

PARIS FINTECH FORUM 2018

GENERAL TERMS AND CONDITIONS OF TICKET SALES

IN FORCE AT 03/08/2017

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 the 2018 edition of the PARIS FINTECH FORUM to be held on January 2018, 30th & 31st at the Palais Brongniart (here after "**the Paris Fintech Forum 2018 Event**" or "the "**Event**").

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

The TCS are accessible at all time on the website <u>www.parisfintechforum.com</u> and on simple request to the Organiser.

1. 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

Contact: contact@parisfintechforum.com

ALTEIR EVENT is the organiser of the Paris Fintech Forum 2018 Event (the "Organiser")

The purpose of this Event is to honour French & European innovation in the field of Fintech. This expression brings together the terms "finance" and "technology" for businesses. It is where companies in the technology sector redesign financial and banking services.

This Event is also the opportunity to discuss regulatory and sectoral evolutions enabling the development of actors with a real European presence, to promote and facilitate exchanges between major groups and innovative startups in this area.

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.

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

2. Purpose

The purpose of these TCS is to define the terms and conditions of participation in the Paris Fintech Forum 2018 Event to be held over two days, January2018, 30th and 31st, at the Palais Brongniart in Paris. This event focuses on the evolution of digital finance in Europe in general and of the Fintech in particular.

3. Purchase of tickets

To participate in the Paris Fintech Forum 2018 Event, the Attendee must purchase his ticket directly on our 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.

The price varies depending on:

- The ticket categories: general, media, fintech, etc...;
- The date of the order, being understood that the nearer the order is taken to the date of the Paris Fintech Forum 2018 Event, the higher the public price will be;
- The days the Attendee chooses to participate (30/01, 31/01, both dates), if the Organiser decides to sell tickets that are valid for only part of the Event;
- Any promotions and partnerships with the media and/or associations and/or businesses allowing the Attendee to benefit from specific discounts.

Payment of tickets is made exclusively by:

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

Interventions will take place within several rooms in the Palais Brongniart, 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.

Tickets are nominative. They can't be transferred to a third party unless an exception is granted by the Organiser. Tickets are non-refundable.

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 4 weeks after the validation of the ticket purchase.

4. Ticket prices and payment of the order

Ticket prices are displayed on this website.

Prices are shown including tax, it being noted that the VAT rate applied is the French VAT rate of 20%.

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. 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 will be cancelled.

5. Organiser's obligations

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 Paris Fintech Forum 2018 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.

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.

6. Cancellation

The Attendee is informed that he won't be able to request a refund of his ticket in case of cancellation of the Paris Fintech Forum 2018 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.

7. 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.

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.

Attendees personal data may be transferred to the Organiser's commercial partners. Within this framework, Attendees have the possibility to oppose this transmission at the time of the order.

8. Attendee image rights

The Paris Fintech Forum 2018 Event brings together around 2,000 people.

All individuals entering the venue of the Paris Fintech Forum 2018 Event are informed by the Organiser photos and/or videos may be taken for the purpose of the Event promotion.

Accordingly, Attendees accept that their image is broadcast or reproduced to promoting the Paris Fintech Forum 2018 Event for a period of twenty-four (24) months after the closing date of the Event.

9. Intellectual Property

The Paris Fintech Forum 2018 Event brings together corporate sponsors and speakers who come to present their innovations. Within this framework, trademarks and logos will be displayed. Attendees are prohibited from reproducing, imitating or publishing by any ways the trademarks and logos of sponsors and speakers, without the specific written permission of the Organiser or owner of the trademark and/or logo.

10. Insurance

The Organiser acknowledges that it has taken out professional civil liability insurance to cover the risks of any damage that may occur during the Paris Fintech Forum 2018 Event.

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

11. Language and applicable law

The TCS are governed by French law.

The TCS are written in French and in English. In the event of a litigation between the Organiser and the Attendee, the French version will prevail.