

ONE - Centralized contractual terms

These centralized contractual terms (the "Centralized Terms") govern the provision of ONE SaaS/API services to business customers and form an integral part of the agreement between ONE S.r.l. and the Customer under any contract and/or Order Form that references these Centralized Terms. The Centralized Terms are published and maintained at <https://www.otech.one/home>.

If ONE makes an English version of these Centralized Terms available to the Customer at the time the relevant contract or Order Form is executed, that English version will prevail for interpretative purposes only in the event of inconsistency or conflict with the Italian version. If no English version is actually made available to the Customer at that time, the Italian version will control.

One Tech account

1. Who we are

ONE S.r.l.

Via Antonio Gramsci 13, 80122 Naples, Italy

PEC: One@pec.cloud

Email: info@one.com

Support: support@otech.one

1.2 What ONE does

ONE is a technology company specialized in the design and development of software applications and IT systems for:

- extraction, enrichment, and classification of data from unstructured information flows;
- development of digital applications aimed at transforming back-office processes in financial, insurance, and industrial contexts.

In practical terms, ONE delivers the Services as SaaS and REST APIs, with technical specifications and service levels described in Schedule A, including the SLA.

ONE performs the Services independently, using its own resources and choosing the technical solutions best aligned with market standards.

1.3 Legal notices and communications

Any communication required or permitted under the agreement must be in writing and is validly sent by:

- registered mail with return receipt, effective upon receipt;
- PEC, effective at the time shown in the acceptance and delivery receipts;
- ordinary email, deemed received two business days after sending unless technical non-receipt is documented.

ONE contact details for formal communications:

ONE S.r.l., Via Antonio Gramsci 13, 80122 Naples, Italy

PEC: One@pec.cloud

Email: info@one.com

Where applicable, ONE keeps evidence of the sending of amendment notices by email for at least 24 months.

1.4 Technical support contacts

For operational and technical support channels defined in the technical documentation, the support address is: support@otech.one

2. Services

ONE provides software services in SaaS and/or API form, including document processing, data extraction, classification, structured outputs, and related workflows, based on the selected plan and configuration.

The services are technological tools only. Unless otherwise agreed in writing, ONE does not provide legal advice, compliance advice, underwriting, or binding automated decision-making services. The Customer remains solely responsible for verifying outputs and for any decision made on the basis of the services.

3. Access and use

Subject to the applicable agreement, ONE grants the Customer a limited, non-exclusive, non-transferable, non-sublicensable right to access and use the services for the Customer's internal business purposes during the applicable term.

The services are intended exclusively for business customers.

4. Customer responsibilities

The Customer must:

- use the services in compliance with applicable law, these Terms, and the documentation;
- provide lawful, accurate, and appropriately authorized data and instructions;
- ensure it has all rights, permissions, notices, and legal bases required to submit data to the services;
- maintain the confidentiality and security of credentials, API keys, and access tokens;
- ensure that its systems, integrations, endpoints, and configurations are properly managed;
- validate outputs before relying on them for operational, legal, regulatory, underwriting, scoring, risk, or business purposes.

The Customer is responsible for all activities carried out through its account or credentials.

5. Prohibited uses

The Customer must not, and must not allow third parties to:

- use the services for unlawful, fraudulent, deceptive, or unauthorized purposes;
- upload or process data without lawful authority to do so;
- interfere with the security, integrity, stability, or availability of the services;
- bypass, disable, or circumvent authentication, rate limits, access controls, or other technical protections;
- reverse engineer, decompile, disassemble, scrape, probe, benchmark, scan, or test the services to discover vulnerabilities or build a competing product;
- introduce malware, harmful code, unauthorized scripts, or malicious content;
- access or attempt to access data, systems, or environments not intended for the Customer.

Core terms

6. Documentation and service changes

The Customer must integrate and use the services in accordance with ONE technical documentation.

These Centralized Terms specifically govern the technical and operational aspects of the services, including SLA terms, policies, security measures, technical documentation, and change management. In the event of conflict between the contract or Order Form and the Centralized Terms on those technical-operational topics, the Centralized Terms prevail unless otherwise expressly agreed in writing.

ONE may improve, modify, replace, suspend, or discontinue features of the services for legal, regulatory, security, technical, operational, or product reasons. Where a change materially and adversely affects core functionality, ONE will provide reasonable prior notice where feasible. Continued use of the services after the effective date of an update constitutes acceptance, unless written acceptance is required by applicable law or by the relevant contractual framework.

