

# Terms of Service

**Effective Date:** April, 2026.

## 1. Introduction

Welcome to ONLINE CLASSROOM HUB. These Terms of Service govern your access to and use of our website, student portal, online classes, recorded lessons, assessments, communication tools, and related services.

By registering for an account, paying tuition, accessing classes, or using any part of our platform, you agree to be bound by these Terms.

If you are under 18, your parent or legal guardian must register for you, approve your use of the platform, and accept these Terms on your behalf.

## 2. Who We Are

ONLINE CLASSROOM HUB is an online educational platform that provides live online classes, recorded lessons, academic support, assessments, and related learning services for students.

Our services are delivered online and may be accessed by users in Ghana, Nigeria, and other locations where our services are lawfully available.

## 3. Eligibility

To use our services:

- you must provide accurate registration information;
- you must have the legal capacity to agree to these Terms, or have a parent/guardian do so for you;
- you must use the platform only for lawful educational purposes;
- you must not impersonate another person or create false student records.

We may refuse, suspend, or cancel registration where the information provided is false, incomplete, misleading, or used in breach of these Terms.

## 4. Student Registration and Accounts

To join our classes, students or their parents/guardians may be required to provide details such as:

- student name;
- parent or guardian name where applicable;
- email address and phone number;
- class level or school information;

- subject selection;
- payment details necessary for tuition processing.

You are responsible for keeping login details confidential. You must not share your account access with unauthorized persons.

We may treat any activity under your account as authorized by you unless you promptly report unauthorized access.

## **5. Our Services**

Our platform may include:

- live online vacation classes;
- regular online academic support classes;
- recorded lesson access;
- quizzes, tests, assignments, and reports;
- attendance tracking;
- student and parent communications;
- downloadable or view-only study materials.

We may improve, modify, suspend, or discontinue any part of the services at any time, with or without notice, where reasonably necessary for operational, academic, technical, or legal reasons.

## **6. Tuition Fees and Payments**

Access to paid classes is subject to payment of the applicable tuition fee.

By making payment, you agree that:

- the fee displayed at checkout is the fee payable for the selected class or service;
- payment may be processed through third-party payment providers such as Paystack or other approved processors;
- we may offer pricing in Ghana Cedis, Nigerian Naira, or other supported currencies depending on the user's location or selected country;
- your access to a class, subject, or service may be activated only after successful payment confirmation.

Where installment or partial-payment arrangements are offered, access rights may depend on the payment plan selected and the balance outstanding.

## **7. Refunds and Cancellations**

Unless otherwise stated in a separate refund policy:

- tuition fees already used to reserve, schedule, or deliver educational services may be non-refundable;

- missed classes caused by the student's internet issues, device problems, lateness, or absence may not qualify for a refund;
- where a class is cancelled by us, we may reschedule it, credit the value, or provide another reasonable remedy;
- duplicate payments or confirmed payment errors may be refunded after verification.

Any approved refund will be made using a reasonable method determined by us and may take time depending on the payment provider.

## **8. Class Access and Use Rules**

Students and parents/guardians agree that they will not:

- disrupt live classes;
- insult, harass, threaten, or abuse teachers, staff, or other students;
- record, rebroadcast, or redistribute classes without written permission;
- share paid access, class links, portal access, or learning materials with non-paying users;
- upload harmful, unlawful, or inappropriate content;
- attempt to hack, copy, scrape, or interfere with the platform.

We may mute, remove, suspend, or terminate any user who breaches these rules.

## **9. Recorded Lessons and Learning Materials**

Where recorded classes or materials are provided:

- access is granted for personal educational use only;
- ownership remains with Online Classroom Hub or the relevant content owner;
- users may not resell, repost, publish, upload, circulate, or commercially exploit the content without written approval.

Any notes, slides, videos, assignments, branding, graphics, and platform content are protected intellectual property.

## **10. Student Conduct and Parent Responsibility**

Students must behave respectfully in class and use the platform responsibly.

