

Terms and Conditions

SanctionCheck.io — operated by Double A Data

Effective date: June 11, 2026 **Last updated:** June 11, 2026

Plain-English summary: SanctionCheck is a screening *tool*, not a compliance *service*. We compare names against published sanctions lists and return scores. We do not decide whether anyone is sanctioned, whether you may do business with them, or whether your compliance program is adequate — those decisions, and the consequences of them, are yours. Download your results within 24 hours; after that they're gone by design. Don't misuse the system, don't share accounts or keys outside your team, and review every match with a human before acting on it.

1. Agreement and Acceptance

These Terms and Conditions ("Terms") are a binding agreement between Double A Data ("Company," "we," "us") and the business entity or individual using SanctionCheck.io (the "Service") ("Customer," "you"). By creating an account, accepting a team invitation, using an API key, or otherwise accessing the Service, you accept these Terms. If you accept on behalf of an organization, you represent that you have authority to bind that organization.

If you do not agree to these Terms, do not use the Service.

These Terms incorporate our [Privacy Policy](#) by reference. If you and the Company have signed a separate master agreement, that agreement controls to the extent of any conflict.

2. The Service

The Service screens names you submit against the published sanctions watchlists you select (such as OFAC SDN, OFAC Consolidated, UN Security Council Consolidated, UK OFSI, EU CFSP, and US CSL) and returns match-confidence scores with per-judge attribution. The Service is provided via web application and API.

What the Service is not:

- It is **not legal, regulatory, or compliance advice**, and no output constitutes such advice.
- It is **not a determination** that any person or entity is, or is not, a sanctioned party.
- It is **not a consumer report**, and the Company is **not a consumer reporting agency** under the Fair Credit Reporting Act (FCRA). **You must not use the Service or its**

output, in whole or in part, to determine eligibility for credit, insurance, employment, housing, or any other purpose covered by the FCRA.

- It is **not a guarantee** that your screening program satisfies OFAC, FinCEN, EU, UK, UN, or any other legal or regulatory obligation.

3. Customer Responsibilities and Required Use

You agree that you will:

1. **Maintain your own compliance program.** You select which watchlists, thresholds, and review procedures apply to your obligations. The Service is one input into your program, not a substitute for it.
2. **Apply human review.** You will not take adverse action against any person or entity (blocking a transaction, rejecting a customer, filing a report, terminating a relationship) based solely on a match score. Every potential match must be reviewed and adjudicated by a qualified human before action is taken.
3. **Have the legal right to screen.** You are the data controller of the names you submit and warrant that you have a lawful basis to process and screen them, and that submitting them to us does not violate any law, contract, or duty of confidentiality.
4. **Submit only what's needed.** Provide names and necessary passthrough fields only. Do not upload sensitive personal data (health, biometric, government ID numbers, financial account numbers) unless strictly necessary and lawful.
5. **Download results within 24 hours.** Match results and result files are permanently purged 24 hours after job completion. We have no obligation, and no ability, to recover purged results. Failure to download within the window is solely your responsibility.
6. **Keep credentials secure.** You are responsible for all activity under your account, your team members' accounts, and your API keys. Notify us immediately of any suspected compromise.
7. **Manage your team.** Team members you invite act on your behalf. You are responsible for their compliance with these Terms and for removing access when no longer appropriate.

4. Acceptable Use

You will not, and will not permit anyone to:

- Use the Service for any unlawful purpose, including to facilitate transactions with sanctioned parties, evade sanctions, structure activity to avoid detection, or test how a name might evade screening;
- Use output for FCRA-covered purposes (Section 2) or for harassment, stalking, doxxing, or surveillance of individuals;
- Resell, sublicense, white-label, or provide the Service to third parties as a bureau or service offering without our written agreement;

- Reverse engineer, scrape, benchmark for a competing product, or probe the Service's scoring algorithms except as needed for your own legitimate validation;
- Circumvent rate limits, credit metering, access controls, or security measures, or share accounts or API keys outside your organization;
- Submit malware, attempt unauthorized access, or interfere with the Service's operation;
- Exceed reasonable usage consistent with your plan and credit balance.

We may suspend or terminate access immediately for violation of this Section, with or without notice, and may report unlawful activity to authorities.

5. Watchlist Data and Accuracy

Watchlists are compiled from publicly available government and intergovernmental sources. We update them on a regular cadence and display the version date for each list, but **we do not warrant that any list is complete, current, or error-free**, that updates occur within any particular time of a government publication, or that screening against the lists you selected covers all lists applicable to you. Government sources may themselves contain errors, delays, or ambiguities. The list versions used for each run are recorded in your audit metadata.

Match scoring is probabilistic. **False positives and false negatives are inherent to fuzzy name matching.** Threshold configuration is your responsibility; lowering thresholds increases noise, raising them increases the risk of missed matches.

6. Accounts, Credits, and Billing

- Screening consumes credits as described in the Service. Credits are **non-refundable and non-transferable** except as required by law, and expire upon account termination or as stated at purchase.
- Fees, plans, and credit pricing may change prospectively with notice via the dashboard or email. Continued use after the effective date constitutes acceptance.
- You are responsible for applicable taxes other than taxes on our income.
- We may suspend the Service for non-payment after notice.

7. API Terms

API access is licensed, not sold, for your internal business use. API keys are confidential; you are responsible for all calls made with your keys. We may impose and change rate limits, scopes, and technical requirements. We may revoke keys that are compromised, abused, or used in violation of these Terms. Beta or "test environment" features are provided as-is and may change or be withdrawn without notice.