7. Fees and payments

Fees, billing frequency, usage limits, onboarding charges, and other commercial terms are set out in the applicable Order Form.

Unless otherwise agreed in writing:

- recurring fees may be billed in advance;
- usage-based fees may be billed in arrears;
- invoices are due within thirty (30) days from the invoice date;
- fees are exclusive of VAT and similar taxes.

If payment is overdue, ONE may charge interest to the extent permitted by law and may suspend the services after written notice. Undisputed amounts remain payable when due.

8. Intellectual property

ONE and its licensors retain all right, title, and interest in and to the services, including all software, APIs, interfaces, documentation, models, algorithms, workflows, improvements, and related intellectual property rights.

Except for the limited right to access and use the services expressly granted under these Terms, no rights are transferred to the Customer.

9. Customer data

As between the parties, the Customer retains its rights in Customer Data.

The Customer grants ONE a limited right to host, process, transmit, reproduce, and use Customer Data solely as necessary to provide, maintain, secure, support, and improve the services, comply with legal obligations, and enforce the agreement.

ONE may use aggregated, anonymized, or de-identified data that does not identify the Customer or any individual for analytics, security, fraud prevention, research, development, and service improvement.

10. Data protection

Where ONE processes personal data on behalf of the Customer, that processing is governed by the applicable Data Processing Agreement.

If there is any conflict between these Terms and the DPA regarding the processing of personal data, the DPA prevails.

11. Confidentiality

Each party must protect the other party's non-public confidential information with at least a reasonable standard of care and may use it only to the extent necessary to perform or enforce the agreement.

These obligations apply during the term and continue for three (3) years after termination, except where a longer period applies by law or to trade secrets.

12. Suspension and termination

ONE may suspend the services, in whole or in part, where reasonably necessary for security, integrity, abuse prevention, legal compliance, non-payment, or material breach. Where feasible, ONE will provide notice and an opportunity to remedy.

Either party may terminate the agreement for material breach not cured within the applicable cure period. ONE may terminate immediately where the breach is incurable, involves unlawful conduct, fraud, repeated abuse, severe security risk, or where termination is required by law.

Upon termination or expiry:

- the Customer's access rights end;
- accrued payment obligations remain due;
- confidentiality, IP, liability, and other survival clauses continue to apply;
- Customer Data export and deletion are handled under the agreement and the DPA.

13. Term and renewal

Unless otherwise stated in the applicable Order Form, the initial term begins on the activation date and continues for twelve (12) months.

Thereafter, the agreement automatically renews for successive periods equal to the initial term unless either party gives written notice of non-renewal at least sixty (60) days before the end of the then-current term.

14. Service levels and limitations

Where applicable, service levels are governed by the SLA. Service credits are the Customer's primary and exclusive remedy for eligible SLA failures, except as required by mandatory law.

Except as expressly stated in the agreement, the services are provided "as is" and "as available." ONE does not guarantee uninterrupted availability, error-free outputs, or fitness for the Customer's particular purpose. The Customer must validate outputs before using them.

15. Limitation of liability

To the maximum extent permitted by law, ONE is liable only for direct, proven, and foreseeable damages directly caused by its breach.

ONE is not liable for indirect, incidental, consequential, punitive, or similar damages, including loss of profits, revenue, business, goodwill, opportunity, or data.

ONE's aggregate liability arising out of or in connection with the agreement may not exceed the fees paid by the Customer for the relevant services in the twelve (12) months preceding the event giving rise to the claim.

This liability cap applies uniformly to the contract, any Order Form, and these Centralized Terms, including related policies and technical-operational schedules, except where prohibited by mandatory law.

Nothing in these Terms excludes liability to the extent such exclusion is prohibited by non-waivable law.

16. Force majeure, notices, and governing law

Neither party is liable for delay or failure to perform, excluding payment obligations already accrued, to the extent caused by events beyond its reasonable control, including natural disasters, governmental action, infrastructure failure, large-scale cyberattacks not

attributable to that party, war, civil unrest, pandemics, labor actions, or major cloud provider incidents.

Formal notices under the agreement must be in writing and may be sent by registered mail, PEC, or email to the last notified contact details. Notices to ONE must be sent to the corporate contact details listed above.

