



Terms & Conditions

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1. Introduction

This page sets out the terms and conditions on which you may use stears.co and the content/services available on it (which we call “Stears Content”). We strongly recommend that you read these terms and conditions in their entirety. If you do not agree with these terms and conditions, then you should not use stears.co or access any Stears Content.

In these terms, we use the term “stears.co” to refer to our website at stears.co and any other mobile and online digital apps and services which are currently available or may be made available in the future.

Except where we state otherwise, references in these terms and conditions to “Stears” (or “we”, “us” or “our”) refer to the company operating stears.co.

These Terms shall apply to individual subscribers, business organisations (“Registered Users”) and their registered employees (“Authorised Users”), who access and utilise stears.co and all Stears Content regardless of the platform or device used to access it. By accessing stears.co, you agree to be bound by these Terms. These Terms constitute a legally binding agreement between you, whether personally or on your behalf and us.

Our website and services are not intended for use by any person or entity in any jurisdiction where such use would violate applicable laws or regulations, or where we are legally prohibited from providing access to our content or services.

2. Scope of Application

Individual subscribers: These terms apply to your use of stears.co and all Stears Content regardless of the platform or device you use to access it. By accessing stears.co, you are agreeing to these terms and conditions.

Users with access under a license: These terms apply to your use of stears.co and all Stears Content regardless of the platform or device you use to access it. By accessing stears.co, you are agreeing to these terms and conditions. If you are accessing stears.co and the Stears Content through a license granted to another individual or entity (such as your employer), your access and use are primarily governed by the terms of the applicable License Agreement between Stears and the license-holding organisation or individual (“License Agreement”). By continuing to access and use stears.co, you acknowledge and agree to be bound by these terms and conditions, to the extent they are not superseded by the License Agreement under which your access is granted.

The Registered Users, Authorised Users and the individual subscribers shall collectively be referred to as “Users”.

All users: Stears may, at any time and, at its own discretion, update these terms and conditions for legal or regulatory reasons, or to reflect changes in our services or business practices. We will endeavour to inform Users of any changes to these terms and conditions but encourage you to periodically check for any changes that affect your usage. If you are a stears.co User, any changes to our terms and conditions will become effective from the date of your next payment following the change unless we notify you otherwise. If you are not a stears.co User, any changes will become effective as soon as we make them

available via stears.co.

We may in exceptional circumstances cease to publish stears.co, or any Stears Content or cease. We will give you at least 30 days' notice of this, if possible. If we do so, then we will have no further obligation to you.

3. Access and Use

Our ability to invest exclusively in high-quality information depends on our users complying with this Section 3.

Access to Stears Content is limited to individuals or entities who are Users under a valid license agreement—either individually or through an organisation (such as an employer or other licensed entity).

Any organisation or individual found to be using Stears Content without the appropriate authorisation or license will be required to pay the applicable licensing fees to regularise and legitimise such use.

The nature and extent of the Stears Content available to you, and the platforms through which you may access it, are determined by the specific terms of the license under which you are a User. We reserve the right to modify, suspend, or limit access where it is determined that a user or organisation is not operating under a valid license.

4. Privacy Policy and Registration

All information received by us from your use of stears.co will be used by Stears in accordance with our [Privacy Policy](#).

On registration, you must provide Stears with accurate, complete registration information and it is your responsibility to update and maintain changes to that information on the applicable stears.co registration or subscription pages. Stears is entitled to rely on any information you provide to us.

Each registration is for the Users only. On registration, you will provide an email address and password ("ID"). The email address that you provide on registration must correspond to a named email account and not a generic or shared email account. You are not allowed to share your ID or give access to Stears Content through your ID except to Authorised Users. Stears does not allow multiple users on a network or persons other than the Authorised Users to use the same ID. Stears retains absolute discretion to cancel or suspend your access to stears.co if you share your ID without further obligation to you. You may not create additional registration or subscription accounts for the benefit of others or with the aim of avoiding our use of IDs to control access to and use of stears.co.

