



TERMS OF SERVICE

Prepared By:

Kotlead Limited

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

chisom@kotlead.com

contact@kotlead.com

+2348136346200

Effective Date: 4th December, 2025
InnovaHub, a Flagship Product of Kotlead Limited

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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

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

Phone: +2347036199131

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