



Data Products Fact Sheet for Procurement and Legal Professionals

Introduction

This Data Products Fact Sheet provides an overview of Moody's data products and accompanying template agreement. The purpose of this Data Products Fact Sheet is to highlight some unique aspects of Moody's Data Products (see more below) and the template agreement. Our hope is to assist procurement, legal, or purchasing professionals in understanding our offerings and associated terms, leading to a more efficient sales process.

While Moody's offers many software and SaaS solutions, this Data Products Fact Sheet focuses only on non-software databases, publications and other content or data subscriptions involving the one-way flow of information from Moody's to our customers ("Data Products").

Overview of Moody's Data Products

Moody's is a global risk assessment firm that empowers organizations to make better, faster decisions. Its data, analytical solutions and insights help decision-makers identify opportunities and manage the risks of doing business with others.

The type of data and insights provided by Moody's Data Products include credit ratings data, credit research tools or databases, quantitative credit risk tools, private or commercial mortgage data, structured analytics and valuations data, economic commentary and research data, and news. The full list of data products is attached and may be updated from time to time.

What Data Does My Organization Provide Moody's?

Our data products **do not** require the provision by you of any personal or other business data to function as intended, except the business contact information of the purchaser, and the business email address and names of product users. Moody's is the data controller for this information and will use it in compliance with its privacy policy posted at www.moody.com and applicable law.

How Can I Use Moody's Data Products?

Moody's Data Products are for internal use within specified license parameters, such as departments, geographic locations, numbers or types of users, assets under management, or record lookups. Moody's pricing is intrinsically tied to the associated use limitations as outlined in individual order forms signed by both parties.

Additionally, for some types of Data Products, Moody's is required to provide certain disclaimers, flow-downs, or supplemental conditions on use, as required by our third party licensors. Sometimes, we are required to update previously-agreed terms related to use in response to changes in laws, regulations, policies, and/or as required by our third party licensors.

Why Am I Being Presented with Moody's Terms of Agreement Template?

Moody's [Terms of Agreement](#) ("TOA") contain industry-standard terms for the licensing of our Data Products.

The one-way data flow and one-to-many nature of our data supply to customers means that all subscriptions purchased by customers utilize the same data. These Data Products do not entail the creation of custom intellectual property and are provided with standardized support programs only. Additionally, Data Products do not require the provision of consulting or professional services as a condition of use.

The TOA centers on the following key premises: (1) Moody's compliance with regulatory and contractual obligations imposed on Moody's or its licensors as the providers of the data, some of which vary by jurisdiction, (2) a customer's acknowledgement that Moody's supply of data does not constitute financial or business advice --customers assume responsibility for decisions taken on the basis of the data and risk insights Moody's delivers, and (3) restrictions that safeguard Moody's and its licensors' rights in the underlying data, the core commercial asset being provided. Use of Moody's Data Products with Artificial Intelligence ("AI") systems is not permitted by the standard TOA but those rights may be added upon request for an additional fee.

Given the nature of the Data Products, using Moody's TOA is the quickest, most efficient way to obtain a subscription. Customer-supplied templates (including cloud-based SaaS, software or services templates) are not designed with the above considerations in mind, and as such, pose material challenges to an efficient contracting process.

Please do not hesitate to contact Moody's sales or the contract specialist team assigned to you if you have additional questions concerning the nature of our Data Products or the TOA, and thank you for reviewing this document.

Moody's TOA-Based Solutions

Predictive Analytics

- Forecast and Historical Databases
- Expected Consumer Credit Losses (ECCL)
- Economic Research & Analysis Products
- Economic Models and Workstations
- Moody's Analytics Credit Risk Calculator (CRC)
- Market Implied Ratings Analytics (MIR)
- AutoCycle
- Case-Shiller Indexes
- CreditForecast
- CRD
- Custom Data
- EDF-X, including Public Firm Modeling Dataset and Private Firm Modeling Dataset
- RiskBench
- RPS (Housing Price Index/HPI)
- Transfer Pricing Solution

Digital Insights

- CreditView
- Moody's Research Assistant
- ESG Data Products

Commercial Real Estate (CRE)

- Reis
- MA CRE
- Commercial Location Score
- Moody's CRE Renewables
- Catylist, including SiteLink and EDC Link
- Commercial Mortgage Metrics (CMM), including US, Canada, Loan Valuation, Stress Testing, Climate Module, CRE Europe Solution, and Market Data.

Central Product Group (CPG)

- Digital Asset Monitor

Structured Finance

- MA SF API Local Cashflow
- Structured Finance Portal
- Structured Finance Data, including Regulatory Module, Factors, Historical LBL, Monthly LBL, Pool Performance, Terms & Conditions, Vectors, and CDOROM Data.
- GCorr Macro EL Calculator
- Global ABS Portal
- AVM Reports