These Terms are governed by the laws of Italy. Subject to mandatory law, disputes are subject to the exclusive jurisdiction of the courts of Milan, Italy.

17. Final provisions

These Terms, together with the applicable Order Form, SLA, DPA, and incorporated policies, constitute the entire agreement between the parties regarding the services.

If any provision is held invalid or unenforceable, the remaining provisions remain in full force, and the invalid provision will be replaced by a valid provision that most closely reflects the original intent.

Failure or delay in exercising a right does not constitute waiver. ONE may subcontract parts of the services and may assign the agreement as part of a corporate transaction, provided this does not materially reduce the Customer's rights.

Legal - Privacy policy

Privacy Policy

Last updated: 24/03/2026

Version: 1.0

This Privacy Policy explains how ONE S.r.l. processes personal data in connection with its website, business operations, and services.

Where ONE processes personal data on behalf of a customer as processor, that processing is governed by the applicable contractual framework and, in particular, by the applicable Data Processing Agreement, except where law requires otherwise.

1. Data controller

ONE S.r.l.

Via Antonio Gramsci 13, 80122 Naples, Italy

Email: info@one.com

PEC: One@pec.cloud

2. Data we may process

Depending on the context, ONE may process:

- contact and company details;
- account and onboarding data;
- billing and transaction data;
- support and communications data;
- website and technical usage data;
- security and access logs.

Cookies / analytics: [INSERT IF APPLICABLE]

3. Purposes of processing

We may process personal data to:

- provide and operate our website and services;
- manage onboarding, support, and customer relationships;
- administer contracts and billing;
- protect security, prevent abuse, and handle incidents;
- comply with legal obligations;
- improve service performance, reliability, and operations.

4. Legal bases

We rely on one or more of the following legal bases, as applicable:

- contract performance;
- pre-contractual steps;
- legal obligations;
- legitimate interests;
- consent, where required by law.

5. Sharing

We may share personal data with service providers, subprocessors, professional advisors, competent authorities, and affiliated or successor entities where legally permitted and necessary.

6. International transfers

Where required, international transfers are carried out using appropriate safeguards under applicable law.

Transfer safeguards used: [INSERT IF APPLICABLE]

7. Retention

We retain personal data only for as long as necessary for contractual, legal, operational, accounting, security, and evidentiary purposes.

Retention periods: [INSERT IF AVAILABLE]

8. Security

ONE applies technical and organizational measures designed to protect personal data, including access controls, secure communications, monitoring, logging, and internal procedures. The contractual framework includes security, incident handling, and DPA-based safeguards.

9. Rights

Where provided by law, individuals may have rights of access, rectification, deletion, restriction, objection, portability, withdrawal of consent where applicable, and complaint to a competent authority.

10. Changes

We may update this Privacy Policy from time to time. The updated version will be published on this page with a revised effective date.

Legal - Data Processing Agreement

Data Processing Agreement

Last updated: 24/03/2026

Version: 1.0

This Data Processing Agreement ("DPA") applies where ONE S.r.l. processes personal data on behalf of a customer in connection with the services. This DPA forms part of the agreement between the parties.

1. Roles

The Customer acts as data controller.

ONE acts as data processor to the extent it processes personal data on behalf of the Customer in order to provide, protect, support, and maintain the services.

2. Instructions

ONE will process personal data only on the documented instructions of the Customer, unless otherwise required by law.

3. Processor commitments

ONE will:

- ensure authorized personnel are bound by confidentiality obligations;
- implement appropriate technical and organizational measures;
- assist the Customer, where reasonably necessary, with data-subject requests and compliance obligations;
- notify the Customer without undue delay after becoming aware of a personal data breach affecting data processed under this DPA;
- delete or return personal data at the end of the services, subject to legal obligations and lawful retention needs;
- make available information reasonably necessary to demonstrate compliance, subject to confidentiality, proportionality, and security safeguards.

4. Customer commitments

The Customer is responsible for:

- having a valid legal basis for processing;
- providing any required privacy disclosures and DPA-related information to data subjects and counterparties, where applicable;
- ensuring the lawfulness and accuracy of submitted data;
- giving lawful documented instructions;
- securing its own systems, integrations, credentials, and endpoints.

5. Security

ONE applies technical and organizational measures appropriate to the risks of processing, taking into account the nature of the services, available technology, implementation costs, and legal requirements.

