

AI Vendor Terms Matrix, Q4 2026: free sample

As of 19 Oct 2026. 3 vendors, 9 plan tiers, 81 cited cells, 3 in review. Each value carries a source number; sources are listed on page 4 with document, section, capture date and snapshot hash. Quotes for every cell are in the CSV.

Free sample: three of the 13 vendors in the full matrix. The full edition covers every vendor and tier with the same citations.

			TRAINS ON YOUR													
VENDOR	PLAN	CONSUMER PAID PLAN: TRAINS BY DEFAULT	DATA BY DEFAULT	TRAINING OPT-OUT	DEFAULT RETENTION	ABUSE- MONITORING RETENTION	ZERO DATA RETENTION	HUMAN REVIEW	DATA RESIDENCY	IP INDEMNITY	OUTPUT OWNER	NOTICE OF TERMS CHANGES	NOTICE OF MODEL RETIREMENT	SUBPROCESSOR LIST	GOVERNING LAW	
Anthropic	Claude API	Opt-out ¹	No ^{2†}	Yes ³	30 days ⁴	30 days ⁴	On approval ⁴	Conditional ^{5,a}	Not stated ⁶	Yes ⁷	Customer ³	30 days ⁸	60 days ⁹	Yes ¹⁰	Varies ¹¹	
	Claude Team and Enterprise	Claude Pro and Max	Opt-in ¹²	Yes ¹²	Until deleted ⁴	Not stated ⁶	On approval ¹³	Conditional ^{14,b}	Not stated ⁶	Yes ⁷	Customer ³	30 days ⁸	Not stated ¹⁵	Yes ¹⁰	Varies ⁸	
OpenAI	OpenAI API	Opt-out ¹⁶	Opt-in ¹⁷	Yes ¹⁷	30 days ¹⁸	30 days ¹⁹	On approval ¹⁹	Conditional ²⁰	AU, CA, CH, EEA, IN, JP, KR, SG, UK, US ²¹	Conditional ²²	Customer ²³	30 days ²⁴	180 days ^{25†}	Yes ²⁶	Varies ²⁷	
	ChatGPT Business and Enterprise	ChatGPT Plus and Pro	Opt-in ²³	Yes ¹⁷	Until deleted ²⁸	Not stated ²⁹	Not stated ²⁹	Conditional ²⁰	Not stated ²⁹	Conditional ²²	Customer ²³	30 days ²⁴	Not stated ³⁰	Yes ²⁶	Varies ²⁷	
Google	Gemini API (paid tier)	Opt-out ³¹	Opt-in ³²	Yes ³²	Not stated ³³	Not stated ³³	Not stated ³³	Conditional ³⁴	Not stated ³³	Not stated ³³	Customer ³⁵	Not stated ³³	Not stated ³³	Not stated ³³	Not stated ³³	
	Vertex AI (Google Cloud)	Google AI Pro (Gemini app)	Opt-in ³⁶	Yes ³⁶	Not stated ^{37†}	Not stated ³⁷	On approval ³⁸	Conditional ³⁹	Not stated ³⁷	Not stated ³⁷	Not stated ³⁷	Not stated ³⁷	45 days ⁴⁰	Yes ⁴¹	Not stated ³⁷	

Not stated: none of the documents we track for that plan says it (the source lists which). In review: fewer than three of the four models agreed, or no quote could be verified; a cell marked † keeps its last accepted value and that value's source until a new reading passes the same test. Dotted underline (1 cell): the models did not agree and a reviewer settled the cell by reading the documents; the CSV gives the reason and the quote is checked against the captured page like any other. n/a: the vendor sells no such plan. Day counts are the minimum the vendor commits to. Lettered notes follow.

- a. Anthropic, Claude API, human review: Anthropic says Covered Models need limited data retention and review as part of its safety work. The page does not say whether people do the review.
- b. Anthropic, Claude Team and Enterprise, human review: Anthropic says Covered Models need limited data retention and review as part of its safety work. The page does not say whether people do the review.

Not legal advice. Coverage, method and agreement rate are on page 3; the materiality rubric and errata are published with each edition.

MATERIAL CHANGES, 21 JUL 2026 TO 19 OCT 2026

One row per document with at least one Material change in the window. A change is dated to the window between the last capture showing the old text and the first showing the new one; notice runs from that window to the effective date the new text states. Each revision is listed in the change CSV.

