

TERMS OF USE

Last Updated: 10th December, 2025.

These Terms of Use (“Terms”) govern your access to and use of **LearnVault** (“LearnVault”, “we”, “us”, “our”), an educational and learning-enablement platform operated by **Ankur Solutions Ltd.**

By creating an account, accessing the platform, or using any LearnVault feature, you agree to be bound by these Terms. If you do not agree, do not use LearnVault.

1. Eligibility

By using LearnVault, you confirm that:

- You are at least **18 years old**, OR using LearnVault with verified parental or institutional permission.
- You have the legal capacity to enter into a binding contract.
- All information you provide is accurate and complete.

LearnVault reserves the right to verify identity or enrollment where required.

2. Account Creation & Responsibilities

To access LearnVault, you must create an account. You agree to:

- Provide accurate, current, and complete registration information.
- Keep your login credentials confidential.
- Not share your account or give access to any unauthorised person.
- Notify us immediately of any suspected breach or misuse.

LearnVault may suspend or delete accounts that violate these Terms.

3. Services Offered

LearnVault provides a suite of digital learning tools, which may include:

- Courses and learning modules
- Learning analytics
- Progress tracking
- Resource libraries
- Creator tools
- Educational assessments
- Pilot programs
- Community and collaboration features
- Certification (where applicable)

LearnVault may introduce, remove, or update features at any time.

4. Acceptable Use Policy

You agree **NOT** to:

- Use LearnVault for unlawful, harmful, or deceptive activities.
- Post or upload content that is illegal, abusive, defamatory, discriminatory, or harmful to minors.
- Attempt to bypass security or access unauthorised areas of the platform.
- Reverse-engineer, copy, resell, or exploit any part of LearnVault.
- Upload malware, bots, or harmful code.
- Interfere with platform performance or other users' experience.
- Use LearnVault to cheat, bypass assignments, or manipulate learning results.

Violation may result in suspension, termination, or legal action.

5. Intellectual Property Rights

5.1 LearnVault Content

All platform content — including videos, articles, software, design, UI/UX, branding, assessments, system architecture, LMS features, and documentation — is the exclusive property of **Ankur Solutions Ltd.**

Users may not:

- Copy
- Distribute
- Modify
- Publicly display
- Resell
- Create derivative works from platform content

unless explicitly permitted in writing.

5.2 User-Generated Content

You retain ownership of any content you upload, such as notes, submissions, uploads, or assignments.

By uploading content, you grant LearnVault a **non-exclusive, global, royalty-free licence** to store, display, and use the content solely to operate and improve the service.

6. Payments, Subscriptions & Billing (If Applicable)

If LearnVault offers paid content or subscription plans, the following applies:

- Fees must be paid upfront unless otherwise stated.
- Pricing may be revised with prior notice.
- Taxes and bank charges are the user's responsibility.

- Except where required by Nigerian law, payments are **non-refundable** once content is accessed.

For institutions, invoices and payment terms are established contractually.

7. Pilot Program Participation

If you join a LearnVault pilot or beta program:

- Participation is not guaranteed.
- Features may be incomplete or experimental.
- You may be contacted for feedback.
- Data collected may be used to improve LearnVault.
- Features may change or be removed without notice.

8. Certificates & Learning Outcomes

Completion certificates (where offered) do **not** constitute:

- Academic accreditation
- Professional licensure
- Guaranteed job placement
- Formal certification unless explicitly stated

LearnVault is not responsible for how institutions or employers evaluate certificates.

9. Privacy & Data Protection

Your use of LearnVault is governed by the **LearnVault Privacy Policy**, aligned with:

- NDPR (Nigeria Data Protection Regulation)
- NITDA guidelines

- GDPR-friendly best practices

We collect and process your data to operate the platform, verify identity, support learning analytics, and improve the service.

10. Suspension & Termination

We may suspend or terminate your account if:

- You violate these Terms
- You misuse the platform
- You engage in fraud or academic dishonesty
- You upload harmful or illegal content
- You refuse to comply with reasonable security or verification checks

You may also delete your account at any time.

Termination does not entitle you to refunds.

11. Disclaimers

LearnVault is provided “**as is**” and “**as available.**”

We do not guarantee that:

- Courses or content will meet specific outcomes
- Learning results will be achieved
- The platform will be uninterrupted or error-free
- Content uploaded by third-party creators is accurate

Users are solely responsible for how they use the platform and interpret information.

12. Limitation of Liability

To the maximum extent permitted under Nigerian law, LearnVault is **not liable** for:

- Loss of profits
- Loss of data
- Indirect, incidental, or consequential damages
- Academic or professional losses
- Decisions made based on platform content

Our total liability shall not exceed the amount you paid in the past 12 months (if any).

13. Third-Party Links & Services

LearnVault may include links to third-party websites or content.

We are not responsible for:

- External content
- Accuracy of third-party information
- Security practices outside our platform

Users access third-party services at their own risk.

14. Modifications to the Platform or Terms

We may update the platform or modify these Terms at any time.

Continued use after updates constitutes acceptance of the revised Terms.

15. Governing Law & Dispute Resolution

These Terms are governed by the laws of the **Federal Republic of Nigeria**.

Any dispute shall be resolved through:

1. **Negotiation**, then
2. **Mediation**, and finally
3. **Court action** in Nigerian courts, if unresolved.

16. Contact Information

For questions or concerns:

contact@ankursolutions.com

15b Ogidi Crescent, Lekki , Lagos, Nigeria