6. Subprocessors

The Customer authorizes ONE to use subprocessors supporting hosting, monitoring, communications, and technical service delivery, subject to appropriate contractual safeguards. ONE remains responsible as required by law. The current list is available at </legal/subprocessors>.

7. Audit and assistance

Where required by applicable law, ONE will provide reasonable information and limited audit cooperation, subject to prior notice, proportionality, confidentiality, and security restrictions.

8. Return and deletion

At the end of the services, ONE will return and/or delete personal data on documented request, subject to legal obligations, backup cycles, security evidence, dispute management, and other lawful retention needs.

9. Priority

If there is any conflict between this DPA and other contractual terms regarding personal-data processing, this DPA prevails.

10. Annex - Processing details

Controller: Customer

Processor: ONE S.r.l.

Subject matter: Provision of the services

Duration: Duration of the services and applicable retention period

Purpose: Service provision, support, security, and maintenance

Legal - Service Level Agreement

Service Level Agreement

Last updated: 24/03/2026

Version: 1.0

This Service Level Agreement ("SLA") applies where expressly referenced in an Order Form or services agreement.

1. Availability target

ONE targets 99.5% monthly uptime for production services, unless otherwise agreed in writing.

2. Operational targets

Unless otherwise agreed:

- Monthly uptime: 99.5%
- API response time (P99): 600 ms
- Document processing time (P95): 40 seconds
- Critical ticket acknowledgement: 1 business hour
- Support hours: Monday-Friday, 09:00-18:00 CET

3. Exclusions

Downtime does not include:

- scheduled maintenance with prior notice;
- force majeure;
- customer-side or third-party issues outside ONE reasonable control;
- misuse of the services;
- suspension for breach, abuse, non-payment, or security reasons;
- large-scale cyberattacks or provider incidents not attributable to ONE.

4. Service credits

If uptime falls below target, the Customer may be eligible for service credits:

- below 99.5% and at or above 98.0%: 5%
- below 98.0% and at or above 95.0%: 10%
- below 95.0%: 20%

Credits apply to the recurring fee for the affected service and month and are issued against future invoices unless otherwise agreed.

5. Requests and exclusive remedy

Credit requests must be submitted in writing within thirty (30) days after the affected month and must include reasonable supporting information.

Service credits are the Customer's primary and exclusive remedy for eligible SLA failures, except as required by mandatory law.

6. Repeated failure

If uptime falls below 95.0% in two months within any six-month period, the Customer may terminate the affected Order Form on thirty (30) days' written notice.

Legal - Acceptable Use Policy

Acceptable Use Policy

Last updated: 24/03/2026

Version: 1.0

The services may be used only for lawful business purposes and in accordance with the agreement, documentation, and applicable law.

The Customer must not:

- use the services unlawfully or abusively;
- upload or process data without required rights or legal basis;
- interfere with the security, integrity, or availability of the services;
- evade authentication, access controls, or rate limits;
- reverse engineer, scrape, benchmark, scan, or probe the services without authorization;
- introduce malware or harmful code;
- use the services to build competing products;
- misrepresent outputs as certified or legally binding results issued by ONE.

The Customer remains solely responsible for submitted data and downstream use of outputs. ONE may restrict, suspend, or terminate access in response to violations or security risks.

Misuse reports may be sent to:

support@otech.one or info@one.com

Legal - Subprocessors

Subprocessors

Last updated: 24/03/2026

Version: 1.0

ONE may use subprocessors to support hosting, infrastructure, monitoring, communications, security, and technical service delivery. Such subprocessors are engaged under appropriate contractual safeguards as required by law and the DPA.

For questions regarding subprocessors, contact: info@one.com

Security

Security overview

Last updated: 24/03/2026

ONE applies technical and organizational measures designed to protect the confidentiality, integrity, and availability of its services and customer data.

The contractual framework includes secure transport, credential controls, monitoring, logging, incident handling, maintenance processes, subprocessor safeguards, and DPA-based protections.

Security principles

- secure communications over encrypted transport;
- controlled credentials and access management;
- monitoring and logging for security and reliability;
- incident response and remediation procedures;
- maintenance and change controls;
- subprocessor safeguards under contractual controls.

Security is a shared responsibility. Customers remain responsible for protecting their own systems, integrations, credentials, endpoints, and downstream use of outputs.