

Terms and Conditions

The Institute of Machine Learning (i4ml) www.i4ml.com

Effective Date: 05/01/2026 Last Updated: 05/21/2026

1. Introduction and Acceptance of Terms

Welcome to the website and services operated by The Institute of Machine Learning ("i4ml," "we," "us," or "our"). These Terms and Conditions ("Terms") govern your access to and use of the i4ml website located at www.i4ml.com, the HumanicFlow platform located at humanicflow.i4ml.com, CredentialHub located at credentialhub.i4ml.com, FlowTower located at flowtower.i4ml.com (collectively, "i4ml platforms"), and all related services, content, features, and functionality offered by i4ml (collectively, the "Services").

When you create an account on the Services, you are required to affirmatively acknowledge these Terms and our Privacy Policy before your account is activated. By completing this acknowledgment and by continuing to access or use the Services, you 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 not access or use the Services.

We reserve the right to update or modify these Terms at any time. For material changes, we will provide you with notice at least thirty (30) days before the changes take effect, via email to the address associated with your account or through a prominent notification within the Services. When we make non-material changes, we will revise the "Last Updated" date at the top of this page. Your continued use of the Services after the effective date of revised Terms constitutes your acceptance of such changes. If you do not agree to the revised Terms, your sole remedy is to terminate your account in accordance with Section 16.1. We encourage you to review these Terms periodically.

2. Eligibility

The Services are intended for individuals who are at least eighteen (18) years of age. By using the Services, you represent and warrant that you are at least eighteen (18) years old and have the legal capacity to enter into these Terms. If you are using the Services on behalf of an organization, you represent and warrant that you have the authority to bind that organization to these Terms.

3. Account Registration and Security

To access certain features of the Services, including course enrollment and use of any of the i4ml platforms, you may be required to create an account. When creating an account, you agree to provide accurate, current, and complete information and to update such information as necessary to keep it accurate, current, and complete.

You are solely responsible for maintaining the confidentiality of your account credentials, including your password and any two-factor authentication methods associated with your account. You agree to notify us immediately at info@i4ml.com if you become aware of any unauthorized use of your account or any other breach of security. We are not liable for any loss or damage arising from your failure to safeguard your account credentials.

If you are an organizational administrator, you are additionally responsible for managing access within your organization, ensuring that account credentials are not shared among individuals, and overseeing compliance with these Terms by users within your organizational account.

We reserve the right to suspend or terminate your account at our discretion if we reasonably believe that your account information is inaccurate, that you have violated these Terms, or that your continued access poses a risk to the integrity or security of the Services.

4. Description of Services

i4ml provides professional development and continuing education services in the field of artificial intelligence and machine learning. The Services include, but are not limited to:

- (a) Online professional certification courses delivered through our learning management system, including video lessons, live sessions, hands-on lab exercises, assessments, and capstone projects.
- (b) The HumanicFlow platform, a browser-based AI platform that enables users to upload data, design and build AI-powered workflows — including prompt engineering, retrieval-augmented generation (RAG) pipelines, multi-step workflows, autonomous agentic workflows, and fine-tuned models — and generate outputs through those workflows.
- (c) The CredentialHub platform, a browser-based system that allows the issuing, management, and verification of credentials.
- (d) The FlowTower platform, a browser-based AI-leveraged platform that enables users to manage tasks efficiently, including AI functionality for the proper management of complex activities.
- (e) Educational materials such as workbooks, ebooks, templates, and supplementary resources provided in connection with enrolled courses.
- (f) Community features, including but not limited to discussion channels hosted on third-party platforms such as Slack.

We reserve the right to modify, suspend, or discontinue any aspect of the Services at any time, with or without notice, subject to applicable law and any existing enrollment obligations.

5. Course Enrollment and Certification

5.1 Enrollment

Enrollment in i4ml courses is subject to availability and any prerequisites or eligibility requirements specified in the course description. By enrolling in a course, you agree to the specific terms applicable to that course, including scheduling, attendance expectations, and assessment requirements, as communicated at the time of enrollment.

5.2 Certificate of Completion

Certificates of completion are issued to students who meet all requirements specified in the course syllabus, including attendance, assessments, and capstone submission requirements. i4ml reserves sole discretion in determining whether certification requirements have been met.