LATEST CHANGE BETWEEN	VENDOR	DOCUMENT	WHAT CHANGED	TOPICS	NOTICE
15 Oct 2026 to 16 Oct 2026 2 revisions; first between 3 Mar 2026 and 6 Oct 2026	Google	Google Cloud Platform subprocessors	Google's subprocessor list now names Vertex AI as Gemini Enterprise Agent Platform, swaps Atos and Eviden entities for Bull entities under Meteor Holding, and drops CData, Cyderes and EPAM.	residency, data sharing	No effective date stated
13 Oct 2026 to 15 Oct 2026 4 revisions; first between 20 Jul 2026 and 8 Aug 2026	Google	Vertex AI (Gemini Enterprise Agent Platform) data governance and zero data retention	Google now documents durable caching, on by default, which stores derived cache data at rest for up to 24 hours without CMEK support and can be turned off separately.	training, retention, zero data retention, residency and 1 more	No effective date stated
12 Oct 2026 to 15 Oct 2026 2 revisions; first between 8 Jul 2026 and 6 Oct 2026	OpenAI	Sub-processor list	OpenAI removed Intercom and Okta (Auth0 authentication) as sub-processors, added Cloudflare to keep TLS decryption within the selected region for US and EU API requests, and listed ChatGPT Sites hosting.	residency, data sharing	No effective date stated
12 Oct 2026 to 13 Oct 2026 3 revisions; first between 1 Aug 2026 and 15 Aug 2026	OpenAI	Help Center: how your data is used to improve model performance	OpenAI now says thumbs up or down feedback in ChatGPT Business, Enterprise and Edu does not allow training on that conversation, while Free, Plus and Pro feedback still may.	training, retention, data sharing, consent	No effective date stated
8 Oct 2026 to 9 Oct 2026 9 revisions; first between 22 Jul 2026 and 8 Aug 2026	OpenAI	Data controls in the OpenAI platform	EU data residency now covers Fast mode for GPT-6.1 Sol, GPT-6 Sol and GPT-6 Luna and Ultrafast for GPT-6.1 Sol; a new Decisions API offers US and EU regional processing.	retention, zero data retention, residency, data sharing and 1 more	No effective date stated
12 Sep 2026 to 30 Sep 2026 2 revisions; first between 1 Aug 2026 and 14 Aug 2026	Google	Gemini Apps Privacy Hub	Agentic calling transcripts are stored on Google servers without audio and not used for AI training; Spark may share connected folder data; macOS Speak-to-Window transcripts may get human review.	training, retention, human review, data sharing and 1 more	No effective date stated
15 Sep 2026 to 29 Sep 2026 3 revisions; first between 13 Aug 2026 and 16 Aug 2026	Anthropic	Claude Code data usage	Anthropic stores cloud session transcripts and encrypted GitHub credentials, Desktop and Cowork transcripts skip the 30 day local limit by default, and Claude Platform on AWS defaults metrics on.	retention, consent	No effective date stated
10 Sep 2026 to 17 Sep 2026	Anthropic	Privacy Policy (data use & retention)	Korean users' name, birthdate, sex, native-foreigner code and DI are collected for identity verification and fraud monitoring until account deletion, with Korea Credit Bureau and Kim & Chang as processors.	retention, residency, data sharing	No effective date stated
10 Sep 2026 to 17 Sep 2026	Anthropic	Privacy Center: how long do you store my organization's data	Anthropic added a reference to configuring custom data retention controls for Enterprise plans in the Feedback Data section of its data storage page.	retention	No effective date stated

Model lifecycle pages also had 38 Material revisions in the window (Anthropic 6, Google 21, OpenAI 11): new deprecations and retirement dates. Dated retirements are in the calendar below; every revision is in the CSV.

MODEL RETIREMENTS, 19 OCT 2026 TO 16 FEB 2027

AI VENDOR TERMS MATRIX, Q4 2026: FREE SAMPLE

RETIRES	VENDOR	MODELS	NAMED REPLACEMENT	DAYS LEFT	LISTED AHEAD
20 Oct 2026	Google	gemini-2.5-flash, gemini-2.5-flash-lite, gemini-2.5-pro	gemini-3.8-flash or gemini-3.5-flash-lite or gemini-3.1-flash-lite, gemini-3.8-flash or gemini-3.1-flash-lite or Gemma 4, gemini-3.8-flash or gemini-3.5-flash	1	82 to 102 days
22 Oct 2026	Google	gemini-omni-flash-preview, veo-3.1-fast-generate-preview, veo-3.1-generate-preview, veo-3.1-lite-generate-preview	gemini-omni-1.1-flash	3	15 to 26 days
17 Nov 2026	Google	gemini-2.5-flash-native-audio-preview-12-2025, gemini-2.5-flash-preview-tts, gemini-2.5-pro-preview-tts, gemini-3.1-flash-live-preview, gemini-3.1-flash-tts-preview	gemini-3.8-live, gemini-3.8-flash-tts or gemini-3.8-flash-lite-tts	29	41 to 42 days
19 Nov 2026	Google	gemini-3.6-flash	gemini-3.8-flash	31	44 to 45 days
30 Nov 2026	Anthropic	claude-sonnet-4-5-20250929	claude-sonnet-5-5	42	60 to 66 days
13 Dec 2026	Google	gemini-live-2.5-flash-native-audio	none named	55	221 to 396 days
28 Jan 2027	Google	gemini-3.7-flash	gemini-3.8-flash	101	114 to 115 days