You are responsible for all use of stears.co by you or anyone else using your ID and for preventing unauthorised use of your ID.

If you provide Stears with an email address that will result in any messages Stears may send to you being sent to you via a network or device operated or owned by a third party (e.g. your employer or colleague)

then you promise that you are entitled to receive those messages. You also agree that Stears may stop sending messages to you without notifying you.

5. Subscription License

We offer access to the Stears Content through a subscription license (“Subscription License”), which can be purchased directly through our official website, stears.co. We strongly encourage all prospective users and active Users to carefully review our [Frequently Asked Questions](#) for more details and before purchasing a subscription. This resource offers detailed explanations to ensure a clear understanding of our terms and your rights as a User.

Stears reserves the right to modify the scope, volume, and nature of the content and services made available under the Subscription License. The level of access granted to a User may vary depending on the terms of the applicable license agreement.

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Unless otherwise indicated, prices stated on our website are exclusive of any applicable value-added tax (VAT).

Trial subscriptions: Where we provide a trial subscription, we will inform you of the full subscription price that is payable after the trial period. After the trial, your subscription will be automatically terminated without further notice or liability if you do not make full payment for the service as communicated to you. To cancel your subscription during the trial, please contact support@stears.co.

Please note that no more than one trial subscription per User is allowed in any twelve-month period. We reserve the right to cancel any trial subscription immediately, without refund, if we become aware that the

User has already had another trial subscription in the previous twelve months.

Unless otherwise indicated, prices stated on our website are inclusive of any applicable value-added tax (VAT)

Pricing errors: if we incorrectly state a price to you whether online or otherwise, we are not obliged to provide you with a subscription at that price, even if we have mistakenly accepted your offer to buy a subscription at that price, and we reserve the right to subsequently notify you of any pricing error. If we do this, you may cancel the subscription without any obligation to us and we will refund you any money you have paid us in full, or you may pay the correct price. If you refuse to exercise either of these choices, then we may cancel your subscription and will refund you any money you have paid us in full. We will always act in good faith in determining whether a genuine pricing error has occurred.

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6. Renewal and Cancellation

Renewals: Where access to stears.co and Stears Content is granted under the relevant Licensing Agreement, that license will automatically renew at the end of the applicable licensing period, unless otherwise specified in the Licensing Agreement. Unless you notify us prior to the renewal date that you do not wish to renew, the license will renew for an additional term of equal duration, and applicable fees will be charged using the same payment method on record, or an alternative method provided by you or the license-holding entity.

We will provide at least 30 days' notice of any changes to the Subscription License fees that will apply upon the next renewal.

Refunds: By accepting a license and receiving access to Stears Content, you acknowledge that access may begin immediately upon confirmation of the license. Accordingly, you are not entitled to a refund if you change your mind after access has been granted, except as required by applicable law or as explicitly provided in your license agreement.

Cancellation of Licenses: You may notify us at any time of your intention not to renew your license at the end of its current term. Such notice will only take effect at the end of the current licensing period, and no pro-rated refunds will be issued unless expressly agreed in writing or otherwise provided in your license agreement. For corporate licenses, cancellation requests must be made by the designated representative of the license-holding organisation.

How to Cancel: Cancellation requests must be submitted via your account dashboard or by contacting our support team at support@stears.co.

Cancellations by Stears: Stears reserves the right to suspend or terminate access to Stears Content without refund in the event of a breach of these terms and conditions or the relevant license agreement. Suspension or termination may also occur without notice if Stears is unable to continue providing services due to circumstances beyond our control. Additionally, Stears reserves the right to suspend or terminate access without refund in cases of verbal or written abuse (including abusive, offensive, or aggressive language) directed at any member of our team.

7. User Content

We may include comments sections, blogs and other features that allow interaction between users and between users and Stears staff (we call these “Communities”). We call the information posted to these Forums by users “User Content” or “UC”. If you wish to view or participate in any Communities, then you must comply with any specific rules or community guideline.

