

# Terms and Conditions and a Privacy Policy

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## Delegate Terms and Conditions

*Last updated: 17.07.2025*

These terms and conditions apply between the person, firm, company or other entity specified on your booking form ("you" or "your") and Trade Finance Global that is the owner, organizer, operator and/or manager of the event/conference ("TFG"), for attendee / delegate registrations for the event specified on your booking form ("Event"). Please read them carefully as they contain important information. By submitting your registration to attend the Event ("your registration") you agree to be bound by these terms to the exclusion of all other terms. If you do not agree to be bound by these terms TFG will be unable to accept your registration.

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### 1. Registration Confirmation

Your registration (whether submitted directly by you or on your behalf) is an offer to TFG to attend an Event which is subject to TFG's acceptance in writing (which may include (without limitation) email). A binding contract between TFG and you will only be formed when written confirmation of acceptance ("Confirmation" or "Confirmed") is sent by TFG to you (whether or not it is received) using the contact details you provided at the time of registration. You should contact TFG if you have not received Confirmation within 5 days of your registration, but in any event if Confirmation is not sent within 14 days of TFG receiving your registration, your registration will be deemed to be accepted unless TFG notifies you otherwise. TFG reserves the right in its sole discretion to refuse to accept your registration.

### 2. Fees and Payment Terms

2.1 You will pay TFG the fees specified in your booking form for the Event ("your fees"). Payment of your fees must be received in full and in cleared funds by TFG from you in accordance with TFG's payment terms from time to time in force but in any event not later than 48 hours before the Event. If payment of your fees in full is not received before the Event, TFG may (at its sole discretion) either require such payment as a condition of your access to the Event or refuse or block your access to the Event (whether physical or virtual). No refunds of any proportion of your

fees already paid (if any) will be made and any balance of your fees will remain due and payable where access to an Event is refused under this Condition 2.1.

2.2 All discounts can only be applied at the time of registration and discounts cannot be combined. All discounts are subject to TFG's approval. Discounts for group registrations are only valid for the number of delegates specified on your booking form. If the number of delegates that actually attends the Event is (for any reason) less than the number specified in your booking form, then TFG may (at its sole discretion) change your fees to reflect the number of delegates that actually attend the Event in line with TFG's published prices then in force. Any additional sums payable to us as a result shall be paid in line with this Condition 2.

2.3 Prices for each Event are correct at the time of publication. TFG reserves the right to change the prices at any time but changes will not affect registrations which have already been confirmed by TFG.

2.4 Ticket prices are inclusive of any applicable VAT. It is the intent of the parties that TFG will receive payment of your fees in full, net of all other applicable taxes, including without limitation, sales, service, or withholding taxes ("Taxes"), all of which shall be your sole responsibility. If any such Taxes (excluding VAT) are levied on all or part of the payment, you shall increase the amount payable so that TFG receives the full amount originally due, including any additional amount necessary to "gross up" for Taxes levied on the increased payment.

### **3. Cancellation by You**

#### **3.1 Cancellation Policy**

All ticket sales for the TFG Geneva: Challenges and Opportunities within Trade and Commodities event are final. Unfortunately, we are unable to offer refunds, exchanges, or transfers for tickets purchased. By completing your ticket purchase, you acknowledge and accept this cancellation policy. Please ensure your availability for the event on 27th February 2025 at the Lansdowne Club, London before proceeding with your purchase. If you are unable to attend, you are welcome to transfer your ticket to another individual. However, any such transfer must be arranged privately, as the event organizers are not responsible for managing or facilitating ticket transfers. Thank you for your understanding.

3.2 Substitutions with employees from your organisation are welcome at any time but in all other respects delegate registrations are issued for your personal use only and cannot be shared with any person during the Event. You may not purchase registrations as agent for any third party, sell or otherwise transfer your registration to others, or exploit the registration commercially or non-commercially in any way.

### **4. Change to or Cancellation of the Event by TFG**

4.1 TFG may (at its sole discretion) change the format (including, without limitation, from a physical in-person Event to a virtual Event and vice versa), speakers, participants, content, venue location and programme or any other aspect of the Event at any time and for any reason, whether or not due to a Force Majeure Event, in each case without liability.

4.2 TFG may (at its sole discretion) change the date or cancel an Event at any time for any reason. Where TFG changes the date or cancels the Event for any reason except due to a Force Majeure Event (in which case the terms of Condition 4.3 shall apply) TFG shall automatically transfer your registration to any rearranged Event that TFG chooses to organise (acting in its sole discretion). If you promptly, and not more than 21 days after being notified by TFG of the new date(s) of the Event, notify TFG in writing that you do not wish to attend the rearranged Event or if TFG elects not to rearrange the Event then you will (as your sole remedy) be entitled, at your discretion, to receive either a credit note or a refund in respect of your fees received by TFG.