Retirement dates agreed by at least three of four models and found next to the model name in the captured page. Listed ahead: days between the first capture that shows the date and the date itself.

MATERIAL CHANGES PER QUARTER

VENDOR	2025 Q4	2026 Q1	2026 Q2	2026 Q3	DAYS SINCE LAST	LIFECYCLE PAGES, 4 QUARTERS
Anthropic	6	7	11	11	20	21
Google	10	8	9	9	3	41
OpenAI	3	7	10	11	4	19

Revisions of terms and policy pages with at least one Material change, by the quarter the change window ends; model lifecycle pages counted separately. Revisions older than 90 days were graded by the rubric and its ambiguity vote but not re-confirmed before print, so earlier quarters are upper bounds. Counts are also bounded by how often each page was captured.

Coverage: 3 vendors, 26 documents, 1,799 captures, history from 1 Jan 2024 (Internet Archive) and daily captures. Degraded sources: none at this edition. Extraction: each cell was extracted by four models from four labs (Anthropic, OpenAI, xAI, Google) working independently; a value is shown only when at least three agree and the supporting quote is found word for word in the captured page. Agreement rate across the full matrix: 94% (272 of 289 cells; 128 of the accepted cells are 'not stated' in the tracked documents). 8 cells the models did not settle were decided by a reviewer who read the documents; each still cites a quote found in the captured page or the documents that do not state it; 9 cells are in review. Changes are graded by our published materiality rubric. This report is not legal advice; read the cited documents and your own contracts before acting. Corrections: we refund the edition if a cited fact does not reproduce.

