

SKYSUCCESS1 BY SKYTEAM1

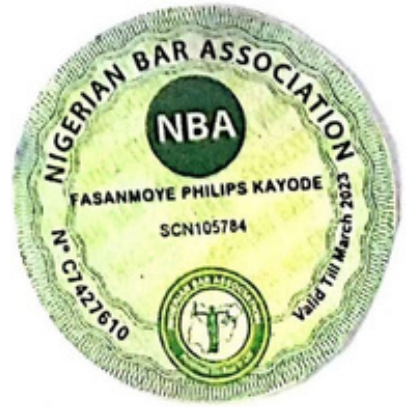
RC – 3755339

MASTER TERMS OF SERVICE

PARTICIPATION AGREEMENT & LEGAL FRAMEWORK

Effective Date: _____

Version 2.0 | Governed by the Laws of the Federal Republic of Nigeria



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IMPORTANT NOTICE TO ALL PARTICIPANTS

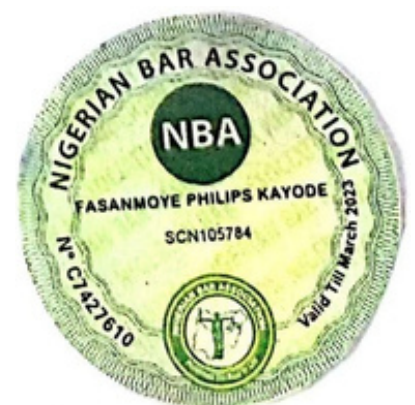
READ THIS DOCUMENT CAREFULLY BEFORE SIGNING OR PARTICIPATING.

This Terms of Service constitutes a legally binding agreement between _____ and SKYSUCCESS1 BY SKYTEAM1 (operating as SkyTeam), a business registered under the laws of the Federal Republic of Nigeria (RC-3755339).

By participating in SkyTeam through any means — including physical attendance, digital onboarding, WhatsApp confirmation, email acknowledgment, online form submission, or use of facilities — you agree to be bound by all terms contained herein.

If you do not understand any part of this document, you are strongly advised to seek independent legal counsel before signing.

MINORS: If you are below the age of 18, parental or guardian consent and co-signature are required. See Section 25 for details.



SECTION 1 – INTRODUCTION AND PURPOSE

SKYSUCCESS1 BY SKYTEAM1, operating as SkyTeam (hereinafter referred to as 'SkyTeam', 'the Organisation', or 'we'), is a structured entrepreneurial, mentorship, and training ecosystem incorporated under the laws of the Federal Republic of Nigeria. SkyTeam was established to develop capable, financially disciplined entrepreneurs who can build sustainable businesses in the digital economy and the NeoLife network marketing structure.

1.1 Core Objectives

SkyTeam is designed to achieve the following objectives:

- Develop digital and technical skills among participants, including freelancing, AI tools, web development, and digital marketing.
- Support the generation of freelancing income through structured platforms, mentorship, and client acquisition systems.
- Build structured and sustainable NeoLife businesses through disciplined team development.
- Develop leadership capacity across all levels of participation.
- Create financially disciplined entrepreneurs capable of managing earnings, reinvesting responsibly, and building long-term wealth.

1.2 Nature of the Organisation

SkyTeam operates as a training sponsorship and structured business development system. It is not an employer, recruitment agency, staffing firm, or salary-paying organisation. Participation in SkyTeam does not constitute employment under the Labour Act of Nigeria or any other employment legislation.

1.3 Scope of These Terms

These Terms of Service ('Terms' or 'Agreement') govern the following:

- The rights, obligations, and responsibilities of all participants.
- The training sponsorship structure and its financial implications.
- Financial management, discipline, and supervision standards.
- Exit procedures, reimbursement obligations, and exception reviews.
- Conduct standards, harassment policies, and disciplinary framework.
- Intellectual property ownership and confidentiality obligations.
- Protection of minors and health-related accommodations.
- Dispute resolution mechanisms and governing legal framework.

1.4 Acceptance of Terms

Acceptance shall be deemed to have occurred once a participant uploads their signature on the website or executes an electronic signature, and upon such action, the participant shall be considered to have accepted membership..

SECTION 2 – NATURE OF RELATIONSHIP

2.1 Independent Participant Status

All participants in SkyTeam are independent business participants. No participant-organisation relationship created by these Terms shall be construed as:

- An employment relationship under the Labour Act, Cap L1, Laws of the Federation of Nigeria, 2004.
- A contractor or service agreement creating employer-employee obligations.
- A volunteer arrangement with organisational liability.
- A partnership, joint venture, or agency relationship.

2.2 No Employment Obligations

SkyTeam does not and shall not:

- Pay salaries, wages, or stipends to participants.
- Guarantee any level of income or business success.
- Provide employment benefits including pension contributions, health insurance, or leave allowances.
- Assume personal financial responsibility for participant debts, obligations, or liabilities.
- Be liable for taxes arising from participant earnings.

2.3 Independence of Operations

Each participant operates their own independent NeoLife business and freelancing activities. SkyTeam provides structure, training, mentorship, and operational support only. Participants retain full autonomy over their individual business decisions, client relationships, and personal financial matters outside the SkyTeam structured environment.

2.4 Mutual Obligations

While participants are not employees, SkyTeam acknowledges mutual obligations within this partnership framework. SkyTeam commits to providing promised training, mentorship, infrastructure, and support. In return, participants commit to active engagement, financial discipline, and adherence to the standards set out in these Terms.

SECTION 3 – TRAINING SPONSORSHIP STRUCTURE

3.1 Overview of Sponsorship

SkyTeam provides structured training sponsorship to admitted participants. This sponsorship constitutes a significant investment by the organisation and represents the primary basis for the financial obligations outlined in these Terms. The sponsorship is a privilege extended in good faith, and participants are expected to honour their commitments in return.

3.2 Training Provided

SkyTeam sponsors training in the following areas:

A. Digital Skills

- Digital marketing strategy and execution.
- Website development and management.
- Email marketing and automation.
- Search engine optimisation (SEO).
- Social media management and content creation.
- AI automation tools and workflows.
- AI-powered video creation and editing.
- Technical freelancing skills and specialisations.
- Project management and client delivery.

B. Freelancing Development

- Account creation and verification on payment platforms (Payoneer, Raenest, Grey, and others).
- Freelance platform profile optimisation.
- Job bidding strategy and proposal writing.
- Professional client communication skills.
- Project execution support and quality assurance.
- First-client acquisition assistance.

C. Business and Entrepreneurship

- NeoLife product education and compliance.
- Business structure and systems training.
- Leadership development and team-building strategy.

- Financial discipline education and planning.

D. Operational Support and Infrastructure

- Dedicated office space for learning and productivity.
- Internet access and connectivity.
- Shared equipment and tools.
- Laptops and devices (where available and approved).
- Access to mentors and senior leaders.
- Structured daily training timetable.

