

GENERAL TERMS AND CONDITIONS

IN FORCE AT September 15, 2018

1. Purpose

The purpose of these general terms and conditions of sale (TCS) is to define the conditions in which the Organiser offers tickets for sale for its events among them being the PARIS FINTECH FORUM. Here after "the "**Event**" will describe any event organized by the Organiser and subject to those TCS.

These TCS apply to any participation of an individual (here after "**The Attendee**" or "**You**" or "**your**") as a participant in this event.

The agreement is between The Organiser (here after "The Organiser" or "us" or "we") and the person who completes the relevant Event online registration form ("you" or "your" or "the attendee" or "the attendees").

These Terms govern your online registration, attendance at and/or participation at an Event. By registering for the Event you agree that you have read and accepted these Terms and agree to be legally bound by them. If you do not wish to be bound by these Terms, please do not register, attend or participate in the Event.

If you are registering on behalf of another person it is your obligation to make sure that the person attending is aware of these Terms and accepts them. By completing and submitting the registration form you are representing and warranting that you have made the person attending aware of these Terms and that they have accepted these Terms.

These Terms include and incorporate by reference our privacy policy, which explains the types of information collected, stored, shared and processed in connection with the relevant Event, how and why we use such information, who we share it with and your legal rights.

These Terms also include and incorporate by reference the 'Terms and conditions – website and app' to the extent including you through our website or app or complete registration and purchase of a ticket for attendance at an Event or apply to be a speaker or a partner.

The TCS are accessible at all time on the website of each of our event ([for](#) the Paris Fintech Forum it is on www.parisfintechforum.com) and on simple request to the Organiser.

These Terms apply to you from the date of publishing and until these Terms are superseded by a new version. The Organiser reserves the right to modify these TCS at any time, it being understood that the version of the TCS applicable in case of a claim or litigation will be the one effective at the date of purchase of the entry ticket if applicable the date of publication otherwise.

The Organiser and the Attendee are hereinafter collectively referred to as "**the Entities**".

2. Description of the Organiser

ALTEIR EVENT organises conferences and professional trade fairs.

Registered office: 10 rue de Penthièvre – 75008 Paris, France

Share capital: €10,000

Legal representative: Laurent NIZRI

Registered with the Paris Registry of Trade and Companies under number: 820 591 295

VAT number:

*ALTEIR EVENT is among other events the organiser of the Paris Fintech Forum Event (the "**Organiser**") . To avoid any misunderstanding it is hereby stated that the Paris Fintech Forum is an event held and organized by Altéir Event, the website to get information and to register to the event is www.parisfintechforum.com (the "Event Website" here after), and those TCS apply to the paris Fintech Forum as to any other Event organised by Altéir Event.*

Contact:

- **For any question related to your tickets and registration please write an email to tickets@parisfintechforum.com**
- **If you have any other questions, concerns or complaints please contact us on contact@parisfintechforum.com**

3. Purchase of tickets on the Evet Website

To participate in one of our Events such as the Paris Fintech Forum 2019, the Attendee must purchase his ticket directly on the Event Website within the "Tickets" section.

The Attendee can order as many tickets as the platform will allow, depending on the available quotas, and the type of the ticket asked for.

The Attendee undertakes to pay the Organiser the amount corresponding to the ticket price and the category chosen when he confirms his order via the website.

Once a successful ticket transaction has been completed, tickets are delivered in electronic soft-copy via email to the email address nominated by the Attendee. The ticket acts as a receipt and an invoice will be sent automatically by email to the buyer indicated in the process after full payment.

In any case the tickets remain our property and is a personal revocable license, which may be withdrawn, and admission to an event may be refused at any time upon a refund of the amount paid by the Attendee for the registration.

4. Tickets categories & Rights attached to the tickets

a. Tickets categories

Several categories of tickets may be proposed at a time on the website. As an example, we do offer special prices for fintech startups or media that come with strict eligibility rules. All details will always be stated clearly on the Event Website.

It is up to the Attendee to choose a ticket corresponding to his category and his situation. If an Attendee has purchased a ticket that does not correspond to his category, he won't benefit from any of the rights attached to the ticket, and in particular will not be able to access the Event, without being able to claim a refund of the ticket in question.