Quality Standards. i4ml courses are designed and delivered in accordance with established instructional design principles used in higher education and professional development. Specifically, course curricula are structured around Bloom's Revised Taxonomy, with every learning objective mapped to a defined cognitive level and assessed through corresponding competency-based activities. Course design follows backward design methodology, in which learning objectives determine assessments, and assessments determine instructional content. Security and governance content is grounded in recognized industry frameworks, including the OWASP Top 10 for LLM Applications. Learning outcomes are measured through pre- and post-course assessments.

Instructor Qualifications. All i4ml courses are developed and delivered by instructors who hold advanced academic credentials and maintain active professional certifications relevant to the subject matter. i4ml instructors combine academic teaching expertise with substantive industry experience, ensuring that course content reflects both current scholarship and real-world professional practice.

Nature of the Certificate. Certificates of completion issued by i4ml represent the successful completion of a professional development program that meets the quality standards described above. They do not constitute academic degrees, professional licenses, or government-recognized credentials. They do not carry Continuing Education Units (CEUs) or Continuing Professional Development (CPD) credits unless expressly stated for a specific course offering. The certificate is issued by The Institute of Machine Learning and is not issued by or on behalf of any university or accrediting body unless a co-issuance arrangement is expressly identified for a specific course offering.

5.3 Course Content and Scheduling

We make reasonable efforts to deliver course content as described; however, we reserve the right to modify course content, schedules, instructors, delivery methods, and formats as reasonably necessary. In the event of material changes to a course in which you are currently enrolled, we will provide reasonable notice.

6. The i4ml Platforms - User Data, Workflows, and Outputs

6.1 Platform Access

Access to the i4ml platforms is provided to registered users subject to these Terms. Certain platform features require the use of credits as described in Section 8 below.

6.2 Ownership of User Data

You retain all right, title, and interest — including all intellectual property rights — in and to any data, documents, files, datasets, and other materials that you upload, submit, or otherwise provide to the i4ml platforms ("User Data"). Nothing in these Terms transfers ownership of your User Data to i4ml. We claim no ownership interest in your User Data, and these Terms do not grant us any rights to your User Data except the limited licenses expressly set forth in this Section 6.

6.3 Ownership of User Workflows

You retain all right, title, and interest in and to the workflows, agentic configurations, prompt sequences, RAG pipeline configurations, agent designs, and other workflow assets that you create, configure, or assemble on the HumanicFlow platform ("User Workflows"). Your User Workflows are your property, and i4ml does not claim any ownership interest in them.

6.4 Ownership of Outputs

You retain all right, title, and interest — to the maximum extent permitted by applicable law — in and to the outputs, results, documents, reports, analyses, and other materials generated through your use of the i4ml platforms, including outputs produced by AI models, agentic workflows, RAG pipelines, and fine-tuned models operating on your User Data and User Workflows ("User Outputs"). i4ml does not claim any ownership interest in your User Outputs.

You acknowledge that (a) User Outputs are generated in whole or in part by third-party AI models and that the intellectual property status of AI-generated content may be subject to evolving legal standards; (b) certain third-party AI providers may have their own terms of service that apply to outputs generated by their models; (c) AI-generated outputs may inadvertently reproduce or resemble third-party content, and you are responsible for reviewing User Outputs for potential third-party intellectual property concerns before use or distribution; and (d) you are responsible for determining the suitability of any User Outputs for your intended use, including any intellectual property considerations.

6.5 Limited License to i4ml

By uploading User Data, creating User Workflows, or generating User Outputs on the i4ml platforms, you grant i4ml a limited, non-exclusive, non-transferable, revocable license to access, process, transmit, store, and display your User Data, User Workflows, and User Outputs solely to the extent necessary to (a) operate and provide the i4ml platforms and Services to you, (b) transmit

your inputs to third-party AI providers for processing as part of the platforms' functionality, and (c) perform routine platform operations including backup, recovery, and maintenance.

This license terminates with respect to any specific item of User Data, User Workflow, or User Output upon the deletion of that item from the platform, subject to the backup and data retention periods described in Section 16.1 of these Terms and Section 7.1 of the Privacy Policy.

