

Terms & Conditions

Masterrisks | Effective: 24 March 2026

Welcome to Masterrisks. By accessing or using our website (masterrisks.com), purchasing products, booking services, or enrolling in courses, you agree to be bound by these Terms and Conditions. Please read them carefully.

1. About Us

Masterrisks is a technology risk, governance, and child safety organisation registered in Nigeria.

Address: 5B Yomi Kuye Close, Shangisha, Lagos, Nigeria

Email: info@masterrisks.com

Phone: +234 802 216 6753

2. Services Offered

Masterrisks provides the following services through its website:

- SafelyKids: Child safety assessments, home and school childproofing, and sale of safety products
- Social Technology: Community-focused technology initiatives
- The Excellence Institute: Online and in-person training courses in technology, governance, and risk
- Advisory: Consulting services in AI governance, tech risk management, IT service management, and business process optimisation

3. Accounts and Registration

Some features of our website (such as course enrolment and order tracking) require you to create an account. You agree to:

- Provide accurate and up-to-date information during registration
- Maintain the confidentiality of your login credentials
- Notify us immediately of any unauthorised use of your account

Masterrisks reserves the right to suspend or terminate accounts that violate these Terms.

4. Purchases and Payments

4.1 All prices are displayed in Nigerian Naira (NGN) unless otherwise stated.

4.2 Payment must be made in full at the time of purchase.

4.3 We reserve the right to cancel an order if payment is not received or if there is an error in pricing.

4.4 Payments are processed by a third-party payment provider. We do not store your card or banking details.

5. Course Enrolment and Access

5.1 Upon successful enrolment and payment, you will receive access to your selected course(s) according to the format purchased (live, virtual, or self-paced).

5.2 Course content is for your personal, non-commercial use only. You may not share, distribute, or reproduce course materials without prior written consent from Masterrisks.

5.3 Access to self-paced course content is provided for the duration specified at the time of purchase.

5.4 We reserve the right to update, modify, or withdraw course content at any time.

6. Advisory and Safety Assessment Services

6.1 Advisory engagements and safety assessments are governed by a separate service agreement agreed upon at the time of engagement.

6.2 Deliverables, timelines, and fees will be specified in the relevant agreement or proposal.

6.3 Our advisory services are provided in good faith based on available information and do not constitute legal, regulatory, or financial advice unless explicitly stated.

7. Intellectual Property

All content on masterrisks.com — including text, graphics, course materials, logos, and software — is the intellectual property of Masterrisks or its licensors and is protected by applicable Nigerian and international copyright laws.

You may not copy, reproduce, distribute, or create derivative works from our content without written permission.

8. User Conduct

When using our website and services, you agree not to:

- Violate any applicable local, national, or international laws
- Attempt to gain unauthorised access to any part of our systems
- Upload or transmit malicious code or harmful content
- Use our platform to harass, abuse, or harm others
- Misrepresent your identity or qualifications

9. Limitation of Liability

To the maximum extent permitted by law, Masterrisks shall not be liable for any indirect, incidental, consequential, or punitive damages arising from your use of our website or services.

Our total liability for any claim arising from your use of our services shall not exceed the amount you paid to Masterrisks in the 12 months preceding the claim.

10. Disclaimer of Warranties

Our website and services are provided on an "as is" and "as available" basis. Masterrisks makes no warranties, express or implied, regarding the accuracy, completeness, or fitness for purpose of any content or service.

11. Third-Party Links and Services

Our website may contain links to third-party websites or services. We are not responsible for the content, availability, or privacy practices of those third-party sites.

12. Governing Law

These Terms and Conditions are governed by the laws of the Federal Republic of Nigeria. Any disputes arising shall be subject to the exclusive jurisdiction of the courts of Lagos State, Nigeria.

13. Changes to These Terms

We reserve the right to update these Terms and Conditions at any time. Changes will be posted on this page with an updated effective date. Continued use of our website following any changes constitutes your acceptance of the revised Terms.

14. Contact Us

If you have any questions about these Terms, please contact us:

Masterrisks

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Email: info@masterrisks.com

Phone: +234 802 216 6753