3.3 Agreed Sponsorship Value

The total monthly value of resources, training, mentorship, and infrastructure provided by SkyTeam to each participant is agreed between the parties to be:

Monthly Sponsorship Value: ₦60,000 (Sixty Thousand Naira)

This valuation represents: Training costs | Operational overhead | Infrastructure provision | Mentorship time | Administrative costs

This value is accepted by the participant as fair, reasonable, and non-disputable upon signing.

The participant acknowledges that this value does not represent a cash payment but rather an in-kind investment in the participant's development. It forms the basis for reimbursement calculations upon early exit.

SECTION 4 – 36-MONTH SERVICE COMMITMENT

4.1 Commitment Period

Upon admission into SkyTeam, each participant enters a structured 36-month (three-year) service commitment cycle. This commitment is the foundation of the training sponsorship model and reflects the sustained investment SkyTeam makes in each participant's development.

4.2 What the Commitment Entails

During the 36-month commitment period, participants are required to:

- Remain actively engaged in the SkyTeam structure throughout the cycle.
- Attend all scheduled training sessions unless excused by documented hardship.
- Actively build and maintain their NeoLife business within the structure.
- Follow all policies, codes of conduct, and directives issued by SkyTeam.
- Maintain a minimum of 100 Personal Purchase Volume (PPV) per month.
- Respect and adhere to all financial discipline rules set out in these Terms.
- Contribute positively to team culture, productivity, and growth.

4.3 Definition of Active Participation

A participant is considered 'active' for the purposes of this Agreement where they are:

- Physically or digitally engaged in SkyTeam programmes on a regular basis.
- Meeting monthly PV requirements.
- Not under suspension or disciplinary removal.
- Current on any financial obligations to SkyTeam.
- Engaging in freelancing, business development, or training activities within the structure.

Participants who cease engagement without formal notification or approval may be considered to have constructively exited the programme, and early exit provisions shall apply.

4.4 Phases of the Commitment

The 36-month commitment is structured across three broad phases:

Phase	Period	Focus
Foundation	Months 1 – 12	Skill building, onboarding, first income
Growth	Months 13 – 24	Business scaling, team building, leadership
Independence	Months 25 – 36	Advanced leadership, mentoring others, Senior rank pursuit

4.5 Commitment is Voluntary but Binding

Participation in SkyTeam is entirely voluntary. No participant is compelled to join. However, once a participant accepts and signs the Terms and benefits of the sponsorship structure, the commitment obligations described herein become legally binding contractual obligations under Nigerian contract law, governed by the principles of offer, acceptance, and consideration.

The training investment made by SkyTeam constitutes valid consideration for the participant's commitment obligations. Participants may not benefit from the sponsorship and simultaneously disclaim the obligations created by it.

SECTION 5 – AUTOMATIC RENEWAL OF COMMITMENT CYCLE

5.1 Renewable Structure

SkyTeam operates on a renewable 36-month commitment cycle model. This structure ensures continuity of development, sustained business growth, and long-term capacity building within the organisation.

5.2 Automatic Renewal

At the conclusion of each 36-month commitment cycle, the following renewal terms apply:

RENEWAL RULE:

If the participant remains active at the end of the 36-month cycle, a new 36-month cycle shall automatically commence without the need for a new agreement, notification, or re-signing.

The terms governing the renewed cycle shall be those in force at the time of renewal, which may have been updated by SkyTeam.

Participants who intend NOT to renew must formally notify SkyTeam in writing no later than 30 days before the end of their current cycle.

5.3 Consequences of Remaining Active Without Notifying Exit

A participant who continues to engage with SkyTeam, use its facilities, or operate within its structure beyond the end of a cycle without submitting a formal exit notice shall be deemed to have accepted the automatic renewal of their commitment for a further 36-month period. No further signing or acknowledgment is required.

5.4 Clean Exit at Cycle End

A participant who completes a full 36-month cycle and formally notifies SkyTeam of their intention not to renew within the required notice period shall:

- Owe no reimbursement to SkyTeam in respect of that completed cycle.
- Be entitled to retain all skills and general knowledge acquired during the cycle.
- Remain bound by the post-termination obligations set out in Section 27 of these Terms, including confidentiality, intellectual property, and non-disparagement obligations.

5.5 Updated Terms on Renewal

SkyTeam reserves the right to update these Terms at any time. Participants will be notified of material changes through WhatsApp, email, or the SkyTeam website. Continued participation after notification of changes constitutes acceptance of the updated Terms.

Where a participant intends to reject any new changes or amendments, such participant shall notify skyteam in writing within seven 7 days from the date of notification of such changes.

SECTION 6 – PARTICIPATION COMMITMENT AND GOOD FAITH STANDARDS

6.1 Service Commitment

Participants admitted into the SkyTeam programme commit to building actively within the structure for the duration of their commitment cycle. Specifically, participants commit to:

- Actively building their NeoLife business and freelancing income within the SkyTeam structure.
- Maintaining the required business standards set out in these Terms and in any internal SkyTeam policy documents.
- Upholding financial discipline principles as detailed in Section 12 of these Terms.
- Following all internal policies, directives, and codes of conduct issued by authorised SkyTeam leadership.
- Representing SkyTeam with professionalism in all business interactions.

This commitment reflects a mutual growth agreement between the participant and SkyTeam. Both parties are expected to honour their respective obligations throughout the cycle.

6.2 Good Faith Participation

Participants are expected to engage with SkyTeam in good faith at all times. Good faith participation means:

- Engaging sincerely and genuinely in business development activities.
- Not participating solely for the purpose of extracting training value with the intention to exit early.
- Not using SkyTeam's systems, networks, or infrastructure to build competing or alternative structures.
- Reporting progress, earnings, and business activities honestly and transparently.
- Treating fellow participants, leaders, and the SkyTeam structure with respect and integrity.

6.3 No Involuntary Servitude

Nothing in these Terms creates or intends to create a condition of forced labour, involuntary servitude, or compelled participation. Participation in SkyTeam is, and shall at all times remain, a voluntary commercial engagement. Any participant may exit the programme at any time in accordance with the exit provisions set out in Section 7.

The financial obligations on early exit exist solely to protect SkyTeam's legitimate investment in training and mentorship. They do not constitute a penalty for personal freedom. SkyTeam acknowledges and respects the constitutional right of all persons to freely choose their occupation and associations under the Constitution of the Federal Republic of Nigeria, 1999 (as amended).

6.4 Participant Bill of Rights Within SkyTeam

Every participant, regardless of rank or length of service, retains the following rights within SkyTeam:

- The right to be treated with dignity and respect.
- The right to transparent information about financial allocations and obligations.
- The right to file a complaint or grievance without fear of retaliation.
- The right to access earnings generated within the SkyTeam structure, subject only to legitimate discipline rules.
- The right to exit the programme voluntarily, subject to applicable reimbursement obligations.
- The right to seek legal remedy through Nigerian courts for any breach of these Terms.

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SECTION 7 – VOLUNTARY EXIT, REIMBURSEMENT, AND EXCEPTION REVIEW

7.1 Right to Voluntary Exit

A participant may voluntarily exit SkyTeam at any time during their commitment cycle. Voluntary exit is always permitted. However, where exit occurs during an active sponsorship period before the completion of the 36-month cycle, reimbursement obligations shall apply in accordance with Section 8 of these Terms, unless a formal exception is granted under the provisions of this Section.