6.6 Anonymized and Aggregated Data

Notwithstanding the foregoing, i4ml may collect, use, and retain anonymized, de-identified, and aggregated data derived from platform usage — such as aggregate usage statistics, credit consumption patterns, and feature utilization metrics — for the purpose of operating, analyzing, and improving the Services. Such anonymized and aggregated data will not identify you or any individual user and will not include your User Data, User Workflows, or User Outputs in identifiable form.

6.7 Interaction Logs

The i4ml platforms record interaction logs — including prompts submitted, tools invoked, and workflow executions. These logs serve a dual purpose: (a) platform operation, including credit metering, debugging, and security monitoring, under i4ml's operational control; and (b) project-level governance, as an audit trail visible to you and authorized project participants (organizational administrators, collaborators, and viewers). In their governance capacity, interaction logs form part of your project data and are included in data exports. In their platform-operation capacity, interaction logs are used by i4ml as described in the Privacy Policy.

6.8 Platform Administrator Access

i4ml's designated platform administrator has access to account information and usage data for the purposes of platform operation, user support, credit management, and enforcement of these Terms. Platform administrator access is protected by mandatory two-factor authentication. Details of the administrator's access scope are described in the Privacy Policy.

6.9 Data Export

You may export your User Data, User Workflows, and User Outputs at any time using the export functionality provided within the i4ml platforms or by contacting us at info@i4ml.com, subject to platform availability. We will make commercially reasonable efforts to maintain export functionality and to provide your data in a standard, portable format.

6.10 Third-Party AI Providers

The i4ml platforms integrate with third-party artificial intelligence service providers (including, but not limited to, OpenAI and Anthropic) to deliver certain functionality. By using the platforms, you acknowledge and agree that:

(a) Prompts, documents, and other inputs you submit through the platforms may be transmitted to these third-party providers for processing.

(b) The handling of your data by third-party providers is subject to those providers' respective terms of service and privacy policies, which are beyond our control.

(c) Without limiting Section 10(c), you agree not to upload or submit highly confidential data, protected health information (PHI), personally identifiable information of third parties, or any data that you are legally or contractually prohibited from disclosing to third-party services.

6.11 Fine-Tuning Services

If you use the platform's model fine-tuning features, you acknowledge that your training datasets are transmitted to and processed by external fine-tuning providers and are subject to those providers' data handling policies. You retain all ownership rights in your fine-tuning datasets and in any fine-tuned model adapters generated from your data, subject to the terms of the applicable third-party provider. You are solely responsible for ensuring that any data you submit for fine-tuning complies with applicable law and does not infringe the rights of any third party.

6.12 Agentic Workflows — Specific Acknowledgments

The HumanicFlow platform enables users to create and deploy agentic AI workflows — autonomous or semi-autonomous multi-step processes in which AI models take actions, make decisions, and interact with tools and data with varying degrees of human oversight. By creating and deploying agentic workflows on the platform, you acknowledge and agree that:

(a) Agentic workflows involve AI systems that may make autonomous decisions during execution. You are solely responsible for the design, configuration, deployment, and oversight of your agentic workflows, including defining appropriate boundaries, constraints, failure modes, and human review checkpoints.

(b) Outputs and actions produced by agentic workflows are your responsibility. i4ml does not review, approve, or monitor the real-time execution of your agentic workflows and is not responsible for any decisions made, actions taken, or outputs produced by those workflows.

(c) You are responsible for ensuring that your agentic workflows comply with all applicable laws, regulations, and industry standards, including any requirements related to automated decision-making.

(d) You should test your agentic workflows thoroughly before relying on them for any consequential purpose and should implement appropriate human oversight mechanisms commensurate with the risk level of the workflow's intended use.

6.13 Platform Availability

We strive to maintain the availability of the i4ml platforms but do not guarantee uninterrupted or error-free operation. The platforms may be temporarily unavailable due to scheduled maintenance, unplanned outages, or circumstances beyond our control. We will make reasonable efforts to provide advance notice of scheduled maintenance.

7. Organizational Accounts

If you access the Services through an organizational account established by your employer or another entity (the "Organization"), the following additional terms apply:

(a) The Organization's designated administrator may have the ability to manage your account, control access to organizational projects, and view certain usage data related to the Organization's account.

