

GENERAL TERMS AND CONDITIONS

IN FORCE AT February 01, 2021

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 physical and digital events among them being the PARIS FINTECH FORUM in its new hybrid version mixing several formats mainly (but not only) broadcasted live from Paris all across 2021 and also called Paris Fintech Forum Communities. 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These Terms apply to you from the date of publishing and until these Terms are superseded by a new version.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: FR 33 820 591 295

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.

ALTEIR EVENT, is organizing in 2021 a series of physical and / or digital events under the brand "Paris Fintech Forum" and its possible variations (Paris Fintech Forum Communities, PFF, PFF Communities, PFFC, etc.). This series of events planned for 2021 will hereinafter be referred to as "the Paris Fintech Forum 2021 Event" or the "Event".

This innovative format, and very different from previous editions, organized under this brand, has been implemented in order to take into account the exceptional health context linked to the Covid19 pandemic and its various impacts around the world. Consequently, the parties are fully aware of the difficulties of implementing such a project in this exceptional period and agree on the points below as fundamental to the partnership.

- no specific target for participation in the various events has been set,
- it is agreed that any form of in person/physical events provided for in the Event could ultimately be implemented in a 100% digital version if the current conditions do not allow implementation under correct conditions in physical mode,
- The program of the various activities related to the Event will be flexible in essence and may be modified until the last moment (including cancellation and/or postponement of sessions),
- The tools and platforms used may need to evolve over time during the year 2021 to adapt to the needs of the project and to operational feedback

The purposes of the event are

- To promote and showcase international innovation in digital finance in general and Fintech in particular. The term "Fintech" includes finance and technology for businesses which use new technologies to rethink financial and banking services,
- Enable networking among the main actors of digital finance & Fintech ecosystems
- Leverage and promote cooperation between the different actors

The **2021 Paris Fintech Forum** is also the occasion to discuss regulatory and industry-specific developments impacting development of this industry in Europe and worldwide, and to promote and facilitate exchanges between large corporate groups and innovative start-ups in this field.

During the Event, participating companies will present their innovations and discuss the fundamental issues that drive this “ecosystem”.

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 Event Website

To participate in one of our Events such as the Paris Fintech Forum, 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

4.1. 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.

Therefore, in the event of an incorrect choice of ticket category or of a fraudulent use of promotional codes, the Organiser can cancel the registration without notice. In this case, the Attendee accepts that the Organiser could withhold a financial compensation of €300, including tax, as management fees on the refund of the ticket price. If the ticket price paid by the Attendee is lower than those fees, no refund will be made. 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 date of the last session being part of an Event.

4.2. 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 physical and/or digital 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.

As a general rule 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 150 € transaction fee.

As an exception to the above stated rule, some tickets categories may explicitly be sold with a clear indication that a refund would be possible under certain circumstances, following a specific process, with specific fees and with clear rules to respect. The owner of such tickets will have the right to ask for a refund of its ticket in the limits mentioned on the event website for such ticket's categories. To claim such right the attendee will have to send an email in due time (depends on the website information) to the address tickets@parisfintechforum.com with in attachment the electronic ticket he wants to get a refund for and wait for instructions from the Organizer. If the attendee's demand fits with the refund conditions stated for the ticket category, the refund will be granted minus the refund fees mentioned on the web site for such cases.

If a refund is granted in one of the above situations, the Organizer may decide to execute it only after the event concerned by the refund. Such refund will be done only on the same mean of payment used by the attendee to initially buy the ticket.

4.3. Access to conference sessions and activities on the online platform

Inside a specific Event, interventions will take place within several "sessions" presented on specific pages on the platform hosting the digital version of the Event.. It is specified that the Organiser does not guarantee access to all sessions and activities, as some sessions and/or activities may be accessible only to some ticket categories holders and as they may have in some cases maximum capacities being technical or for business reasons.

Only the access to the main broadcasted live sessions and the virtual exhibition hall are guaranteed to all tickets holders; the rest depends of the Attendee's ticket category and of other potential limitations that will be defined case by case on the platform.

4.4. Access to conference sessions and activities in case of in person attendance

Speakers will most of the time be allowed to join physically to participate on site to the sessions, even if no other attendees can join,

In the case the speakers are not invited to join physically or can't do it, they will be invited to join via video call system,

If an Event, or a part of it, allows physical participation of the Attendees others than speakers, the Organizer will inform the attendees on the event website and/or via email and the following conditions will apply:

- there will be each time a maximum capacity to respect, this capacity being targeted between 50 and 200 persons maximum at a time in 2021 (without guarantee),
- A case by case in person attendance registration will be proposed to a subset of the tickets holders with priority accesses based on tickets categories and a First arrived First served basis,
- It is specified that the Organiser does not guarantee any physical access to the venue to the Attendees and no refund could be claim because of that situation.