SOURCES

AI VENDOR TERMS MATRIX, Q4 2026: FREE SAMPLE

1. Anthropic, *Privacy Policy (data use & retention)*, § 2. Uses of Personal Data Permitted Under Applicable Data Protection Laws. Captured 19 Oct 2026, snapshot 8e130f6ed392.
2. Anthropic, *Commercial Terms of Service*, § B. Customer Content. Captured 12 Oct 2026, snapshot a08a84c14d84.
3. Anthropic, *Commercial Terms of Service*, § B. Customer Content. Captured 19 Oct 2026, snapshot ecb49ef8f082.
4. Anthropic, *Privacy Center: how long do you store my organization's data*, § How long do you store my organization's data? > Standard Retention Timeframe. Captured 19 Oct 2026, snapshot d2de897eba03.
5. Anthropic, *Privacy Center: how long do you store my organization's data*, § How long do you store my organization's data? > Covered Models. Captured 19 Oct 2026, snapshot d2de897eba03.
6. Not stated in: Claude Code data usage; Commercial Terms of Service; Data Processing Addendum; Privacy Center: how long do you store my organization's data.
7. Anthropic, *Commercial Terms of Service*, § K. Indemnification. Captured 19 Oct 2026, snapshot ecb49ef8f082.
8. Anthropic, *Commercial Terms of Service*, § M. Miscellaneous. Captured 19 Oct 2026, snapshot ecb49ef8f082.
9. Anthropic, *Model deprecations*, § Notifications. Captured 19 Oct 2026, snapshot 935f8ad82f12.
10. Anthropic, *Data Processing Addendum*, § Schedule 4 - Subprocessors. Captured 19 Oct 2026, snapshot 1976beb1fab3.
11. Anthropic, *Commercial Terms of Service*, § M. Miscellaneous > M.7. Governing Law; Venue.. Captured 19 Oct 2026, snapshot ecb49ef8f082.
12. Anthropic, *Claude Code data usage*, § Documentation Index > Data training policy. Captured 19 Oct 2026, snapshot ed16c464af09.
13. Anthropic, *Claude Code data usage*, § Documentation Index > Data retention. Captured 19 Oct 2026, snapshot ed16c464af09.
14. Anthropic, *Claude Code data usage*, § Documentation Index. Captured 19 Oct 2026, snapshot ed16c464af09.
15. Not stated in: Commercial Terms of Service; Model deprecations.
16. OpenAI, *Help Center: how your data is used to improve model performance*, § Services for individuals. Captured 19 Oct 2026, snapshot 1d954680d709.
17. OpenAI, *Enterprise privacy & API data usage*, § Enterprise privacy at OpenAI > Does OpenAI train its models on my business data?. Captured 19 Oct 2026, snapshot 25f232ca156b.
18. OpenAI, *Enterprise privacy & API data usage*, § Enterprise privacy at OpenAI > How does OpenAI handle data retention and monitoring for API usage?. Captured 19 Oct 2026, snapshot 25f232ca156b.
19. OpenAI, *Data controls in the OpenAI platform*, § Data retention controls for abuse monitoring. Captured 19 Oct 2026, snapshot ebea481ec965.
20. OpenAI, *Enterprise privacy & API data usage*, § Enterprise privacy at OpenAI > Who can view conversations and chat history in ChatGPT Business?. Captured 19 Oct 2026, snapshot 25f232ca156b.
21. OpenAI, *Data controls in the OpenAI platform*, § Data residency controls > How does data residency work?. Captured 19 Oct 2026, snapshot ebea481ec965.
22. OpenAI, *Services Agreement (formerly Business Terms)*, § OpenAI Services Agreement > 13. Indemnification.. Captured 19 Oct 2026, snapshot 3526e8680398.
23. OpenAI, *Services Agreement (formerly Business Terms)*, § OpenAI Services Agreement > 4. Customer Content.. Captured 19 Oct 2026, snapshot 3526e8680398.
24. OpenAI, *Services Agreement (formerly Business Terms)*, § OpenAI Services Agreement > 16. Miscellaneous.. Captured 19 Oct 2026, snapshot 3526e8680398.
25. OpenAI, *API deprecations*, § Model deprecation notice periods. Captured 12 Oct 2026, snapshot 6e4d15da26da.
26. OpenAI, *Data Processing Addendum*, § OpenAI Data Processing Addendum > 6. Definitions.. Captured 19 Oct 2026, snapshot 00d32efbeb06.
27. OpenAI, *Services Agreement (formerly Business Terms)*, § OpenAI Services Agreement > 17. Definitions.. Captured 19 Oct 2026, snapshot 3526e8680398.
28. OpenAI, *Enterprise privacy & API data usage*, § Enterprise privacy at OpenAI. Captured 19 Oct 2026, snapshot 25f232ca156b.
29. Not stated in: Enterprise privacy & API data usage; Services Agreement (formerly Business Terms); Data Processing Addendum; Sub-processor list; Usage Policies.
30. Not stated in: Enterprise privacy & API data usage; Services Agreement (formerly Business Terms); Usage Policies.
31. Google, *Gemini Apps Privacy Hub*, § If the Keep Activity setting is on: > How your activity is used. Captured 19 Oct 2026, snapshot 9a2b26572042.
32. Google, *Gemini API data logging and sharing*, § Data logging and sharing > Data that can be shared. Captured 19 Oct 2026, snapshot 8d9294ff5726.
33. Not stated in: Gemini API deprecations; Gemini API data logging and sharing; Gemini API Additional Terms of Service.
34. Google, *Gemini API data logging and sharing*, § Data logging and sharing > How we use your data. Captured 19 Oct 2026, snapshot 8d9294ff5726.
35. Google, *Gemini API Additional Terms of Service*, § Gemini API Additional Terms of Service > Use of Generated Content. Captured 19 Oct 2026, snapshot 3ff765119428.
36. Google, *Vertex AI (Gemini Enterprise Agent Platform) data governance and zero data retention*, § Gemini Enterprise Agent Platform and zero data retention > Training restriction. Captured 19 Oct 2026, snapshot fe8e8397cd1e.
37. Not stated in: Vertex AI (Gemini Enterprise Agent Platform) data governance and zero data retention; Vertex AI model versions and lifecycle; Google Cloud Platform subprocessors.
38. Google, *Vertex AI (Gemini Enterprise Agent Platform) data governance and zero data retention*, § Gemini Enterprise Agent Platform and zero data retention > Customer data retention and achieving zero data retention. Captured 19 Oct 2026, snapshot fe8e8397cd1e.
39. Google, *Google Cloud Platform subprocessors*, § Google Cloud Platform Subprocessors > Google Group Subprocessors. Captured 19 Oct 2026, snapshot 33f6ef7d6160.
40. Google, *Vertex AI model versions and lifecycle*, § Latest available models > Models available for shorter availability periods. Captured 19 Oct 2026, snapshot 278a066bc514.
41. Google, *Google Cloud Platform subprocessors*, § Google Cloud Platform Subprocessors > Third-Party Subprocessors. Captured 19 Oct 2026, snapshot 33f6ef7d6160.