Parents or guardians, where applicable, are responsible for:

- supervising minors where necessary;
- ensuring the student has suitable internet access and device support;
- monitoring the student's participation and communication where appropriate;
- ensuring fees are paid on time for continued access.

## **11. Attendance, Performance, and Reports**

We may track attendance, participation, completed tasks, assessment results, and other academic activities in order to deliver our services, prepare reports, and support each student's academic journey.

We do not guarantee any specific academic result, examination grade, admission outcome. Performance depends on many factors including student effort, attendance, study habits, and external conditions.

## **12. Technology and Service Availability**

We aim to keep the platform available and functional, but we do not guarantee uninterrupted access at all times.

Service interruptions may occur due to:

- internet outages;
- power failures;
- software or hosting issues;
- third-party platform downtime;
- maintenance or upgrades;
- events beyond our reasonable control.

We are not liable for losses caused solely by such interruptions where reasonable steps were taken.

## **13. Privacy and Data Protection**

Your use of the platform is also governed by our Privacy Policy.

By using the platform, you acknowledge that we may collect, use, store, and process personal data necessary to operate the services, communicate with users, manage classes, process tuition, and maintain records.

Where students are minors, a parent or guardian may provide information and consent on the student's behalf where required.

## **14. Third-Party Services**

Our platform may rely on third-party services, including payment processors, video conferencing tools, messaging services, hosting providers, analytics tools, and cloud storage providers.

We are not responsible for the independent terms, policies, downtime, or actions of third-party providers, but we will take reasonable care in selecting and using such services.

## **15. Suspension and Termination**

We may suspend or terminate access immediately where:

- these Terms are breached;
- payment obligations are not met;
- there is suspected fraud or abuse;
- a user behaves in a harmful, illegal, or disruptive way;
- required information is false or misleading;
- continued access would create risk to other users, staff, or the platform.

Termination does not automatically cancel outstanding payment obligations already due.

## **16. Disclaimer**

Our services are provided on an “as available” and “as is” basis to the extent permitted by applicable law.

We provide academic support and online learning services, but we do not guarantee:

- exam success;
- admission into any school;
- scholarship awards;
- uninterrupted service at all times;
- compatibility with every device or internet environment.

## **17. Limitation of Liability**

To the maximum extent permitted by applicable law, Online Classroom Hub, its owners, staff, teachers, affiliates, and service providers will not be liable for indirect, incidental, special, consequential, or punitive losses arising from use of the platform.

Where liability cannot lawfully be excluded, our total liability in relation to a paid service will generally not exceed the amount actually paid by the affected user for that specific service giving rise to the claim.

Nothing in these Terms excludes liability that cannot lawfully be excluded under applicable law.

## **18. Cross-Border Users**

Our services may be accessed across borders, including by users in Ghana and Nigeria.

Users are responsible for ensuring that their use of the platform is lawful in their location. We may limit, suspend, or refuse access in jurisdictions where our services cannot lawfully be offered.

## **19. Governing Law**

These Terms shall be governed by the laws of Ghana, except that nothing in these Terms excludes any mandatory consumer rights or protections that may apply under the laws of a user's country of residence, including Nigeria where applicable.

## **20. Dispute Resolution**

Before starting formal legal proceedings, the user agrees to first contact us in writing and attempt to resolve the issue amicably within 14 days.

If the dispute is not resolved, it may be submitted to the courts of Ghana, subject to any mandatory rights available under applicable consumer protection laws.

## **21. Changes to These Terms**

We may update these Terms from time to time. Where changes are material, we may give notice through the website, student dashboard, email, WhatsApp, SMS, or other reasonable means.

Continued use of the platform after updated Terms take effect means you accept the revised Terms.

## **22. Contact Us**

For questions, complaints, billing issues, or legal notices,;

Email: [info@onlineclassroomhub.com](mailto:info@onlineclassroomhub.com)