7.2 Constructive Exit Due to Organisational Fault

SkyTeam recognises that there may be circumstances where a participant's exit is not driven by personal choice but by failures within the organisation itself. A 'Constructive Exit' is one where the participant is compelled to leave due to:

- Proven and documented leadership misconduct or abuse.
- Verified financial mismanagement of the participant's funds by a leader.
- Harassment, intimidation, or abuse in violation of Section 20 of these Terms.
- Documented and sustained failure by SkyTeam to deliver promised training, mentorship, or infrastructure.
- Any other organisational failure that materially undermines the participant's ability to operate within the structure.

Where a participant alleges Constructive Exit, they must:

Submit a formal written complaint to the SkyTeam Review Committee (as constituted under Section 7.5) within 30 days of exit.

Provide documentary evidence supporting the allegation of organisational fault.

Allow the Review Committee reasonable time to conduct an internal review.

Where the internal review confirms that the exit was materially caused by organisational failure, SkyTeam may, at its discretion:

- Waive all reimbursement obligations in full.
- Reduce the reimbursement obligation proportionately.
- Grant a conditional pardon with structured repayment terms.
- Take disciplinary action against the leader or person responsible for the organisational failure.

7.3 Exit Due to Academic, Health, or Personal Hardship

SkyTeam recognises that life circumstances beyond a participant's control may make it genuinely impossible to continue participation. The following categories of hardship may qualify for a formal exit exception:

- Serious health conditions or medical emergencies affecting the participant or an immediate family member.

A participant seeking a hardship exit exception must:

Submit a formal written application to the SkyTeam Review Committee.

Attach supporting documentation relevant to the hardship (medical certificate, school letter, relocation proof, etc.).

Submit the application as early as possible — ideally before or at the time of exit.

Upon review, SkyTeam may at its discretion:

- Grant a temporary pause in the commitment cycle, during which the participant's obligations are suspended.
- Extend the participation timeline to accommodate the hardship period.
- Reduce the reimbursement obligation proportionately.
- Offer a structured repayment plan over an agreed period.
- Grant a full or partial waiver of reimbursement obligations.

7.4 Bad Faith Exit

Where a participant exits SkyTeam in bad faith — specifically where exit is calculated to exploit the training investment without genuine commitment — SkyTeam shall enforce the full reimbursement obligation without exception. Bad faith exit includes:

- Learning proprietary SkyTeam systems with the intention of replicating them independently.
- Using SkyTeam's training to establish or join a competing organisation.
- Secretly building a competing mentorship or business structure while still participating.
- Diverting team members, clients, or business opportunities away from SkyTeam before or after exit.
- Extracting maximum value from the sponsorship structure and departing without notice or justification.

In cases of confirmed bad faith exit, SkyTeam may additionally seek civil damages beyond the standard reimbursement obligation.

7.5 The Review and Pardon Committee

SkyTeam shall maintain a Review and Pardon Committee ('the Committee') responsible for evaluating exit exception applications. The Committee shall:

- Consist of no fewer than two authorised SkyTeam leaders not directly involved in the matter being reviewed.

- Receive and evaluate all written applications and documentary evidence submitted by the exiting participant.
- Provide written notice of its decision to the participant within a reasonable time.
- Apply the following criteria in its assessment:
 - The participant's level of genuine, good-faith engagement during their time in SkyTeam.
 - The duration of active participation and contribution made.
 - The credibility and sufficiency of the evidence presented.
 - The extent of SkyTeam's own responsibility for the circumstances of exit.
 - The proportionality of any reimbursement obligation relative to actual benefits received.

The Committee's decision shall be final within the internal structure. However, nothing in this provision removes the participant's right to seek independent legal remedy through Nigerian courts.

SECTION 8 – EARLY EXIT REIMBURSEMENT

8.1 Reimbursement Formula

Where a participant voluntarily exits SkyTeam during an active 36-month commitment cycle, and no exception has been granted under Section 7, the following reimbursement formula applies:

EARLY EXIT REIMBURSEMENT FORMULA:

Exit Fee = Number of Months Active × ₱60,000

Maximum Liability (Full Cycle): 36 months × ₱60,000 = ₱2,160,000

Example: If a participant exits after 10 active months:

10 × ₱60,000 = ₱600,000 reimbursement due.

MINIMUM RULE: If exit occurs after 12 or more months of active participation, the minimum reimbursement payable is ₱720,000, regardless of actual months counted.

8.2 Calculation of Active Months

For the purposes of reimbursement calculation, 'months active' shall be calculated from the participant's official admission date to the date of their last confirmed active engagement within the structure. Periods of approved suspension or hardship pause shall not count as active months for the purpose of this calculation.

8.3 Senior Manager Exception

If a participant has achieved the rank of Senior Manager within the NeoLife business structure before exit, the maximum reimbursement obligation shall be capped at:

Senior Manager Exception Cap: ₦600,000 (Six Hundred Thousand Naira)

This cap applies regardless of the total months active, provided the Senior Manager rank was formally achieved and verified before the exit date.

This exception recognises the participant's demonstrated commitment and contribution to the organisation.

8.4 Death of Participant

In the event of the verified death of a participant during an active commitment cycle:

- All reimbursement obligations are fully and automatically waived.
- No reimbursement debt shall be transferred to or claimed from the participant's family, next of kin, or estate.
- SkyTeam shall issue a formal written waiver of obligations to the next of kin upon verification of death.
- Any equipment or assets belonging to SkyTeam held by the deceased participant shall be returned in a respectful and dignified manner.

This provision reflects SkyTeam's recognition of the sanctity of human life and its commitment to compassionate treatment of families in times of loss.

8.5 Reimbursement is a Contractual Debt

Where reimbursement becomes due and payable, the outstanding amount constitutes a legally valid contractual debt owed by the participant to SKYSUCCESS1 BY SKYTEAM1. This debt is enforceable under the laws of the Federal Republic of Nigeria, including through civil court proceedings if necessary.

8.6 Structured Repayment

Where a participant demonstrates genuine financial difficulty in meeting the full reimbursement amount immediately, SkyTeam may at its discretion offer a structured repayment plan. Any such plan must be agreed in writing between the parties and signed by both the participant and an authorised SkyTeam representative.

SECTION 9 – DEBT ACKNOWLEDGMENT

By accepting these Terms, each participant acknowledges and agrees that:

Where reimbursement becomes due under Section 8, the outstanding amount constitutes a binding contractual debt owed to SKYSUCCESS1 BY SKYTEAM1.

The debt is immediately payable upon the date of exit unless a structured repayment plan has been agreed in writing.

The debt carries the legal status of a recoverable civil obligation enforceable through Nigerian courts.

No dispute about the organisation's internal conduct shall operate to waive the debt unless formally resolved through the Review Committee process under Section 7.5 or by a court of competent jurisdiction.

SkyTeam may report and/or recover outstanding debts through appropriate legal channels and may take civil enforcement action to recover amounts owed.