(b) Your use of the Services remains subject to these Terms in addition to any policies or agreements between the Organization and i4ml.

(c) User Data, User Workflows, and User Outputs created within an organizational project may be subject to the Organization's own policies regarding intellectual property and data ownership. i4ml does not mediate intellectual property disputes between you and your Organization; any such disputes are a matter between you and the Organization.

8. Credits, Payments, and Refunds

8.1 Credit System

Certain features of the i4ml platforms operate on a credit-based system. Credits may be provided at account registration and may also be purchased through the platform. The specific credit cost of platform operations is determined by i4ml and is subject to change. Credit balances are displayed within your account dashboard.

8.2 Purchases

All purchases, including course enrollment fees and credit purchases, are processed through our third-party payment processor, Stripe. By making a purchase, you agree to Stripe's terms of service in addition to these Terms. You represent and warrant that you are authorized to use the payment method you provide and that the payment information you supply is accurate and complete.

All prices are stated in U.S. dollars unless otherwise indicated. We reserve the right to change pricing at any time; however, price changes will not affect purchases already completed.

8.3 Refund Policy

i4ml courses are professional development programs. Refund eligibility is determined as follows:

(a) **Course Enrollment Fees.** If you request a refund before five (5) days from the course start date, you are entitled to a full refund of the enrollment fee. Once a course has commenced, refund requests will be evaluated on a case-by-case basis and are granted at i4ml's sole discretion. Refund requests must be submitted in writing to info@i4ml.com. Where applicable state or federal law mandates specific refund requirements for educational programs, i4ml will comply with those requirements, and such requirements shall supersede this subsection to the extent of any conflict.

(b) **Credit Purchases.** Purchased credits are non-refundable once issued to your account, except where required by applicable law.

(c) **Failed Platform Operations.** If a platform operation (such as a fine-tuning job) fails due to a system error, the credits pre-authorized for that operation will be refunded to your account.

(d) **Chargebacks.** If you initiate a chargeback or payment dispute with your bank or credit card issuer, we reserve the right to suspend your account pending resolution of the dispute.

8.4 Taxes

You are responsible for any applicable taxes associated with your purchases. We will collect and remit sales tax or other transaction taxes where required by law.

9. Intellectual Property

9.1 i4ml Intellectual Property

All content included in or made available through the Services — including but not limited to course materials, video lessons, workbooks, ebooks, templates, assessments, slide decks, platform software, user interface design, graphics, logos, and trademarks — is the property of i4ml or its licensors and is protected by United States and international copyright, trademark, and other intellectual property laws. For clarity, i4ml's intellectual property does not include User Data, User Workflows, or User Outputs, which are governed by Section 6 of these Terms.

9.2 Limited License to Users

Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, revocable license to access and use the Services and associated course materials solely for your personal, non-commercial educational purposes. This license does not permit you to:

(a) Reproduce, distribute, publicly display, or publicly perform any course materials or platform content (excluding your own User Data, User Workflows, and User Outputs), in whole or in part, except as expressly permitted in writing by i4ml.

(b) Modify, create derivative works from, reverse engineer, decompile, or disassemble any portion of the platform software or Services.

(c) Share your account credentials or allow any other individual to access the Services through your account.

(d) Use the Services or any i4ml content obtained through the Services for commercial purposes, including but not limited to reselling, sublicensing, or incorporating course materials into your own training programs, without our prior written consent.

(e) Use automated means, including bots, crawlers, or scraping tools, to access or collect content from the Services.

9.3 User Rights in Their Own Work

For the avoidance of doubt, nothing in this Section 9 restricts your rights with respect to your own User Data, User Workflows, or User Outputs. You are free to use, distribute, modify, commercialize, or otherwise exploit your User Data, User Workflows, and User Outputs as you see fit, subject to (a) the terms of any applicable third-party AI provider, (b) applicable law, and (c) any separate agreements between you and your Organization, if applicable.

10. Acceptable Use

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

(a) Use the Services in any way that violates any applicable federal, state, local, or international law or regulation.

(b) Upload, transmit, or submit any content that is unlawful, harmful, threatening, abusive, harassing, defamatory, obscene, or otherwise objectionable.

