AT A GLANCE · NOVEMBER 2026

The fine print of ChatGPT's Business Hub

What a business agrees to under OpenAI's Businesses in ChatGPT Terms (version dated **November 9, 2026**), compared with Google, Yelp, Apple, Bing and Meta. A one-page summary of the white paper by Lenise Kenney.

> **"By continuing, you accept OpenAI's Businesses in ChatGPT Terms."**
>
> BUSINESS HUB START SCREEN · CAPTURED NOVEMBER 14, 2026 · NO CHECKBOX ON THIS SCREEN

SIX FINDINGS

Using it is agreeing.
Enabling, accessing or using Business Hub, or providing data through it, accepts the terms for the business. OPENING

It reaches your own websites.
Covered Claims include content on sites you own, published "at any time prior to or during" the terms, and content you have rights in elsewhere. 11

AI opt-outs: "no effect."
With a product feed, the terms say a business's data-mining opt-outs "will have no effect" with respect to OpenAI. 3(C)

A promise never to sue.
The business agrees, "irrevocably and perpetually," not to bring a "Covered Claim," and releases those claims, known or unknown. 10.1, 10.2

Leaving does not undo it.
Section 10.3 survives the end of the terms. Support is "unable to delete, unpublish, or hide a published profile." 10.3, HELP CENTER

Your clients are part of it.
The business promises it has every consent needed for what it shares, and covers OpenAI's costs for claims about it. 7, 9

Is this normal?

Question	OpenAI	Google	Yelp	Apple	Bing	Meta
Release over your own website content	●	○	○	○	○	◐
Perpetual license on business info	●	●	●	●	○	◌
AI opt-outs made ineffective	●	○	○	○	○	○
Terms keep running after you leave	●	○	◐	◐	○	◌
Indemnity names product liability or failure to warn	●	○	○	○	○	○

● Yes ◐ Partly ○ Not found ◌ Not checked

THE FAIR SIDE

OpenAI can list a business whether or not it claims (4.1), so claiming is how a business gets a say. Perpetual licenses on basic info are common: Google, Apple and Yelp have them too.

Ask before you claim

1. Who in my business has already opened or used Business Hub?
2. Can that person legally sign for the business?
3. What has been on my website since the day it launched?
4. What content do I hold rights in on other people's sites?
5. Do I own other companies the terms would count as Affiliates?
6. Am I comfortable promising never to bring a claim over my own website?
7. If I change my mind, what could I take back, and what not?
8. Do I have written permission for every client photo and testimonial?
9. Do any linked pages carry clients' health or financial details?
10. If I publish an agent, am I ready to answer for outputs I never reviewed?
11. If I sell online, have I set AI opt-outs a product feed would override?
12. Would I make the same choice if I had to explain it to my lawyer and my clients?

Read the full white paper

signalstructure.ai/resources/chatgpt-business-hub-fine-print

Every quote comes from OpenAI's own pages, version dated November 9, 2026, last verified November 14, 2026. A plain reading by a non-lawyer. Not legal advice.

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