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 access to the relevant Event in person (if in person attendance is proposed and with limitations presented at §4.4) and/or to the Event platform as an Attendee, but does not include any requirements associated with travel to or from the Event or any accommodation costs incurred, nor does it include any other costs related to your access to the digital platform (Internet access, computer, ...), and we shall have no liability for such costs or expenses.

In some part of the customer journey to register, prices are shown including tax, it being noted that the VAT rate applied is the French VAT rate for events of 10%. 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: essential, Premium, Diamond, media 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,

Paypal Some of the above means of payment may not be available at certain period.

No ticket can be returned, or exchanged,. 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.

No access to the Event, being digital or in person, will be possible as long as the full ticket price has not been paid to the Organiser.

6. Organiser's obligations

6.1. Tickets

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

In the case of a physical event:

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 venue capacity and specific access rules as mentioned in §4.4, 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 (if any) during opening hours, and benefit from the catering services (if any) proposed within the exhibition hall.

In the case of a digital event or a digital access to an Event:

After purchasing the ticket online, the organiser will send an email to the participant to create an account and access the online platform of the event in a maximum of 10 calendar days.

The Participant can thus

- access all or part of the public sessions and replays proposed by the organiser depending on its ticket category,
- eventually participate to capacity limited sessions and networking activities depending on ticket categories, capacity of the sessions/activities and potential other specific rules such as activity sector of the attendee or others,
- eventually take part to private sessions organised by the partners and limited in places (upon invitation)

- visit the virtual exhibition during the opening hours of that part of the event, and, depending on the category of ticket and the period of the year, take part to some of the activities proposed in the networking areas.

Some functions of the Event platform will only be accessible in a short time frame around the broadcasted live sessions part of an event, in particular exhibition halls and networking activities.

For practical reasons, from the day of the subscription and until the last session of 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.

6.2. 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 (in case of a physical event), platform (in case of a digital or hybrid event) 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

7.1. in case of an in person attendance

7.1.1. 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.

7.1.2. 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.

7.1.3. 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)

7.2. in case of digital access to the event

The participant will be able to access the event on the dedicated online platform with the email address provided when purchasing the ticket.

Only one account can be created by the Participant. The person whose personal information corresponds to that provided in the registration form is considered to be the Participant, to the exclusion of any other third party. Only one account can be linked to a given email address, therefore the participant is responsible to give a valid and personal email address in the registration process.

The Participant therefore undertakes to use the Event Platform personally and to assume full responsibility for the use that will be made of his or her account. The Participant is furthermore responsible for maintaining the confidentiality of his or her login and password and expressly acknowledges that any use of the Event Platform from his or her account shall be deemed to have been made by him or her.

In the event that the Organizer finds that an account has been used by a person other than the Participant, the Organizer shall inform the Participant and shall have the right to take all appropriate measures and in particular, at its own discretion, to interrupt access to the Event Platform for the Participant.

8. 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, in the case of **in person attendance** to 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 / withdraw digital platform access 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 the venue and/or to eject from the Event and/or suspend access to the Event platform at 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.

9. Covid 19 clause

Changes in the organisation of the event resulting from the pandemic and the health context

Given the current context of the health crisis and its uncertain evolution, the Participant is informed and accepts that certain modifications to the organisation of the event may be decided by the Organiser.

Among these modifications, the programmes, speakers, topics, platform, format and dates of the event may be changed due to circumstances beyond the control of the Organiser and may require substitutions, modifications, postponements or cancellations, particularly with regard to the content, speakers, venue, calendar, platform or dates of the event. The Organiser reserves the right to do so at any time and will not be liable to the Participant for any costs incurred or refund of the tickets.

10. Cancellation or major modifications in the organisation

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 used for live broadcasts or any technical incident on the digital platform beyond the control of the Organiser.

For any other reasons:

- In the unlikely event of a full cancellation of an Event (meaning of all the sessions part of the event), 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.
- Specific clause for the Paris Fintech Forum Event in 2021 in its specific format : In the event of a cancellation of some sessions (being a conference content, a broadcasted live session, video podcasts interviews, networking activities, ...) part of the 2021 format of that event, as long as at least 6 half days digital sessions of thematic content are held across the year, whatever the dates, the Attendee is informed that he won't be able to request a refund of his ticket. If less sessions of that kind are held by the end of 2021, 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.

11. 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 platform, or app of the event,

- 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.

12. Photography, audio & Video recording, image rights

Any use of photographic, audio, video or other recording equipment at a Conference, being held in person and/or in a digital format, is strictly prohibited, unless it is approved by us in writing in advance. If you 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.

13. 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.

14. 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, being physical

damages or digital one (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 (if in person attendance allowed)..

15. 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.

16. Language and applicable law

The TCS are governed by French law.

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