(c) Upload or submit protected health information, personally identifiable information of third parties, trade secrets of third parties, or any data in violation of applicable data protection laws.

(d) Attempt to gain unauthorized access to any part of the Services, other users' accounts, or any systems or networks connected to the Services.

(e) Interfere with or disrupt the integrity or performance of the Services or the data contained therein.

(f) Use the Services to develop competing products or services, or to benchmark the Services for competitive purposes, without our prior written consent.

(g) Circumvent, disable, or otherwise interfere with any security-related features of the Services, including features that prevent or restrict the use or copying of any content.

(h) Use the Services in any manner that could overburden, impair, or compromise our infrastructure, including by exceeding applicable rate limits.

(i) Deploy agentic workflows that are designed to or that foreseeably would cause harm to third parties, violate applicable laws, or circumvent the safety or ethical guidelines of third-party AI providers.

(j) Use the Services in any other manner that, in i4ml's reasonable judgment, is harmful to the platform, other users, or i4ml's legitimate interests.

11. Privacy and Data Collection

Our collection, use, and disclosure of your personal information is governed by our Privacy Policy, which is accessible via the Privacy Policy menu and is incorporated into these Terms by reference. By using the Services, you consent to our data practices as described in the Privacy Policy.

We collect usage data, including but not limited to platform interaction data, credit consumption records, and analytics information, for the purposes of operating and improving the Services, administering the credit system, and ensuring platform integrity. This usage data is distinct from User Data and is addressed in Section 6.6 of these Terms.

For users who are residents of the European Economic Area, the United Kingdom, or other jurisdictions with applicable data protection laws, additional rights and disclosures are set forth in our Privacy Policy, including your rights to access, rectification, erasure, and data portability.

For the avoidance of doubt, all disputes arising out of or relating to our data privacy practices (including claims under the Privacy Policy) are subject to the dispute resolution, governing law, and limitation of liability provisions set forth in Sections 14, 17, and 18 of these Terms.

12. Third-Party Services and Links

The Services may contain links to or integrate with third-party websites, platforms, and services, including but not limited to Stripe (payment processing), Slack (community communication), Zoom (live sessions), and third-party AI providers (model inference and fine-tuning). These third-party services are not under our control, and we are not responsible for their content, privacy practices, or terms of service. Your use of third-party services is at your own risk and subject to the terms and conditions of those services.

The inclusion of any link or integration does not imply endorsement by i4ml of the linked or integrated service.

13. Disclaimer of Warranties

THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, I4ML DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND ACCURACY.

WITHOUT LIMITING THE FOREGOING, I4ML DOES NOT WARRANT THAT:

- (A) THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE;
- (B) THE RESULTS OBTAINED FROM THE USE OF THE SERVICES, INCLUDING AI-GENERATED OUTPUTS AND OUTPUTS OF AGENTIC WORKFLOWS, WILL BE ACCURATE, RELIABLE, OR COMPLETE;
- (C) ANY ERRORS IN THE SERVICES WILL BE CORRECTED;
- (D) THE SERVICES WILL MEET YOUR SPECIFIC REQUIREMENTS OR EXPECTATIONS;
OR
- (E) ANY THIRD-PARTY AI MODEL OR SERVICE INTEGRATED WITH THE I4ML PLATFORMS WILL REMAIN AVAILABLE, ACCURATE, OR PERFORMANT. THIRD-PARTY PROVIDERS MAY MODIFY, DEPRECATE, OR DISCONTINUE THEIR MODELS OR SERVICES AT ANY TIME, AND I4ML IS NOT LIABLE FOR ANY RESULTING IMPACT ON THE SERVICES.

AI-GENERATED OUTPUTS AND AGENTIC WORKFLOW OUTPUTS PROVIDED THROUGH THE I4ML PLATFORMS ARE PRODUCED IN WHOLE OR IN PART BY THIRD-PARTY AI MODELS. SUCH OUTPUTS MAY CONTAIN INACCURACIES, ERRORS, OR BIASES. YOU ARE SOLELY RESPONSIBLE FOR EVALUATING, REVIEWING, AND VERIFYING ANY AI-GENERATED OR AGENTIC WORKFLOW OUTPUTS BEFORE RELYING ON THEM FOR ANY PURPOSE, INCLUDING ANY BUSINESS, LEGAL, MEDICAL, FINANCIAL, OR OPERATIONAL DECISION.

14. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL I4ML, ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AFFILIATES, OR LICENSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS

OF PROFITS, DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR IN CONNECTION WITH:

(A) YOUR ACCESS TO, USE OF, OR INABILITY TO ACCESS OR USE THE SERVICES;

(B) ANY CONDUCT OR CONTENT OF ANY THIRD PARTY IN CONNECTION WITH THE SERVICES, INCLUDING BUT NOT LIMITED TO AI-GENERATED OUTPUTS AND AGENTIC WORKFLOW OUTPUTS;

(C) ANY CONTENT OBTAINED FROM THE SERVICES;

(D) UNAUTHORIZED ACCESS, USE, OR ALTERATION OF YOUR CONTENT OR DATA;

(E) THE ACTIONS, DECISIONS, OR OUTPUTS OF ANY AGENTIC WORKFLOW CREATED OR DEPLOYED BY YOU ON THE I4ML PLATFORMS; OR

(F) ANY LOSS OR CORRUPTION OF USER DATA, USER WORKFLOWS, OR USER OUTPUTS, EXCEPT TO THE EXTENT CAUSED BY I4ML'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT.

THE FOREGOING LIMITATIONS APPLY REGARDLESS OF THE THEORY OF LIABILITY, WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR ANY OTHER LEGAL THEORY, AND APPLY TO ALL CLAIMS ARISING UNDER THESE TERMS, THE PRIVACY POLICY, OR OTHERWISE IN CONNECTION WITH THE SERVICES, EXCEPT THAT NOTHING IN THESE TERMS SHALL EXCLUDE OR LIMIT LIABILITY FOR GROSS NEGLIGENCE OR WILLFUL MISCONDUCT TO THE EXTENT SUCH EXCLUSION IS PROHIBITED BY APPLICABLE LAW.

TO THE EXTENT PERMITTED BY APPLICABLE LAW, I4ML'S TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS, THE PRIVACY POLICY, OR THE SERVICES SHALL NOT EXCEED THE GREATER OF (I) THE AMOUNTS YOU HAVE PAID TO I4ML IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM, OR (II) ONE HUNDRED U.S. DOLLARS (\$100.00).

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN WARRANTIES OR LIABILITY. IN SUCH JURISDICTIONS, OUR LIABILITY SHALL BE LIMITED TO THE GREATEST EXTENT PERMITTED BY LAW.

15. Indemnification

You agree to indemnify, defend, and hold harmless i4ml, its officers, directors, employees, agents, affiliates, and licensors from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or in connection with: (a) your use of the Services; (b) your violation of these Terms; (c) your violation of any applicable law or regulation; (d) your violation of any rights of a third party, including intellectual property rights;

(e) any User Data you submit, upload, or transmit through the Services; (f) any User Workflows you design, create, or deploy on the i4ml platforms; or (g) any actions, decisions, or outputs produced by your agentic workflows or other automated processes on the platforms.

16. Termination

16.1 Termination by You

You may terminate your account at any time by following the account deletion procedures available through the Services or by contacting us at info@i4ml.com. We recommend that you export your User Data, User Workflows, and User Outputs prior to initiating account deletion using the platform's export functionality. Following account deletion, your data will be retained for a period of ninety (90) days to allow for recovery. You will be notified fourteen (14) days before permanent deletion. After the 90-day retention period, your data will be permanently deleted from production systems. Deleted data may persist in encrypted database backups for up to an additional 30 days, as described in the Privacy Policy; backup data is used solely for disaster recovery and is overwritten on a rolling schedule.

When individual projects are deleted (as opposed to full account deletion), the project enters a 30-day soft-delete window during which it can be recovered. After the soft-delete period, the project data is permanently deleted from production systems, subject to the same backup retention provisions.

16.2 Termination by i4ml

(a) Termination Without Cause. We may discontinue your access to the Services for any reason by providing you with written notice — at least thirty (30) days for users enrolled in an active course, and at least fifteen (15) days for all other users. During the notice period, you will have the opportunity to export your User Data, User Workflows, and User Outputs.