4.3 Where a Force Majeure Event has or may have (in TFG's sole discretion) an adverse impact on: (i) the ability of TFG to hold the Event at the planned venue or on the planned date; or (ii) the Event generally, then TFG shall be entitled but not obliged (in its sole discretion) to either: (i) provide an alternative format, facility or venue for the Event; and/or (ii) reschedule the Event. Any of your fees received by TFG shall be applied to any rearranged or rescheduled Event held pursuant to this Condition 4.3 and you shall not be entitled to object to such rearranged or rescheduled Event or have any right to claim any compensation in respect thereof. If TFG is unable or elects not to rearrange or reschedule the Event pursuant to this Condition 4.3, then you will (as your sole remedy) be entitled, in your sole discretion, to receive either a refund or credit note in respect of your fees received by TFG.

4.4 These terms and conditions shall equally apply in respect of any rearranged or rescheduled Event organised by TFG pursuant to Conditions 4.2 and 4.3.

4.5 For the purpose of these terms and conditions "Force Majeure Event" means any event or circumstance arising that is beyond the reasonable control of TFG (including but not limited to governmental laws, ordinances, regulations, requisitions, restrictions, guidelines, recommendations or action, imposition of sanctions, embargo, military action, acts or threats of terrorism or war, mob, civil commotion or riot, health scares (including without limitation, epidemic and pandemic (e.g., COVID-19), whether or not new, ongoing or recurring), fire, acts of God, flood, drought, earthquake, severe weather, disaster, disruption to transportation, third party contractor/supplier failure, venue damage or cancellation, industrial dispute, strikes, labour disputes, interruption/failure of utility service, lack of commodities or supplies, accidents, nuclear, chemical or biological contamination, speaker or participant cancellation or withdrawal, or any other comparable calamity or casualty).

4.6 To the fullest extent permitted by the applicable law, TFG shall not be liable to you for any loss, delay, damage or other liability incurred resulting from or arising in connection with the cancellation or date change of the Event however arising or any venue change. You acknowledge and agree that the provisions of Conditions 4.1, 4.2 and 4.3 set out your sole remedy should the Event be changed, postponed or cancelled and all other liability of TFG is expressly excluded.

## **5. Access to and Use of an Event Platform**

5.1 If you have access to the Event Platform (as defined below) included in your booking form, then the terms of this Condition 5 apply to your use of the Event Platform.

5.2 You undertake to be responsible for any technical requirements needed to enable you to access the Event website, app or other platform provided to you in relation to a TFG product or service ("Event Platform").

5.3 We do not guarantee that the Event Platform will operate continuously, securely or without errors or interruption, and we do not accept any liability for its temporary unavailability. We do not guarantee that the Event Platform and/or any content thereon (including, without limitation, any content available for download) will be free from viruses, infections, Trojan horses, worms and/or any other code that has contaminating or destructive properties.

5.4 You must not attempt to interfere with the proper working of the Event Platform (for example, by attempting to circumvent security or tamper with, hack into or otherwise disrupt any computer system, server, website, router or any other internet connected device).

5.5 We do not endorse or accept any responsibility for the content, or the use of, any goods or services that may be identified or described on the Event Platform and we shall not be liable for any loss or damage caused or alleged to be caused by or in connection with use of, or reliance on, any content, goods or services available on or through the Event Platform or any website or other resource referenced therein.

5.6 TFG may issue you with a username and password. Usernames and passwords are confidential and remain the property of TFG at all times and may not be sold, assigned or transferred to any third party without our permission. Your username and password are personal to you. You hereby agree that you will not permit others to use your username or password and you will be and remain liable for the acts of any person using your username and password.

5.7 Any posts, messages, or other materials, information or data you supply or upload to the Event Platform will be considered non-confidential and non-proprietary, and we have the right to use, copy, distribute and disclose to third parties any such material for any purpose. You hereby waive any moral rights in any material to the extent permitted by applicable law.

5.8 You shall not make libelous postings or any postings which are illegal or infringe the intellectual property rights of any third party. TFG will not be responsible for monitoring content uploaded on the Event Platform for compliance with law.

5.9 You may use the Event Platform solely for the purpose of accessing the Event. You must not:

- (i) download, store, reproduce, transmit, display, copy, distribute, exploit or use the Event Platform and/or any content thereon for your own commercial gain
- (ii) use the Event Platform and/or any content thereon in any manner other than in compliance with law and these terms and conditions
- (iii) infringe our intellectual property rights or those of any third party in relation to your use of the Event Platform and/or any content thereon
- (iv) transmit, or procure the sending of, any unsolicited or unauthorized advertising or promotional material or any other form of similar solicitation
- (v) knowingly transmit, send or upload any data that contains viruses, infections, Trojan horses, worms and/or any other code that has contaminating or destructive properties

5.10 TFG is under no obligation to oversee, monitor or moderate any interactive service we provide on the Event Platform and, without limitation, we expressly exclude all liability for any loss, injury or damage whatsoever arising from the use of any interactive service by any user, whether the service is moderated or not.