SECTION 10 – RIGHT OF SET-OFF

10.1 Authorisation

By accepting these Terms, each participant irrevocably authorises SkyTeam to exercise a right of set-off against any of the following in respect of any outstanding reimbursement debt or confirmed financial obligation:

- Savings accumulated within SkyTeam-supervised accounts or platforms.
- Earnings generated through freelancing activities administered within the SkyTeam structure.
- Funds held in team-managed accounts connected to SkyTeam operations.
- NeoLife commissions held in supervisory capacity within SkyTeam accounts.

10.2 Limitation of Set-Off Rights

SkyTeam's right of set-off is strictly limited to funds within the SkyTeam business structure. SkyTeam explicitly acknowledges and confirms that it:

- Has no authority and will make no attempt to access a participant's personal bank accounts held outside the SkyTeam structure.
- Will not compel any participant to transfer personal savings not derived from SkyTeam-supervised activities.
- Will exercise set-off rights only after confirming the debt in writing and notifying the participant.

10.3 Notification Before Set-Off

Before exercising any right of set-off, SkyTeam shall provide the participant with written notice of:

- The amount of the debt being set off.
- The source of funds from which the set-off is being made.
- The participant's right to dispute the debt through the Review Committee.

SECTION 11 – ASSET RECOVERY

11.1 Recoverable Assets

Where reimbursement remains unpaid and alternative recovery methods have been exhausted, SkyTeam may seek the return of physical assets funded by team or organisational resources.

Recoverable assets include:

- Laptops or computing devices purchased with SkyTeam funds and provided to the participant.
- Internet devices (routers, modems, dongles) funded through team resources.
- Equipment or tools purchased specifically for the participant through SkyTeam funds.
- Any other tangible assets whose purchase was funded in whole or in part by SkyTeam resources.

11.2 Personal Property Protected

SkyTeam shall never seek to recover or claim any asset that is the participant's personal property and was not funded by SkyTeam resources. A laptop or device purchased personally by the participant — even if used for SkyTeam activities — is personal property and is not subject to asset recovery.

11.3 Compliance with Nigerian Law

All asset recovery shall be conducted in strict compliance with applicable Nigerian law. SkyTeam shall not:

- Seize, take, or remove assets without the participant's consent or a lawful court order.
- Threaten, intimidate, or coerce participants into surrendering assets.
- Engage in self-help recovery that constitutes unlawful seizure under Nigerian law.

Skyteam reserves the right to recover any property in the possession of a participant by any lawful and reasonable means where there is proof that such property belongs to skyteam or any of its members

Where a participant refuses to return SkyTeam-owned assets, the organisation may seek a court order for recovery through the appropriate judicial process.

SECTION 12 – USE OF EARNINGS AND FINANCIAL DISCIPLINE POLICY

12.1 Business Priority Rule

SkyTeam operates on a business-first financial discipline philosophy. Income generated through SkyTeam-supported or supervised activities must first satisfy essential business obligations before being directed toward personal expenditure. This rule is a financial maturity framework, not a mechanism to restrict participant access to legitimately earned funds.

12.2 Order of Financial Allocation

Within each monthly cycle, income generated through SkyTeam-connected activities shall be allocated in the following order of priority:

Office dues, where applicable and documented.

Required work tools and professional software subscriptions.

Internet and operational connectivity costs.

NeoLife registration, renewal, or monthly obligations.

Minimum 100 PPV monthly maintenance requirement.

Only after these obligations have been satisfied may earnings be allocated toward personal expenses, subject to the savings allocation rule in Section 12.3.

12.3 Savings Allocation Policy

To promote financial discipline and long-term sustainability, the following savings allocation model applies to funds earned within and supervised through the SkyTeam structure:

SAVINGS ALLOCATION RULE:

Up to 40% of accumulated supervised savings may be withdrawn or used for personal expenses within a monthly cycle.

A minimum of 60% shall remain allocated toward: Business growth | Emergency reserves | Long-term development | Stability fund.

This structure is designed to prevent overspending, encourage savings discipline, and protect members from financial exhaustion.

12.4 Flexibility Based on Income Performance

SkyTeam recognises that income levels vary between participants. The 40/60 allocation model may be adjusted in the following circumstances:

- Where a participant earns below the sustainability threshold and cannot meet basic needs.
- Where a genuine financial emergency requires additional personal access.
- Where business obligations require additional allocation beyond standard percentages.
- Where income significantly exceeds expected thresholds, making the restriction disproportionate.

Any adjustment to the standard ratio must be reviewed, documented, and approved by the relevant leader. Approval must not be unreasonably withheld.

12.5 Protection Against Leader Abuse of Financial Rules

The financial discipline framework exists to develop participants, not to control them. Leaders managing supervised funds are strictly prohibited from:

- Arbitrarily restricting a participant's access to their legitimately earned funds.
- Deliberately delaying approved withdrawal requests without lawful justification.
- Using the 60% reserve rule as a tool of control, intimidation, or punishment.
- Denying access to funds where income performance clearly justifies withdrawal.
- Overriding an approved allocation ratio without documented and reasonable cause.

Any leader found to have abused the financial restriction framework shall be subject to disciplinary action including fines, suspension, and removal of financial supervisory authority. See Section 12.6 for penalties.

12.6 Penalties for Financial Misuse by Leaders

Where a leader is found to have intentionally withheld, delayed, manipulated, or misused participant funds:

- An administrative fine proportionate to the restricted amount shall be imposed.
- A minimum administrative fine of ₦100,000 shall apply.
- The leader shall be required to immediately return all withheld funds.
- Removal of financial supervisory authority may follow.
- Suspension or permanent removal from leadership may be imposed.
- Where financial harm results, restitution shall be ordered.

12.7 SkyTeam Does Not Claim Ownership of Participant Earnings

All funds earned by a participant are and remain the property of that participant. SkyTeam does not claim ownership of participant income. The financial allocation framework is a structured discipline system designed to build sustainable business habits. It is not a transfer of ownership and shall never be construed as such.

SECTION 13 – FINANCIAL SUPERVISION

13.1 Purpose of Financial Supervision

SkyTeam operates a structured financial supervision system to protect participants' earnings, ensure transparency in withdrawals, and promote disciplined financial management. Financial supervision applies only to funds earned within the SkyTeam business structure and administered through team-managed accounts. It does not extend to personal bank accounts or income streams unconnected to SkyTeam.

13.2 Withdrawal Processing Standards

All approved withdrawals must be processed within 24 to 48 hours of approval unless delayed by:

- Banking system technical failure.
- Regulatory or identity verification requirements.
- An ongoing fraud investigation.
- Force majeure or other circumstances beyond reasonable control.

Any delay beyond 48 hours without valid documented justification shall trigger the delay penalty provisions in Section 13.3.

13.3 Leader Fiduciary Obligations

Leaders managing team funds act in a fiduciary capacity. They must act honestly, protect member funds, avoid conflicts of interest, maintain accurate records, and process withdrawals promptly. Leaders must never use team funds for personal benefit, delay withdrawals for personal reasons, or mix team funds with personal accounts.

