we make material changes, we will:

- Update the “Last Updated” date at the top of these Terms
- Notify you via email to the address associated with your account at least 30 days before the changes take effect
- Display a prominent notice within the platform

Your continued use of the platform after the effective date of updated Terms constitutes your acceptance of those changes. If you do not agree with the updated Terms, you may cancel your subscription before they take effect.

15. CONTACT

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

BlackRidge Platforms, LLC

Edmond, Oklahoma

chris@blackridgeplatforms.com

Acknowledged and Agreed:

Client Name / Authorized Representative

Business Name

Date



On behalf of BlackRidge Platforms:

Christopher Gee

Chris Gee, Founder & CEO

BlackRidge Platforms, LLC

Date: 03/01/2026

BlackRidge Platforms — Built Different. Built to Last.



ADDENDUM A

MESSAGING TERMS (SMS)

These Messaging Terms form part of the Terms of Service and were added on **September 20, 2026**. They describe the text messages BlackRidge Platforms sends, and they apply whenever you give us a mobile number.

The programme. BlackRidge Platforms sends text messages about the project or enquiry you contacted us about: replies to your enquiry, including replies to texts you send us, some of which an automated assistant drafts under our direction; follow-up about a quote or a project you asked us about; appointment and scheduling confirmations; and notices about work we are doing for you. We do not run marketing or promotional text campaigns, and we do not text you about anything you did not ask us about.

How you opt in, and that you need not. There are exactly three ways: ticking the optional box beneath the phone number field on the contact form at blackridgeplatforms.com, answering Yes to the text-message questions in a signed client services agreement, or texting our business number yourself, which is consent to a reply by text about what you asked. All three are optional. You can send the form, sign the agreement, and buy anything we sell without agreeing to texts, and refusing changes nothing about the service you receive, the work we do or the price you pay. A question left blank is treated as No. We never buy phone numbers and never accept them from third parties.

Frequency. Message frequency varies with your conversation with us. There is no fixed schedule and no recurring send.

Cost. Message and data rates may apply and are charged by your mobile carrier. BlackRidge Platforms does not charge you for text messages.

How to stop. Reply STOP to any message to end all further texts. You will receive one confirmation and nothing after that. Reply HELP for help, or email chris@blackridgeplatforms.com, or call (405) 201-5869. Opting out of text messages does not close your account, does not affect your subscription, and does not stop transactional email such as invoices and security alerts.

Delivery. Delivery is not guaranteed and depends on your mobile carrier and your device. Mobile carriers are not liable for delayed or undelivered messages.

Your information. Your mobile number and your consent to be texted are never sold, rented or traded, and are never shared with third parties or affiliates for their own marketing or promotional purposes. Section 2.4 of our Privacy Policy, at blackridgeplatforms.com/privacy, sets out in full how we handle them.

Eligibility. You must be at least 18 years old and be the account holder, or have the account holder's permission, for the mobile number you give us.