(b) Termination for Cause. If you breach these Terms, we may suspend or terminate your access to the Services immediately and without prior notice. Following termination for cause, we will make your User Data available for export for a period of thirty (30) days, unless retention or release of the data would violate applicable law or pose a security risk to i4ml, other users, or third parties. You will not be entitled to a refund of any fees previously paid in the event of termination for cause.

16.3 Effect of Termination

Upon termination, your right to access and use the Services will immediately cease. Sections 6.2 through 6.4 (your ownership rights), 9, 11, 13, 14, 15, 17, 18, and 20 of these Terms shall survive any termination or expiration.

17. Governing Law and Jurisdiction

These Terms, the Privacy Policy, and any disputes arising out of or relating to these Terms, the Privacy Policy, or the Services shall be governed by and construed in accordance with the laws of the State of Connecticut, without regard to its conflict-of-law provisions. You agree to submit to the exclusive personal jurisdiction of the federal and state courts located in the State of Connecticut for the resolution of any disputes arising out of or relating to these Terms, the Privacy Policy, or the Services.

18. Dispute Resolution

18.1 Scope

The dispute resolution provisions in this Section 18 apply to all disputes arising out of or relating to these Terms, the Privacy Policy, or the Services, including disputes regarding the collection, use, or handling of your personal information.

18.2 Informal Resolution

Before initiating any formal legal proceeding, you agree to first contact us at info@i4ml.com and attempt to resolve any dispute informally. We will endeavor to resolve the dispute through good-faith negotiation within thirty (30) days of receipt of your notice.

18.3 Binding Arbitration

If the dispute is not resolved through informal negotiation within thirty (30) days, either party may elect to resolve the dispute through final and binding arbitration administered by the American Arbitration Association ("AAA"). Disputes involving individual, non-organizational users shall be conducted under the AAA Consumer Arbitration Rules. Disputes involving organizational users or arising under organizational account agreements shall be conducted under the AAA Commercial Arbitration Rules. The arbitration shall be conducted in the English language in Fairfield County, Connecticut. The arbitrator's decision shall be final and binding and may be entered as a judgment in any court of competent jurisdiction.

18.4 Class Action Waiver

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, YOU AND I4ML EACH WAIVE THE RIGHT TO A TRIAL BY JURY AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION, COLLECTIVE ACTION, OR OTHER REPRESENTATIVE PROCEEDING. DISPUTES SHALL BE RESOLVED ON AN INDIVIDUAL BASIS ONLY.

18.5 Exceptions

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

19. Accessibility

i4ml is committed to making the Services accessible to individuals with disabilities. If you experience difficulty accessing any part of the Services, please contact us at info@i4ml.com and we will work to provide the information or service you need in an accessible format. We are committed to ongoing efforts to improve the accessibility of the Services in accordance with applicable standards and guidelines.

20. General Provisions

20.1 Entire Agreement

These Terms, together with the Privacy Policy and any course-specific enrollment terms, constitute the entire agreement between you and i4ml with respect to the Services and supersede all prior or contemporaneous communications, proposals, and agreements, whether oral or written.

20.2 Severability

If any provision of these Terms is held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid, legal, and enforceable, and the remaining provisions shall continue in full force and effect.

20.3 Waiver

The failure of i4ml to enforce any right or provision of these Terms shall not constitute a waiver of such right or provision. Any waiver of any provision of these Terms will be effective only if in writing and signed by i4ml.

20.4 Assignment

You may not assign or transfer these Terms or any rights or obligations hereunder without our prior written consent. We may assign these Terms without restriction.

20.5 Force Majeure

i4ml shall not be liable for any failure or delay in performing its obligations under these Terms where such failure or delay results from circumstances beyond our reasonable control, including but not limited to acts of God, natural disasters, pandemic, war, terrorism, labor disputes, power failures, internet disruptions, or actions of governmental authorities.

20.6 Notices

We may provide notices to you through the email address associated with your account, through the Services, or by posting on our website. You agree that such electronic notices satisfy any legal requirement that communications be in writing.

21. Contact Information

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

The Institute of Machine Learning 113 Mill Plain Rd, #1102, Danbury, CT 06811 Email: info@i4ml.com Website: www.i4ml.com

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