13.4 Delay Penalty

If a leader delays a legitimate withdrawal without lawful justification, a daily penalty of 3% of the withdrawal amount shall accrue from the day after the 48-hour deadline until payment is completed. This penalty is personal to the leader responsible and may not be transferred to the organisation.

13.5 Unauthorised Withdrawal to Personal Account

If a leader withdraws participant funds into their personal account without authorisation, the following consequences apply: an immediate fine of 5% to 10% of the withdrawn amount, an obligation to immediately repay the full amount, and suspension pending investigation. Repeated violations may result in permanent removal.

13.6 Transparency and Record-Keeping

Leaders managing funds must maintain transparent transaction records, provide logs upon request, retain digital evidence of all transfers, and keep withdrawal documentation. Failure to provide accurate records may be treated as a presumption of misconduct during investigation.

SECTION 14 – TEAM ACCOUNT STRUCTURE

All SkyTeam offices must maintain official team accounts separate from any personal accounts. Team funds must not be held in personal accounts under any circumstances. Official accounts must be clearly identified as team or business accounts, accessible only to authorised personnel, and subject to regular audit and reporting obligations.

SECTION 15 – ACCOUNT MANAGEMENT CONSENT

Participants consent to temporary oversight and guidance of payment portals including Payoneer, Raenest, Grey, and other approved platforms for the purpose of financial discipline, account verification, and structured earnings management. SkyTeam is not liable for third-party platform suspensions, frozen funds, external fraud, or policy changes by platform operators.

SECTION 16 – PRODUCT AND PV POLICY

16.1 Minimum PV Requirement

Each participant is required to maintain a minimum of 100 Personal Purchase Volume (PPV) per month to remain active within the NeoLife structure. The maximum recommended self-consumption PPV without supplemental product sales is 272 PPV.

16.2 Prohibited PV Behaviour

Product stocking is strictly prohibited. Members must not purchase NeoLife products solely for the purpose of meeting PV targets without genuine usage intent. Members must not borrow money to meet PV obligations. Leaders must not intimidate, coerce, or pressure members to purchase beyond their genuine needs.

16.3 Penalties

Violation of this policy by a leader shall result in a fine of ₦50,000, suspension, and potential termination. The integrity of the NeoLife business depends on genuine product usage, and SkyTeam takes violations of this policy seriously.

SECTION 17 – OFFICE STANDARDS

All SkyTeam offices must maintain the following minimum standards: a clean and professionally organised environment, visible SkyTeam branding, adequate seating and working surfaces, a whiteboard for training purposes, a screen or projector where resources permit, and clean and functional toilet facilities. Failure to maintain these standards may result in formal warning and, in persistent cases, suspension of office operations.

SECTION 18 – MANDATORY DAILY TRAINING

Training attendance is mandatory for all active participants. The minimum daily training schedule is as follows:

Training Module	Duration
NeoLife Fundamentals	30 – 60 minutes
Entrepreneurship and Business Development	30 – 60 minutes
Technical and Digital Skills	1 – 3 hours
Freelancing and Client Acquisition	30 – 60 minutes

Failure to attend training without approved excuse may result in formal warning, suspension, or in persistent cases, disciplinary action. Offices exist to deliver genuine value and education to members.

SECTION 19 ASSUMPTION OF RISK

The participant acknowledges that entrepreneurship, freelancing, and business development involve inherent risks.

By participating in the SkyTeam programme, the participant voluntarily assumes all risks associated with business activities and agrees that SkyTeam shall not be liable for any financial losses arising from such activities.

SECTION 20 CLASS ACTION WAIVER

Any dispute arising under this Agreement shall be resolved on an individual basis.

Participants agree that they shall not bring or participate in any class action, collective action, or representative lawsuit against SkyTeam.

SECTION 21 LIMITED LIABILITY

To the fullest extent permitted by law, the total liability of SkyTeam arising out of or relating to this Agreement shall not exceed the total amount of training fees or contributions paid by the participant during the preceding twelve (12) months.

SECTION 22 NON-DISPARAGEMENT

Participants agree not to make false, misleading, or defamatory statements about SkyTeam, its leadership, or its participants. This clause does not restrict lawful whistleblowing or legitimate complaints submitted through appropriate channels.

SECTION 23 NETWORK MARKETING COMPLIANCE

Participants engaging in network marketing activities do so as independent business operators.

SkyTeam does not guarantee recruitment success or network growth and shall not be responsible for participant marketing decisions.

SECTION 24 TERMINATION WITHOUT LIABILITY

SkyTeam reserves the right to suspend or terminate participation where a participant violates organisational policies or engages in conduct detrimental to the organisation. Such termination shall not give rise to any claim for compensation or damages against SkyTeam.

SECTION 25 INTELLECTUAL PROPERTY PROTECTION

All SkyTeam training materials, frameworks, systems, strategies, and proprietary knowledge constitute intellectual property of the organisation. Participants may not reproduce, sell, distribute, or commercially exploit such materials without written permission.

SECTION 26 NON-COMPETE (LIMITED VERSION)

Participants shall not establish a competing programme using SkyTeam's proprietary systems or training materials within twelve (12) months following termination.

SECTION 27 RELEASE OF LIABILITY

By participating in SkyTeam programmes, the participant releases SkyTeam, its founders, leaders, and affiliates from any claims arising from participation in training, mentorship, or business development activities except where such claims arise from proven gross negligence or fraud.

SECTION 28 DIGITAL PLATFORM DISCLAIMER

SkyTeam shall not be liable for interruptions, errors, or failures of internet services, software platforms, or third-party digital tools used during training.

SECTION 29 – EDUCATION POLICY

SkyTeam strongly supports formal education and does not encourage participants to abandon their academic programmes. Students participating in SkyTeam are required to attend school regularly, prepare adequately for examinations, and complete their academic education. Dropping out of school is not supported, endorsed, or encouraged by SkyTeam in any form. Leaders must not pressure participants to prioritise SkyTeam activities over critical academic responsibilities.

SECTION 30 – HARASSMENT, CONDUCT, AND DIGNITY POLICY

30.1 Zero Tolerance Policy

SkyTeam maintains an absolute zero-tolerance policy against all forms of harassment, intimidation, bullying, threats, coercion, verbal abuse, emotional manipulation, and retaliation. This policy applies to all relationships within SkyTeam — including leaders toward members, members toward members, and members toward leaders. No position of authority within SkyTeam grants any person the right to engage in abusive conduct.

30.2 Prohibition Against Leadership Abuse

Leaders are strictly prohibited from using their position of authority to intimidate, suppress, or control members. Leaders may not threaten withdrawal of mentorship without just cause, publicly humiliate members, create fear-based control environments, or retaliate against members who raise complaints. All support decisions must be based on documented policy and applied fairly.

30.3 Sexual Harassment — Zero Tolerance

SkyTeam strictly prohibits sexual harassment, inappropriate physical contact, unsolicited romantic advances, suggestive comments, and any form of coercion in exchange for mentorship or opportunity. Any abuse of leadership position for sexual influence constitutes gross misconduct and may be referred to law enforcement under the Violence Against Persons (Prohibition) Act (VAPP) 2015 or other applicable Nigerian legislation.

