



AI COMMERCIAL-USE SAFETY GUIDE

A practical reference for business owners creating AI images, video, music, voiceovers, advertising, and marketing content.

Know your permissions. Check your sources. Publish with confidence - not assumptions.



Customer Growth Academy | Business-Nerds.com

Edition: October 2026 | Educational reference, not legal advice.

01 The commercial-use rules

A tool allowing business use is only the starting point. You also need rights to any input material, and the output must not infringe another party's copyright, trademark, publicity, privacy, or other rights.

DO

- Read the current terms for your specific plan, feature, and output type.
- Use original prompts and assets you own or have permission to upload.
- Keep a record of the tool, plan, generation date, and applicable license.
- Check whether your intended use includes paid ads, resale, client work, and merchandising.
- Inspect outputs for copied-looking characters, logos, branded packaging, recognizable people, and unlicensed music.
- Fact-check all claims and obtain consent for identifiable people or cloned voices.

DON'T

- Assume “AI-generated” means copyright-free or guaranteed safe.
- Treat “royalty-free” as “free of restrictions.”
- Use famous fictional characters, logos, or celebrity likenesses in ads without proper permission.
- Assume a social platform's music library covers paid advertising or off-platform reuse.
- Assume upgrading later retroactively licenses older free-plan creations.
- Promise customers exclusive copyright ownership without checking applicable law and contract terms.

Four different rights questions

Question	What it means
Tool permission	Does the AI provider permit this kind of commercial use?
Input rights	Were your uploads, samples, references, and prompts lawfully used?
Third-party rights	Does the output infringe protected work, brands, likenesses, or voices?
Copyright ownership	Can the output itself qualify for copyright protection? This varies by jurisdiction and human authorship.

02 AI tool comparison

Examples below are not blanket endorsements or guarantees. Terms, eligibility, region, product features, and subscriptions can change. Confirm the linked provider policy before publishing.

Tool / service	Practical commercial-use guidance
ChatGPT / OpenAI	OpenAI terms generally assign output rights to the user to the extent permitted by law. You remain responsible for legality and third-party rights.
Adobe Firefly	Commercial use is generally permitted for eligible Firefly outputs; review feature-specific exceptions, beta notices, and Adobe terms.
Midjourney	Commercial use is generally allowed under its terms. Companies above the stated annual revenue threshold may need an eligible higher-tier plan. Check third-party rights.
Runway	Runway states that users retain rights to content they generate and can use it commercially, subject to its terms and other rights.
Canva AI / design assets	Commercial use may be possible, but Canva content licenses, Pro asset rules, templates, and AI feature terms vary. Do not assume a generated or stock element can be trademarked or resold standalone.
Suno paid plan	Commercial-use rights can apply to songs made while subscribed to an eligible paid plan. This does not guarantee copyright protection or clear borrowed material.

What “commercially permitted” does NOT mean

It does not mean the provider indemnifies every claim, the result is unique, you own a copyright in purely AI-generated material, or you can use another person's protected work. Business-use permission is not a lawsuit-proof certificate.

03 Personal-use restrictions & red flags

These are examples of situations to avoid for business use unless the specific terms and permissions explicitly allow it.

Source / scenario	Why to avoid it for business
Suno free/basic generations	Suno describes free-tier creations as noncommercial. Do not put those tracks into business ads, paid videos, or client work.
Any AI tool marked “noncommercial,” “research only,” or “personal use”	A free or experimental feature may prohibit ads, monetized channels, business sites, and client deliverables. Read the actual license.
AI voice imitation of a real person	Voice and likeness rights, consent requirements, impersonation, and endorsement laws can apply.
Famous characters or brand logos in generated visuals	Copyright, trademark, and false endorsement concerns can arise even if the generator produced the image.
Trending audio from social media	A song being selectable for a personal post does not necessarily authorize business advertising, boosting, or use on another platform.
Unlicensed reference images or training samples you upload	Using a tool with a commercial license does not give you rights to third-party source materials.

A key distinction

It would be inaccurate to label all Midjourney, Canva, Runway, or ChatGPT outputs “personal use only.” Their terms can permit commercial use. The risk depends on the specific plan, feature, source materials, and output.

If a license is unclear

Do not publish the asset commercially yet. Find the provider's written licensing terms, request clarification, or replace the asset with a properly licensed alternative.

04 Royalty-free, copyright-free & AI

Term	What it usually means
Royalty-free	Use is allowed under a license without ongoing per-use royalties. Upfront fees, limits, attribution, and restrictions may still apply.
Copyright-free / public domain	No copyright restrictions apply to the material in the relevant jurisdiction, but other rights may still exist. Verify the status.
Commercial-use license	The license permits specified business activities, potentially with conditions.
Creative Commons	Different CC licenses have different rules; some prohibit commercial use (NC), require attribution (BY), or prohibit derivatives (ND).
AI-generated output	Its copyright status may depend on human creative contribution and jurisdiction. A tool's terms cannot erase others' rights.

Common business examples

- Facebook advertisement: confirm image, voiceover, and background music are cleared for paid promotion.
- Instagram Reel: audio licensed for an ordinary in-app post may not be cleared for a boosted Reel.
- YouTube monetization: confirm commercial rights for all music, video clips, and likenesses.
- Client deliverable: review whether the provider permits client work, sublicensing, transfer, or resale.
- Logo or mascot: check for similarity to existing brands and whether the elements are eligible for trademark/copyright protection.

Why “AI is royalty-free” is not a safe shortcut

Some tools offer outputs with broad commercial permissions, others restrict specific tiers, and still others license stock assets separately. Check each element and each distribution channel.

05 The 60-second pre-publish checklist

- ☐ My plan and feature allow this specific commercial use.
- ☐ I have rights to everything I uploaded or used as a reference.
- ☐ There are no unlicensed characters, logos, songs, or copied visuals.
- ☐ Any recognizable person or cloned voice is used with appropriate consent.
- ☐ My music license covers the platform and paid promotion, if applicable.
- ☐ I checked for false or misleading claims and regulated-industry issues.
- ☐ I saved the relevant terms, receipts, and generation records.
- ☐ If publishing for a client, I checked transfer/resale and client contract rights.

Simple asset record

Field	Fill in before publication
Tool / plan	_____
Asset / campaign	_____
Date generated	_____
License / terms URL	_____
Inputs / permissions	_____
Channels / use	_____
Reviewer / approval	_____

If a claim or takedown arrives

Pause the asset, preserve records, review the complaint and relevant license, and seek legal advice before disputing or republishing.

06 Official policies & references

Open the provider's current terms rather than relying on screenshots or old social posts. Links below are starting points; check any additional product- or feature-specific terms.

OpenAI Terms of Use

<https://openai.com/policies/terms-of-use/>

Adobe Firefly FAQ

<https://helpx.adobe.com/firefly/web/get-started/learn-the-basics/adobe-firefly-faq.html>

Midjourney commercial use

<https://docs.midjourney.com/hc/en-us/articles/27870375276557-Using-Images-Videos-Commercially>

Runway usage rights

<https://help.runwayml.com/hc/en-us/articles/18927776141715-Usage-rights>

Canva Content License Agreement

<https://www.canva.com/policies/content-license-agreement/>

Suno free vs paid commercial rights

<https://help.suno.com/en/articles/9601601>

U.S. Copyright Office - AI

<https://www.copyright.gov/ai/>

Important limitations

This guide is general educational information, not legal advice or a guarantee against lawsuits. Licensing terms may change. The exact legal treatment of AI outputs differs by jurisdiction and facts. For valuable campaigns, branded characters, client contracts, and disputes, consult a qualified intellectual-property attorney.



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