Also, in the event of a fraudulent use of promotional codes, the Organiser can automatically cancel the registration. In this case, the Attendee accepts that the Organiser could withhold a financial compensation of €50, including tax, as management fees on the refund of the ticket price. The Attendee will be informed by email to the address provided at the time of registration. This procedure may be performed until 2 days before the Event date.

b. Name transfers, refunds

As a general rule tickets are nominative and They can't be transferred to a third party unless an exception is granted by the Organiser to a specific person or to a specific category of tickets. To avoid any misunderstanding that means that we do not accept ticket name changes even if for whatever reason the owner of a ticket may not be able to access the conference. This is the case for most category of tickets, including the individual free tickets for media and speakers and the tickets supplied to the partners in relation with their sponsorship packages.

As an exception to the above stated rule, some tickets may explicitly be sold with a clear indication that a name transfer will be possible and of the date until which this flexibility will be granted (the limit date). The owner of such tickets will have the right to ask for a transfer of its ticket to a third party until the limit date.

To use that right the attendee will have to send before the limit date an email to the address tickets@parisfintechforum.com with in attachment the electronic ticket he received and all the information regarding the new owner of the ticket. We will then void the original ticket at buying time and send him a code to be used in less than 5 working days to give to the new owner for him to register by himself on our platform instead of the original ticket owner. Failure to follow any part of that procedure may result in the impossibility to use that transferability right by the attendee.

Tickets are non-refundable in all cases. If as an exception the Organizer accepts to refund a ticket, you acknowledge that all refunds are subject to a deduction of 50 € transaction fee.

c. Access to conference rooms

Inside a specific Event, interventions will take place within several rooms in the Venue, and locations of those conferences will be fixed by the Organiser. It is specified that the Organiser does not guarantee access to the conference rooms, as they have maximum capacities. Only access to the Event is guaranteed; depending on the number of visitors, some areas may be full at one point.

5. Ticket prices and payment of the order

Ticket prices are displayed on the Event Website. Ticket prices for an Event are correct at the time of publication. We reserve the right to change the ticket prices at any time but any changes will not affect tickets that have already been purchased. A valid ticket entitles you to entry to the relevant Event as an Attendee, but does not include any requirements associated with travel to or from the Event or any accommodation costs incurred, and we shall have no liability for such costs or expenses

Prices are shown including tax, it being noted that the VAT rate applied is the French VAT rate of 20%. To comply with European and French regulations on VAT applicable to events, this VAT will always be billed when you buy a ticket on our platform, wherever in the world you are situated and whatever your status is.

The price may vary depending on, among other criteria:

- The ticket categories: general, media, fintech, Diamond, etc...;
- The date of the order, especially according to usual Early Bird discounts limited in time and quantity,
- The days the Attendee chooses to participate, (all days of the Event or part of them), if the Organiser decides to sell tickets that are valid for only part of the Event;
- Any promotions and partnerships with media and/or associations and/or businesses allowing the Attendee to benefit from specific discounts.

We are not obligated to offer any discounts for a particular Event and reserve the right to change or withdraw a discount offer at any time in our sole discretion.

The Attendee must first accept his order by clicking on the "*accept*" button. He will then have access to a summary of his order, including the category chosen and the corresponding price, including any discounts related to the use of a reduction coupon. In case of error in the choice of category, the Attendee will be able to correct this error by returning to the order page.

Once the Attendee has clicked on the tab "*confirm my order*" after having received the order summary, the contract of sale will be definitively concluded and the order will be firm and final.

Therefore, upon confirmation of the order, the Attendee undertakes to pay the price corresponding to the ticket using the means of payment selected.

Payment of tickets is made exclusively by:

- Credit cards such as Visa, Eurocard, Mastercard, Cartes Bancaires and American Express;
- Bank transfer to the account indicated at the time of payment.

No ticket can be returned, or exchanged, even in case of loss or theft. In case of rejection of the payment or non-payment by transfer within ten (10) business days, the sale may be cancelled at any time by the Organizer.

6. Organiser's obligations

a. Tickets

The Organiser shall issue the entry ticket upon validation of the order and of the payment.

Once the order has been validated and the payment recorded, an order confirmation will be sent to the Attendee by email including the entry ticket in the body of the message or as an attachment. Each ticket has a unique barcode that allows the Attendee to access the site of the Event. The Attendee can therefore access, subject to the availability of places in the spaces concerned, all public sessions proposed by the Organiser (outside of any private sessions organised by partners), visit the exhibition during opening hours, and benefit from the catering services proposed within the exhibition hall.