30.4 Financial Abuse as Harassment

The use of financial penalties as tools of intimidation is recognised as a form of harassment under these Terms. Leaders may not invent fines, impose undocumented punishments, withhold money as punishment, or create unofficial financial penalties. All fines must be documented, proportionate, and grounded in these Terms.

30.5 Disciplinary Fine Structure for Conduct Violations

Where misconduct is confirmed after internal investigation and due process:

- First offence: ~~₺~~50,000 fine.
- Second offence: ~~₺~~100,000 fine.
- Third offence: ~~₺~~150,000 fine.
- Persistent or repeated violations: immediate termination of membership or leadership status.

For serious violations such as sexual harassment, physical assault, or financial fraud, SkyTeam may bypass the graduated fine structure and proceed directly to suspension, termination, and/or referral to law enforcement.

SECTION 31 – RELATIONSHIP, DATING, AND PROFESSIONAL CONDUCT POLICY

31.1 Purpose

SkyTeam prioritises professionalism, business focus, and team stability. Romantic relationships within business structures can create conflicts of interest, favouritism, emotional disputes, and reputational damage. This policy is designed to minimise such risks while respecting the personal freedom of adult participants.

31.2 Disclosure Requirement

If two participants in the same SkyTeam structure intend to pursue a serious romantic relationship, both parties must inform their respective leaders in writing, declare whether they operate within the same reporting structure, and disclose any potential conflicts of interest. Failure to disclose may be treated as misconduct where business disruption results.

31.3 Power Imbalance Restrictions

Romantic relationships between a leader and their direct subordinate, a financial supervisor and supervised member, or a mentor and dependent trainee are strongly discouraged due to the inherent power imbalance. Where such a relationship exists, immediate disclosure is required, one party may be reassigned, and financial authority may be removed.

31.4 Office Professionalism

Members in a relationship must maintain professional conduct in all office spaces, avoid public displays of affection, avoid workplace emotional disputes, and avoid distracting behaviour that affects productivity.

31.5 Penalties for Violations

Each party involved in a relationship that causes workplace disruption, undisclosed power imbalance, or team instability may be fined ₦50,000 per confirmed violation. Repeated violations may result in suspension or termination.

SECTION 32 – CONFIDENTIALITY AND INTELLECTUAL PROPERTY

32.1 Ownership of Intellectual Property

All proprietary materials created, developed, or owned by SkyTeam remain the exclusive intellectual property of SKYSUCCESS1 BY SKYTEAM1. This includes training videos, audio recordings, PDF materials, templates, scripts, marketing strategies, internal systems, business procedures, automation frameworks, mentorship structures, client response templates, freelance optimisation systems, and operational models. Access to these materials does not transfer ownership. Members receive a limited, non-transferable licence for internal use only.

32.2 Prohibition on Distribution and Reproduction

Members shall not copy training materials for resale, share materials with non-members, upload materials online, record internal sessions for public distribution, sell access to SkyTeam systems, or create derivative courses based on proprietary structures. Unauthorised distribution constitutes intellectual property infringement under Nigerian copyright law.

32.3 Confidential Business Information

Members must not disclose SkyTeam's business procedures, financial structures, internal disputes, commission arrangements, operational strategies, or expansion plans to competitors, social media platforms, external communities, or any person outside the organisation without written authorisation.

32.4 Non-Disparagement

Members shall not publish false statements about SkyTeam, defame leadership, or maliciously attack the organisation's reputation publicly. Internal constructive complaints are always permitted. Malicious public defamation may result in civil legal action including claims for damages under Nigerian tort law.

32.5 Breach Consequences

Breach of this section may result in immediate termination, injunctive relief, civil litigation, and financial damages including an administrative penalty of not less than ₦300,000 where actual damages cannot be precisely calculated.

32.6 Survival of Confidentiality Obligations

All confidentiality and intellectual property obligations survive termination, resignation, or expulsion for a period of five (5) years from the date of exit, or indefinitely for materials protected under Nigerian

copyright law.

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SECTION 33 – NON-CIRCUMVENTION

33.1 Prohibited Conduct

During active membership, participants may not replicate SkyTeam's proprietary structure independently, create competing mentorship programmes using SkyTeam systems, divert members to alternative competing structures, or use internal operational frameworks to build rival organisations.

33.2 Skills vs. Systems

Nothing in this section prevents a participant from using general digital skills learned during their time with SkyTeam — including freelancing, digital marketing, AI tools, or web development skills — to pursue independent income. The restriction applies only to proprietary SkyTeam systems, structures, and methodologies.

33.3 Consequences

Participants who circumvent SkyTeam's structure during their active cycle may face revocation of sponsorship benefits, full reimbursement enforcement, civil damages for structural harm, and termination of membership.

SECTION 34 – HEALTH, SICKNESS, AND DEATH POLICY

34.1 Purpose and Commitment

SkyTeam recognises that participants are human beings whose health, wellbeing, and life circumstances must be respected at all times. This section establishes the organisation's framework for supporting participants who face serious illness, medical emergencies, or bereavement, and sets out the responsibilities of both SkyTeam and participants in managing health-related disruptions to participation.

34.2 Mandatory Health Disclosure

All participants are strongly encouraged to disclose any pre-existing medical condition, chronic illness, or disability that may materially affect their ability to participate fully in the SkyTeam programme. This disclosure is made in the participant's own interest to ensure that appropriate accommodations can be arranged.

Health disclosure shall be made through the SkyTeam Health Disclosure Form, which is available on the SkyTeam website and forms part of the digital onboarding process at the time of signing. The Health Disclosure Form requires the participant to:

- Declare any known medical condition that may affect participation.
- Provide emergency contact details (next of kin or trusted guardian).
- Indicate any medication or support requirements that the organisation should be aware of.
- Consent to their emergency contact being notified in the event of a medical emergency on SkyTeam premises.

34.3 Confidentiality of Health Information

Health information disclosed by a participant shall be treated as strictly confidential. SkyTeam undertakes to:

- Store health disclosure information securely and not disclose it to other participants without the participant's consent.
- Access health information only for the purpose of providing appropriate accommodation or responding to a medical emergency.
- Not use health information as a basis for discriminatory treatment, punishment, or disadvantage.

This commitment to confidentiality is consistent with the participant's rights under applicable Nigerian privacy and data protection principles, including the Nigeria Data Protection Regulation (NDPR).

34.4 Temporary Suspension for Illness

A participant who experiences a serious illness, medical emergency, or significant health disruption during their commitment cycle may apply for a Temporary Health Suspension. During a Temporary Health Suspension:

- The participant's active commitment cycle is paused.
- The period of suspension shall not count toward the active months calculation for reimbursement purposes.
- The participant retains their standing within SkyTeam and is not required to pay reimbursement during the suspension period.
- The commitment cycle recommences from the point of suspension when the participant is cleared to return.

Application for a Temporary Health Suspension must be:

Submitted in writing to the participant's Leader and to the SkyTeam Review Committee.

Accompanied by a valid medical certificate from a licensed medical professional confirming the nature and expected duration of the condition.