8. Customer Data; Retention by Design

As described in the Privacy Policy: submitted names are never written to long-term storage; match results purge automatically within 24 hours of completion; run metadata (date, counts, status, list versions, engine version, user) is retained as your audit trail. You grant us a limited license to process submitted data solely to provide the Service. As between the parties, you own your submitted data and your downloaded results; we own the Service, its algorithms, its audit attestation format, and all aggregate, de-identified operational statistics that do not contain personal data.

9. Intellectual Property

The Service, including software, scoring methodology, judge pipeline, documentation, and branding, is owned by the Company and protected by intellectual-property laws. We grant you a limited, non-exclusive, non-transferable, revocable license to use the Service for your internal business purposes during your subscription. No rights are granted except as expressly stated. Feedback you provide may be used by us without restriction or compensation.

10. Confidentiality

Each party will protect the other's non-public information with at least reasonable care and use it only to perform under these Terms. This does not restrict disclosures required by law, provided the disclosing party gives notice where lawful.

11. Disclaimers

THE SERVICE IS PROVIDED **"AS IS" AND "AS AVAILABLE."** TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, ACCURACY, AND UNINTERRUPTED OR ERROR-FREE OPERATION. WITHOUT LIMITING THE FOREGOING, THE COMPANY DOES NOT WARRANT THAT:

- ANY MATCH OR NON-MATCH RESULT IS ACCURATE OR COMPLETE;
- USE OF THE SERVICE WILL SATISFY ANY LEGAL OR REGULATORY OBLIGATION, INCLUDING SANCTIONS, AML/KYC, OR EXPORT-CONTROL REQUIREMENTS;
- WATCHLIST DATA IS CURRENT, COMPLETE, OR CORRECT.

YOU ASSUME FULL RESPONSIBILITY FOR DECISIONS MADE AND ACTIONS TAKEN IN RELIANCE ON SERVICE OUTPUT.

12. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW:

1. NEITHER PARTY WILL BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, REVENUE, GOODWILL, OR DATA (INCLUDING RESULTS PURGED AFTER THE 24-HOUR WINDOW), EVEN IF ADVISED OF THE POSSIBILITY.
2. THE COMPANY'S TOTAL AGGREGATE LIABILITY ARISING OUT OF OR RELATING TO THE SERVICE OR THESE TERMS WILL NOT EXCEED THE FEES YOU PAID TO THE COMPANY FOR THE SERVICE IN THE **TWELVE (12) MONTHS** PRECEDING THE EVENT GIVING RISE TO THE CLAIM (OR US \$100 IF NO FEES WERE PAID).
3. THE COMPANY HAS NO LIABILITY FOR REGULATORY PENALTIES, ENFORCEMENT ACTIONS, FINES, OR THIRD-PARTY CLAIMS ARISING FROM YOUR TRANSACTIONS, RELATIONSHIPS, OR COMPLIANCE PROGRAM, INCLUDING THOSE RESULTING FROM FALSE NEGATIVES, FALSE POSITIVES, LIST GAPS, OR YOUR THRESHOLD OR LIST SELECTIONS.

These limitations apply regardless of legal theory and survive failure of essential purpose. Nothing limits liability that cannot be limited by law (e.g., fraud, willful misconduct).

13. Indemnification

You will defend, indemnify, and hold harmless the Company and its officers, employees, and agents from and against any third-party claims, regulatory actions, losses, and expenses (including reasonable attorneys' fees) arising out of: (a) the names and data you submit, including any lack of lawful basis to screen them; (b) your use of Service output, including any adverse action taken against a person or entity; (c) your violation of these Terms or applicable law, including sanctions, export-control, FCRA, and privacy laws; or (d) acts of your team members or anyone using your credentials.

14. Suspension and Termination

Either party may terminate at any time; you may close your account via Settings. We may suspend or terminate immediately for breach of Sections 3, 4, or 6, for legal risk, or for non-payment. Upon termination: your license ends, in-flight jobs may be cancelled, unredeemed credits expire, and data is handled per the Privacy Policy (screening data purges on schedule; audit metadata is retained). Sections 2, 3, and 8–17 survive termination.

15. Compliance With Law; Export and Sanctions

You represent that you and your organization are not located in, organized under the laws of, or ordinarily resident in any embargoed jurisdiction, and are not listed on any sanctions list the Service screens against. You will use the Service in compliance with all applicable laws, including US export-control and sanctions laws. We may suspend access where we reasonably believe use violates this Section.

16. Modifications to the Service and Terms

We may improve, modify, or discontinue features of the Service. We may update these Terms; material changes will be announced via the dashboard or email at least [30] days before taking effect. Continued use after the effective date constitutes acceptance.

17. Governing Law and Disputes

These Terms are governed by the laws of the State of Utah, without regard to conflict-of-laws rules.

Any dispute not resolved informally within 30 days of written notice will be resolved by the binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, seated in Utah County, Utah.

CLASS-ACTION WAIVER: Disputes will be resolved on an individual basis only; class, collective, and representative actions are waived to the maximum extent permitted by law.

Either party may seek injunctive relief in court for IP or confidentiality breaches.

18. General

- **Entire agreement** — these Terms and the Privacy Policy are the entire agreement regarding the Service and supersede prior discussions.
- **Assignment** — you may not assign without our consent; we may assign in connection with a merger, acquisition, or asset sale.
- **Force majeure** — neither party is liable for delays caused by events beyond reasonable control, including failures or delays of government data sources.
- **Severability; waiver** — invalid provisions are reformed to the minimum extent necessary; failure to enforce is not a waiver.
- **Notices** — to you: via the dashboard or your account email. To us: support@doubleadata.dev
- **Independent contractors** — nothing creates a partnership, agency, or fiduciary relationship.

19. Contact

Questions about these Terms: support@doubleadata.dev

These Terms describe the conditions of using the Service. They are not legal advice to Customer regarding Customer's sanctions or regulatory obligations.