For practical reasons, from the day of the subscription and until the Event itself, the Attendee may receive by email various information on the Event and, possibly, a reissue of his ticket.

In accordance with Article L 121-21-18 of the French Consumer Code, the sale of tickets is not subject to the application of the right of withdrawal. Accordingly, tickets can neither be returned nor exchanged.

b. Event content

We try to make sure that the Event programs, speakers, topics and venues are correct at the time of publishing, circumstances beyond our control may necessitate substitutions, alterations, postponements, or cancellations to the content, format, themes, name, performers, hosts, moderators, venue, or timing of an Event.

We will endeavour to notify you as soon as reasonably practicable of any substitutions, postponements, or changes by posting the updated information on the Event Website.

7. Admittance to the Events

a. Id checks

The Organiser grants entry to Attendees with a ticket. An ID card will also be requested at each entrance, and a nominative business card may be also asked. If the information does not match the

registration information (first & last names and any information related to a specific ticket category), the Organiser reserves the right to refuse entry to the Attendee, without him being able to claim any refund.

b. Wristbands and lanyards

For security and identification reasons, we require all delegates to:

- display around their neck the official Event lanyard containing their badge; and
- display on their wrist the official Event wristband; and
- carry photo identification and display it at all times on request.

If you lose one of those during the event you will have to go to the customer service help desk at the Event venue and ask for new ones. The Organizer may decide at any time that you will have to pay admin fees for replacement. You will then find details of the cost of replacing lost or damaged wristbands for an Event on the Event website in the FAQ section. The cost of replacing lost or damaged wristbands is correct at the time of publication and is subject to change.

c. Badge scanning

By attending to the event your profile is automatically added to the Event App and will be discoverable and visible in the app to other Event delegates. By using badge scanning you agree to the website terms and conditions and our privacy policy.

To safeguard your privacy we chose not to give many personal details in the app, so by default none of your contact details (email, phone) will be accessible to other attendees. If you want to share it you will have to activate such option in the app.

Nevertheless, if you accept that an exhibitor scans your badge with a badge scanner, your contact details will then be transferred to that exhibitor as if you would have given your business card (first name, name, email and phone)

d. Attendee participation and behaviour

You are responsible for advising us at the time of making your booking regarding any special access requirements you require at the Event.

During the Event, you shall conduct yourself in an orderly manner and shall not act in any manner which causes offence, annoyance or inconvenience to other Attendees. Attendees, unless being part

of a partner team and acting on the partner space (stand, room, ...) shall not promote, advertise or solicit for business in a manner which, in our sole discretion, is deemed unacceptable. We reserve the right to remove from the Venue any attendee who we consider in our reasonable opinion contravenes applicable laws or regulations or our policies and procedures or those of the Venue, is likely to cause offence or annoyance or is otherwise inappropriate or does not comply with these terms.

We, in our sole discretion, and without any liability or obligation to refund, reserve the right to refuse admittance to or to eject from the Event anyone that we determine:

- is behaving in a manner that could disrupt, hinder or cause a nuisance to the Event or to the enjoyment of any other person or partner at the Event;
- represents a security or health & safety risk to the Event or to any person or partner; and/or fails to comply with, or is likely to fail to comply with, these Terms.

You agree to comply with all applicable laws in connection with your attendance or participation at one of our Events and to follow the rules and security instructions given on site during the event.

8. Cancellation

The Attendee is informed that he won't be able to request a refund of his ticket in case of cancellation of the Event due to circumstances beyond the control of the Organiser, such as a force majeure event or cancellation request issued by the Prefecture or any other public authority, or due to the cancellation of the provision of the premises.

In the unlikely event of postponement or cancellation of an Event for any other reason, our total aggregate liability to you is limited to the refund of paid fees that remain after credit card and payment processing fees have been incurred and deducted, and we will not be liable to you for any expenditure, damage or loss incurred by you as a result of the cancellation or postponement.

9. Attendees' Personal Data

The Organiser collects a certain amount of personal data from Attendees at the time of the order to process their order and issue the entry ticket.