Submitted as promptly as circumstances allow.

34.5 Extended Illness and Exit

Where a participant's illness extends beyond six (6) consecutive months and return to active participation is not medically feasible, the participant may formally exit the programme. In such cases, the SkyTeam Review Committee shall review the reimbursement obligation and may, at its discretion:

- Grant a full waiver of all reimbursement obligations.
- Grant a partial reduction of the reimbursement obligation proportionate to the duration of genuine active participation.
- Offer a structured and compassionate repayment arrangement where some obligation is maintained.

The committee shall apply a principle of compassion and fairness in its assessment, giving full weight to the involuntary nature of the exit.

34.6 Death of a Participant

In the tragic event of the death of a participant during an active commitment cycle, the following provisions apply automatically and without any requirement for application:

DEATH WAIVER PROVISION:

All reimbursement obligations are fully and automatically waived upon the verified death of the participant.

No debt of any kind shall be passed to, claimed from, or enforced against the participant's family, next of kin, spouse, children, or estate.

SkyTeam shall issue a formal written waiver to the next of kin within 14 days of notification of death.

SkyTeam expresses its sincere condolences to all families affected by bereavement.

SkyTeam-owned equipment or assets held by the deceased shall be returned by the next of kin at their convenience, and SkyTeam shall handle this process with full dignity and sensitivity.

34.7 Notification Obligation

In the event of a medical emergency, hospitalisation, or death of a participant, the participant's emergency contact or next of kin is requested to notify SkyTeam leadership as soon as reasonably possible. SkyTeam shall maintain strict confidentiality regarding all such notifications and shall respond with care and appropriate support.

34.8 Mental Health

SkyTeam recognises that mental health conditions are legitimate medical conditions deserving the same respect and accommodation as physical illnesses. Participants experiencing mental health challenges are encouraged to disclose this through the Health Disclosure Form or in confidence to their Leader. Mental health-related disruptions to participation shall be treated with the same compassion and procedural fairness as physical health conditions.

34.9 SkyTeam's General Health Responsibilities

SkyTeam commits to maintaining its office spaces as safe physical environments, not pressuring any participant to continue participation where their health is at risk, taking all reasonable steps to protect

participant wellbeing on SkyTeam premises, and responding promptly and appropriately to any medical emergency that occurs within its facilities.

SECTION 35 – MINOR PROTECTION POLICY

35.1 Purpose

SkyTeam is committed to the protection of minors and the upholding of all applicable Nigerian laws and regulations relating to the rights and welfare of young persons. This section establishes SkyTeam's policy regarding the participation of persons under the age of 18 and the safeguards that govern their involvement.

35.2 Age Classification for Participation

For the purposes of these Terms and SkyTeam's participation structure, age classifications are as follows:

Age Group	Category	Participation Status
18 years and above	Legal adult	Full participation. Signs independently.
16 – 17 years	Minor — near adult	Permitted with verified parental/guardian consent and co-signature.
Under 16 years	Minor — child	NOT ACCEPTED under any circumstances.

35.3 Requirements for Participation by Minors (Ages 16–17)

A person aged between 16 and 17 years may participate in SkyTeam subject to strict compliance with all of the following conditions:

A parent or legal guardian must provide written consent specifically acknowledging the nature of SkyTeam, the financial obligations contained in these Terms, and the commitment period involved.

The parent or legal guardian must co-sign this Terms of Service document. Their co-signature binds them as a guarantor of the minor's obligations for the duration of the minor's participation.

The parent or legal guardian must provide valid proof of identity and their relationship to the minor.

The minor must provide verified proof of age (birth certificate, national identification, or equivalent document).

The minor's participation must not conflict with their academic obligations, school timetable, or legal restrictions on working hours for young persons under Nigerian law.

The parent or legal guardian must be contactable at all times and must be the primary notification contact for any matter involving the minor within SkyTeam.

35.4 Financial Obligations of Minors

Where a minor incurs reimbursement or financial obligations under these Terms, primary liability shall rest with the co-signing parent or legal guardian. The minor themselves shall not be personally pursued for financial obligations until they reach the age of majority (18 years), at which point obligations may transfer to them directly.

35.5 Strict Prohibition on Accepting Under-16s

Under no circumstances shall SkyTeam knowingly admit, onboard, or accept a person under the age of 16 into any programme, training, or office environment. Any leader or representative who knowingly admits a person under the age of 16 shall face immediate disciplinary action including suspension and potential termination. SkyTeam shall report any situation involving a child under 16 being placed in its care without lawful guardian supervision to the appropriate authorities.

35.6 False Declaration of Age

If a participant knowingly provides false information about their age in order to gain admission to SkyTeam:

- Their participation shall be immediately terminated upon discovery.
- No reimbursement shall be owed to SkyTeam in respect of a minor who falsely declared their age.
- Any leader who was deceived by the false declaration shall bear no personal liability.
- SkyTeam reserves the right to involve appropriate child protection authorities where a minor has been placed in circumstances of risk as a result of false declaration.

35.7 Safeguarding Commitment

SkyTeam is committed to the safeguarding and protection of all young persons within its environment. All leaders and members are expected to:

- Report any concern about the welfare of a minor participant to senior leadership immediately.

- Never engage in any conduct toward a minor that could be characterised as exploitative, abusive, or inappropriate.
- Maintain professional boundaries with all minor participants at all times.

Violations of safeguarding obligations may be referred to the National Agency for the Prohibition of Trafficking in Persons (NAPTIP), the police, or other relevant authorities under Nigerian law.

SECTION 36 – RESULTS DISCLAIMER

36.1 No Guarantee of Results

IMPORTANT DISCLAIMER — READ CAREFULLY:

SkyTeam does not guarantee any specific level of income, business success, freelancing earnings, NeoLife rank, or financial outcome for any participant.

Results achieved within the SkyTeam structure vary significantly between individuals and depend entirely on each participant's own effort, skill, commitment, consistency, and personal business decisions.

Past results achieved by any member, leader, or representative of SkyTeam do not guarantee or imply that any other participant will achieve the same or similar results.

36.2 Individual Effort and Responsibility

SkyTeam provides training, mentorship, infrastructure, and a structured support system. However, business outcomes are the direct result of each participant's individual effort, quality of work, client relationships, market conditions, and personal dedication. SkyTeam shall not be held liable for any participant's failure to achieve expected income or business growth, provided that promised training and support have been delivered in good faith.

36.3 Not Financial Advice

Nothing contained in these Terms, in any SkyTeam training session, in any leader's communication, or in any SkyTeam promotional material constitutes financial advice, investment advice, or a guarantee of income. Participants who make financial decisions based on their own expectations of future earnings do so entirely at their own risk. SkyTeam strongly encourages all participants to make independent financial decisions and, where appropriate, to seek independent financial advice.

36.4 No Liability for Market or Platform Changes

SkyTeam shall not be liable for changes in market conditions, platform policies, NeoLife compensation plan adjustments, freelancing platform algorithm changes, currency fluctuations,

economic conditions, or any external factor beyond the organisation's control that may affect a participant's business outcomes.

