

Terms and Conditions

Last Updated: 13th September, 2025.

1. Who We Are

ERA (“we,” “our,” “us”) operates an independent online learning and community platform. Despite any initials anyone may seek to derive from our web link, we openly declare that we are **not affiliated with any educational institution**. By using our website, you agree to the terms outlined here.

2. Acceptance of Terms

By registering, purchasing, or using our services, you confirm that you:

- Have read, understood, and agree to these Terms.
- Will use the platform lawfully and respectfully.

If you do not agree, please do not use our website.

3. Accounts & Registration

- You must provide accurate information (including your **date of birth, name, and email**) when creating an account.
 - You are responsible for safeguarding your login details and all activities under your account.
 - Accounts found to contain false, misleading, or harmful information may be suspended or terminated.
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4. Courses & Learning Content

- All courses, lessons, and materials provided through **Tutor LMS, H5P, and related plugins** are for personal educational use only.
- You may not redistribute, copy, or resell course content without our permission.
- Certificates (if awarded) are issued by ERA only, not any formal institution.

5. Payments & Refunds

- Payments are processed securely through **WooCommerce and approved gateways**.
- Prices, fees, and subscriptions may change at our discretion.
- Refunds are handled on a case-by-case basis; certain digital products may be non-refundable.

6. Rewards & Loyalty Programs

- Points, badges, and other rewards (via **MyRewards**) have no cash value unless explicitly stated.
- We reserve the right to adjust or discontinue reward programs at any time.

7. Community Guidelines

Our site includes community features (**BuddyPress, WPChatApp**). You agree not to:

- Post offensive, abusive, or unlawful content.
- Share misleading or harmful information.
- Harass or impersonate other users.

Violations may lead to suspension or removal without notice.

8. Intellectual Property

- All content, design, and materials (excluding user-generated content) are owned by ERA.
- You may not copy, distribute, or modify materials without our permission.

9. Third-Party Services & Plugins

We integrate with third-party tools (e.g., **AppMySite, WooCommerce gateways, Hostinger AI services**). Your use of these may also be subject to their terms and privacy policies.

10. Limitation of Liability

- We provide our services “as is” without warranties of any kind.
 - We are not responsible for downtime, data loss, or damages arising from use of the site.
 - Educational content is provided for learning purposes only and does not constitute official accreditation.
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11. Termination of Use

We may suspend or terminate accounts that violate these Terms, misuse services, or pose security risks.

12. Changes to Terms

We may update these Terms from time to time. Continued use of the site after updates means you accept the new Terms.

13. Use of Content

All content on ERA—including courses, videos, slides, assignments, and other materials—is for **personal educational use only**.

- Assignments and resources may be used for teaching or learning purposes, provided they are distributed free of charge.
- Commercial use, resale, redistribution, or modification of our materials for profit without our prior written consent is strictly prohibited.
- Videos, slides, and recorded content may not be shared, copied, or distributed outside the platform.

Any unauthorized commercial use of our materials may result in suspension of your account and we reserve the right to seek **legal remedies, including claims for damages, lost profits, and legal costs**.

14. Governing Law

These Terms are governed by the laws of **Ghana**, unless otherwise required by the laws of another jurisdiction. This clause may be updated following legal consultation.

14. Contact Us

For questions about these Terms, please contact us at:

✉ [engres24@gmail.com]