We take very seriously your privacy and we will never transfer nor sale your details to any third party without your explicit authorization at the time of doing. As an example of that policy we never give attendees detailed list to our sponsors, nor do we sale our attendees list to anyone, nor do we publish the detailed attendee list on any medium.

Nevertheless we do publish semi anonymized information (company/title) and in some specific cases we do transfer your data to a partner if you ask for it, like in the below cases (non exhaustive list):

- If you let a partner scan your badge,
- If you accept to share your contact details in the event app,
- If you fill a form to participate to a partner side event and check the authorization question to transfer to the partner your data

Please refer to our Privacy Policy which explains the types of information collected, stored, shared and processed in connection with the relevant Conference, how and why we use such information, who we share it with and your legal rights

Attendees whose personal data has been communicated to the Organiser at the time of the order are informed of their rights when the order is made. They have a right to access their personal data which they can operate by writing to the Organiser at the following address: Altéir Event, 10 rue de Penthièvre - 75008 Paris, France.

10. Photography, audio & Video recording, image rights

Any use of photographic, audio, video or other recording equipment at a Conference is strictly prohibited, unless it is approved by us in writing in advance. If you do take pictures or videos during the event without our authorization, we may ask you anytime to destroy them and not to use them. We may if necessary go in court to obtain reparations.

By attending the Event you acknowledge and agree that the Event (or any part of it) may be photographed or recorded by us or our partners. You agree to permit us, or any third party licensed by us, to use, distribute, broadcast, or otherwise globally disseminate your likeness, name, voice and words for a period of thirty six (36) months after the closing date of the Event in television, radio, film, newspapers, magazines and other media now available and hereafter developed, both before, during and any time after the Event, and in any form, without any further approval from you or any payment to you. This grant includes, but is not limited to, the right to edit the media, the right to use the media (alone or together with other information), and the right to allow others to use or distribute the media.

11. Intellectual Property

The Event brings together corporate sponsors and speakers who come to present their innovations. Within this framework, trademarks and logos will be displayed and presentation and speeches disclosed on stage. Attendees are prohibited from reproducing, imitating or publishing by any ways the trademarks, logos of sponsors and speakers and any of the speeches and presentation made on stage, without the specific written permission of the Organiser or owner of the trademark and/or logo and/or presentation.

12. Insurance

You are responsible for arranging your own appropriate insurance cover in connection with your attendance or exhibition at an Event. We and our related companies will not be liable for any injury or damage to any person or to any real or personal property howsoever caused (except for death or personal injury as a result of our negligence or for any other type of liability that cannot by law be excluded or limited).

The Organiser acknowledges that it has taken out professional civil liability insurance to cover the risks of any damage that may occur during the Event.

The Attendee nevertheless undertakes to comply with the health and safety requirements that will be displayed on the Event site.

13. Limitation of Liability

You acknowledge and agree that views expressed by speakers at or in connection with an Event we organise are their own and we do not accept any responsibility or liability for any advice given or views expressed during or in connection with an Event.

Materials shared or distributed at or in connection with an event are intended for information purposes only and should not be relied upon by you or others. We and our related companies do not provide any guarantees, conditions or warranties that the materials are complete or accurate and do not accept any responsibility or liability for reliance by you or any person on any aspect of the Event and/or any information provided at the Event.

To the fullest extent allowed by applicable law:

- we and our related companies shall not be liable to you whether in contract, tort (including for negligence), misrepresentation, restitution or otherwise for any loss of profits; loss of agreements or contracts; loss of sales or business; loss of anticipated savings; loss of income; loss of opportunity; loss of or damage to goodwill; loss of use or corruption of software, data or information; and/or similar losses or pure economic loss, or for any indirect or consequential loss, costs, damages, charges or expenses however arising under or in connection with the performance or contemplated performance of the Terms, even if we had been advised of the possibility of same in advance; and
- subject to the above paragraph, our total aggregate liability in contract, tort (including negligence), misrepresentation, restitution or otherwise, arising under or in connection with the performance or contemplated performance of the Terms is limited to the total amount paid by you to us for your ticket to attend the Event.
- Nothing in these Terms purports to exclude or limit liability for any fraudulent statement or act or in respect of any liability that cannot be excluded or limited under applicable law.

14. Language and applicable law

The TCS are governed by French law.

Organizing only international events, the TCS are written in English only.