36.5 Acknowledgment by Participant

By signing or accepting these Terms, the participant acknowledges that:

- They have not been promised any guaranteed income or specific financial results.
- They understand that income generation requires personal effort and consistency.
- They are joining SkyTeam voluntarily based on the value of the training structure, not on promises of guaranteed wealth.
- They accept full personal responsibility for their business performance within the structure.

SECTION 37 – SURVIVAL OF OBLIGATIONS AND POST-TERMINATION ENFORCEMENT

The following obligations survive termination, resignation, suspension, or expulsion from SkyTeam and remain fully enforceable:

- All financial repayment obligations, reimbursement debts, and confirmed fines.
- Confidentiality and non-disclosure obligations (5 years from exit date, or indefinitely for proprietary materials).
- Intellectual property protections and non-circumvention obligations.
- Non-disparagement obligations.
- Rights of recovery, civil enforcement, and legal action retained by SkyTeam.

Exit from SkyTeam — whether voluntary, involuntary, or by death — does not automatically extinguish financial liabilities, except where a formal waiver has been granted or where death provides automatic waiver under Section 34.6. SkyTeam retains the right to pursue civil recovery, obtain court judgments, and enforce obligations through Nigerian courts after a participant's exit.

SECTION 38 – DISCIPLINE AND ENFORCEMENT FRAMEWORK

38.1 Authority to Discipline

SkyTeam reserves the right to impose disciplinary measures for violations of these Terms, financial management rules, conduct policies, confidentiality obligations, or any authorised internal directive. Discipline is intended to protect organisational integrity, maintain fairness, and prevent misconduct.

38.2 Types of Disciplinary Action

Depending on the severity of the violation, SkyTeam may impose one or more of the following: verbal warning, written warning, monetary fine, restitution or reimbursement, temporary suspension, removal from leadership, revocation of financial management authority, termination of membership, office closure for systematic misconduct, civil legal action, or criminal referral where applicable.

38.3 Progressive Discipline

Where appropriate, discipline shall follow an escalating structure: warning, then fine, then suspension, then termination. However, SkyTeam reserves the right to bypass progressive discipline in cases of fraud, financial misconduct, sexual harassment, intellectual property theft, or criminal conduct.

38.4 Due Process

Before major disciplinary action, the accused shall have an opportunity to present their explanation and any evidence. SkyTeam shall conduct an internal review in good faith. Emergency suspension may occur pending investigation where immediate risk exists.

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SECTION 39 – DISPUTE RESOLUTION

All disputes arising from or relating to these Terms shall be resolved through the following steps in sequence:

Internal Resolution: The parties shall first attempt to resolve the dispute through direct internal discussion within SkyTeam's leadership structure.

Mediation: Where internal resolution fails, the parties shall submit to formal mediation conducted in Nigeria by an agreed neutral mediator.

Litigation: Where mediation fails or is refused, either party may institute court proceedings before a court of competent jurisdiction in Nigeria.

Nothing in this section prevents a participant from seeking urgent injunctive or emergency relief from a Nigerian court at any time.

SECTION 40 – LEGAL COSTS

Where SkyTeam is required to take legal action to recover any outstanding debt, fine, reimbursement obligation, or enforce any provision of these Terms, the participant agrees to bear all reasonable costs of such enforcement, including legal fees, court filing costs, and recovery expenses, in addition to the principal debt.

SECTION 41 – SEVERABILITY

If any provision of these Terms is found to be invalid, unenforceable, or contrary to Nigerian law by a court of competent jurisdiction, that provision shall be severed from the remainder of the Agreement. The remaining provisions shall continue in full force and effect and shall not be affected by the severance.

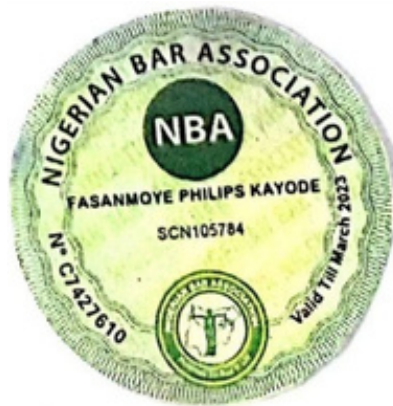
SECTION 42 – ENTIRE AGREEMENT

These Terms of Service, together with any supplementary documents, internal policies, and addenda issued by SkyTeam from time to time, constitute the entire agreement between the participant and SKYSUCCESS1 BY SKYTEAM1. This Agreement supersedes and replaces all prior verbal discussions, representations, assurances, and informal arrangements. Verbal agreements not recorded in this document are not binding on SkyTeam.

SECTION 43 – GOVERNING LAW

These Terms of Service are governed by, and shall be interpreted in accordance with, the laws of the Federal Republic of Nigeria, including but not limited to:

- The Constitution of the Federal Republic of Nigeria, 1999 (as amended).
- The Labour Act, Cap L1, Laws of the Federation of Nigeria, 2004.
- The Companies and Allied Matters Act (CAMA) 2020.
- The Cybercrimes (Prohibition, Prevention, etc.) Act 2015.
- The Violence Against Persons (Prohibition) Act (VAPP) 2015.
- The Nigeria Data Protection Regulation (NDPR) 2019.
- The Child Rights Act 2003.
- All other applicable federal and state legislation of Nigeria.



SECTION 44 – PARTICIPANT DECLARATION AND SIGNATURE

44.1 Participant Declaration

By signing below, I declare and confirm the following:

I have read and fully understood the contents of this Terms of Service document.

I understand the financial commitment and the 36-month service cycle structure.

I understand that early exit may result in a reimbursement obligation calculated at ~~N~~60,000 per active month.

I understand that all reimbursement obligations are waived in the event of my death.

I confirm that I am 18 years of age or older, OR that I am between 16 and 17 years of age and that my parent or legal guardian has co-signed this document.

I understand that SkyTeam does not guarantee any income or business results, and that outcomes depend entirely on my own effort and commitment.

I enter this agreement voluntarily, without coercion, and with full understanding of my rights and obligations.

I confirm that the information I have provided to SkyTeam, including my age and health disclosures, is true and accurate.

PARTICIPANT INFORMATION

Full Legal Name: _____

Date of Birth: _____

Phone Number: _____

Email Address: _____

Home Address: _____

Next of Kin Name: _____

Next of Kin Phone: _____

Participant Signature: _____ Date: _____

SKYTEAM REPRESENTATIVE

Representative Name: _____

Designation / Role: _____

Representative Signature: _____ Date: _____

PARENTAL / GUARDIAN CO-SIGNATURE (Required for Ages 16–17 Only)

Guardian Full Name: _____

Relationship to Minor: _____

Guardian Phone: _____

Guardian Signature: _____ Date: _____

I, the undersigned parent or guardian, confirm that I have read and understood these Terms of Service and consent to the above-named minor's participation in SkyTeam under the conditions set out herein. I accept co-liability for any financial obligations arising from the minor's participation.

SKYSUCCESS1 BY SKYTEAM1 | RC-3755339 | Registered in Nigeria | Date of Registration: 15 September 2022 | Status: ACTIVE

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