



# TERMS OF SERVICE

Prepared By:

**Kotlead Limited**

No 2 Anagu Close, off Nwogu Street,  
Rumuomasi, Port Harcourt

[chisom@kotlead.com](mailto:chisom@kotlead.com)

[contact@kotlead.com](mailto:contact@kotlead.com)

**+2348136346200**

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InnovaHub, a Flagship Product of Kotlead Limited

## **InnovaHub, a Flagship Product of Kotlead Limited**

These Terms govern your use of the InnovaHub platform.

By accessing or using InnovaHub, you agree to comply with these Terms.

### **1. Acceptance of Terms**

You must read and accept these Terms to use the platform.

If you disagree, you must discontinue use immediately.

### **2. Eligibility**

To create an account, you must:

- Be legally capable of forming a binding contract
- Provide accurate registration information
- Not be barred from using digital services under applicable law

Tutor accounts require additional verification.

### **3. Account Responsibilities**

You are responsible for:

- Keeping your login credentials secure
- Activities performed under your account
- Providing accurate information at all times
- Financial transactions connected to your wallet

We may suspend or terminate accounts for violations.

### **4. Platform Usage**

Users agree not to:

- Use InnovaHub for illegal activities
- Misuse recordings or content
- Share or resell access credentials
- Interfere with platform operations
- Attempt to reverse engineer the system
- Upload harmful or malicious content

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## 5. Tutor Obligations

Tutors must:

- Meet performance and quality standards
- Provide accurate teaching information
- Conduct themselves professionally
- Uphold safety and respect in sessions
- Comply with identity verification requirements
- Adhere to payout and tax obligations in their jurisdiction

InnovaHub reserves the right to remove tutors who do not meet platform standards.

## 6. Wallet and Payment Terms

- Tutors earn money directly through the integrated wallet system.
- Withdrawals follow the payout schedule and internal compliance rules.
- Fees and exchange adjustments may apply depending on location.
- Fraudulent transactions result in account suspension or legal action.

## 7. Content Ownership

### 7.1 User-Generated Content

You retain ownership of any content you upload or create.

### 7.2 Platform License

By uploading content, you grant InnovaHub a limited license to:

- Host, store, display, and distribute the content for educational purposes
- Protect learners' access to class materials and recordings

This license is non-exclusive and revocable.

### 7.3 Platform Content

All platform technology, design, analytics, and AI tools are the intellectual property of Kotlead Limited.

## 8. Class Recordings

Recordings are used for:

- Learning continuity
- Quality assurance

- Administrative review
- Compliance purposes

Unauthorized distribution is prohibited.

## 9. Service Availability

InnovaHub offers:

- High uptime targets
- Continuous monitoring
- Priority support

We may modify features or temporarily suspend access for maintenance.

## 10. AI Features

AI features are provided as assistive tools.

They do not replace tutor judgment, professional advice, or academic standards.

## 11. Termination

We may suspend or terminate accounts that:

- Violate these Terms
- Engage in fraudulent or harmful behavior
- Fail identity or compliance checks

Users may close accounts at any time.

## 12. Limitation of Liability

To the extent permitted by law:

- InnovaHub is not liable for indirect, incidental, or consequential damages
- We do not guarantee absolute availability
- Users are responsible for their content and interactions

## 13. Governing Law

These Terms are governed by the laws applicable to **Kotlead Limited**, including Nigerian cyber, data, and digital service regulations.

## 11. Contact Information

Kotlead Limited

Email: [support@innovahub.com](mailto:support@innovahub.com)

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Phone: +2347036199131

Address: No 2 Anagu Close, off Nwogu Street, Rumuomasi, Port Harcourt