You will retain ownership of the copyright in any of your UC that you or we publish on stears.co, so you are free to re-use it as you wish. You agree that if you post UC to a Community, then you are granting Stears a right (but not an obligation) unlimited in time to publish, re-use, archive, modify, delete or commercially exploit that UC in whole or in part as we see fit, whether on stears.co or otherwise, without any requirement to pay you for this and with or without attribution to you. This means that you grant us a worldwide, non-exclusive, perpetual, irrevocable, royalty-free license to use any UC you publish in whole or in part in any manner and for any purpose whatsoever and without further obligation to you. You also waive any moral rights that you may have in regard to the UC.

You are responsible for all the content of any of your UC that you or we publish. You are financially responsible to us for any claim against us by any third party or that otherwise relates to your UC.

The Communities contain UC submitted by users over whom Stears has no control so we cannot, therefore, guarantee the accuracy, integrity or quality of any UC. Some users may not behave properly and may post UC that is misleading, untrue or offensive.

It is not possible for Stears to fully monitor all UC published on stears.co but where we have actually received notice of any UC that is potentially misleading, untrue, offensive, unlawful, infringes third party rights or is potentially in breach of these terms and conditions, then we will review that UC, decide whether to remove it from stears.co and act accordingly. This may include banning a user from participation in UC on stears.co.

If you believe that any UC published on stears.co infringes any legal rights that you may have or is not allowed under these terms and conditions, please notify us immediately with specific details by contacting us at support@stears.co.

8. Restrictions on Distribution

You may not assign, transfer, sell, license, sublicense, rent, lease, lend, distribute, or otherwise make available any portion of the Stears Content found on stears.co to any third party, whether for commercial or non-commercial purposes, without our prior written consent. This prohibition includes, but is not limited

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The Stears Content (including any information we publish regarding Third Party Products) is only for your general information purposes and is not intended to address your particular requirements. In particular, the Stears Content, including UC and any other content provided by third parties and distributed by stears.co, does not constitute any form of advice, recommendation, representation, endorsement or arrangement by Stears. It is not intended to be and should not be relied upon by users in making (or refraining from making) any specific investment, purchase, sale or other decisions. Appropriate independent advice should be obtained before making any such decision, such as from a qualified financial adviser.

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In no event and under no circumstances shall the liability of Stears or its affiliates exceed the amount, if any, paid by you to Stears for the particular licensed product to which the claim relates.

11. Content ownership

All Stears Content belongs to Stears or its licensors who own all intellectual property rights (including copyright and database rights) in Stears Content and any selection or arrangement of Stears Content. No intellectual property rights in any Stears Content are transferred to you.

12. Assignment and Transfers

We may transfer any of our rights or obligations under these terms and conditions to any company within the Stears group of companies but if we do so, we will ensure that any company to whom we transfer our rights or obligations will continue to honour your rights under them.

If any provision of these terms and conditions is found to be invalid by any court having competent jurisdiction, the invalidity of that provision will not affect the validity of the remaining provisions of these terms and conditions, which will remain in full force and effect.

Failure by either party to exercise any right or remedy under these terms and conditions does not constitute a waiver of that right or remedy. Headings in these terms and conditions are for convenience only and will have no legal meaning or effect.

These terms and conditions constitute the entire agreement between you and the Stears relating to your use of the stears.co website and other online services and Stears Content. They supersede all previous communications, representations and arrangements, either written or oral.

13. Choice of Law and Jurisdiction

Irrespective of your geographical location, if you use our content, services or visit our website, then these terms and conditions will be subject to the laws of the Federal Republic of Nigeria. In this case, to the

extent possible in the applicable jurisdiction, you agree that the courts of the Federal Republic of Nigeria will have exclusive jurisdiction to settle any dispute which may arise out of, under, or in connection with these terms and conditions.

14. Disclaimer

Any data and insights provided on the Stears platform does not constitute investment advice thus, we will not be liable for any decision made in reliance on any information provided on our platform.