## **6. Consequences for Breach**

By registering for and attending the Event, you agree to comply at all times with TFG's Code of Conduct.

TFG may (at its sole discretion) refuse access to, or eject / block from the Event, any person in its absolute discretion, including (without limitation) any person who fails to comply with these terms and conditions or who in the opinion of TFG represents a security risk, nuisance or annoyance to the running of the Event. You agree to comply with all reasonable instructions issued by TFG or the venue owners or operators at the Event.

## **7. Consent to Official Photography and/or Recording at Events**

All unauthorized photography and/or the recording or transmitting of audio or visual material, data or information is expressly prohibited. You consent to TFG undertaking multimedia recording of the Event which may include your participation in the Event as a delegate (the "Content") and you consent to the use by TFG of any such recording anywhere in the world for promotional, marketing and other purposes. You acknowledge and agree that TFG is the exclusive owner of all rights in the Content and hereby waive any and all: (a) rights in and to such Content, and (b) claims that you may have relating to or arising from the Content or its use.

## **8. Data Privacy**

The personal information you provide to us will be held by us in a database. Where we have appropriate authorization/justification (which may include, without limitation, express/implied consent or legitimate interests), we may share it with other entities in connection with the Event for promotional purposes. Your personal information may also be shared with government entities and regulatory authorities as required by law.

For more information about how TFG uses the information you provide please see our privacy policy which can be found at [TFG privacy policy URL].

## **9. Limitation of Liability**

To the fullest extent permitted by the applicable law, TFG excludes:

- (a) all liability for loss, injury or damage to persons or property at the Event
- (b) all indemnities, warranties, representations (whether express or implied)
- (c) any actual or alleged indirect loss or consequential loss, any loss of profits, anticipated profits, savings, loss of business revenue, loss of business, loss of opportunity, loss of goodwill, or any other type of economic loss, suffered by you howsoever arising

If TFG is liable to you for any reason, TFG's total liability to you in relation to the Event (whether under these terms or conditions or otherwise) is limited to the amount of your fees received by TFG.

## **10. Miscellaneous**

10.1 If, by reason of any Force Majeure Event, TFG is delayed in or prevented from performing any of its obligations under these terms and conditions, then such delay or non-performance shall not be deemed to be a breach of these terms and conditions and no loss or damage shall be claimed by you by reason thereof. TFG's obligations shall be suspended during the period of the delay or non-performance and TFG and you shall each use reasonable endeavours to mitigate the effect of the Force Majeure Event. The provisions of this Condition 10.1 are subject to the provision of Condition 4.3.

10.2 TFG reserves the right to amend these terms and conditions from time to time. However, you will be subject to the terms and conditions in force at the time you submit your registration.

10.3 No person other than you and TFG shall have the right to enforce these terms and conditions between us without the prior written agreement of you and TFG.

## **11. Governing Law and Jurisdiction**

11.1 These terms and conditions and any dispute or claim arising out of or in connection with it or its subject matter or formation shall be governed by English law and you submit to the exclusive jurisdiction of the English courts.

11.2 Nothing in this Condition 11 shall prevent or restrict TFG from pursuing any action against you in any court of competent jurisdiction.

### **DISCLAIMER FOR ACTIVITIES**

Consider carefully whether or not you will be able to participate in any activities offered as part of the Event programme. TFG warns that some activities may be physically demanding and/or carry inherent dangers. You understand that some activities may be a risk to your physical health and safety if you do not perform them correctly. You accept that it is entirely your responsibility to decide whether participation in any activity offered as part of the programme is appropriate to your capabilities, aptitude, fitness and health.

If you have any concerns about your capabilities, aptitude, fitness and/or health to participate you should consult with (and follow the recommendations of) a medical professional prior to engaging in any activity. If at any time during any activity you feel unwell or consider that it is unsafe for you to continue, please stop the activity immediately and seek appropriate advice. You also accept that it is entirely your responsibility to observe all health and safety requirements and instructions that you may be given in relation to activities.

To the extent permitted by applicable law, TFG excludes all liability for any loss, injury or damage whatsoever that you may suffer in connection with or arising from your participation in any activities offered as part of the Event.



# Privacy Policy

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## Privacy Policy for TFG Geneva: Challenges and Opportunities within Trade & Commodities

*Last updated: 09.07.2025*

Your privacy is important to us. This Privacy Policy outlines how Trade Finance Global collects, uses, stores, and protects your personal information when you register for our events, access our services, or interact with us through our website or other platforms.

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### 1. Information We Collect

When you register for our events or use our services, we may collect the following types of personal information:

- **Contact Information:** Name, email address, phone number, and mailing address.
- **Professional Information:** Job title, company name, and industry.
- **Event-Specific Information:** Preferences, dietary restrictions (for in-person events), or other details relevant to your participation.
- **Payment Information:** Billing address and payment details for ticket purchases or other transactions.
- **Usage Data:** Information about how you use our website, including IP addresses, browser types, and referring pages (collected through cookies and similar technologies).

### 2. How We Use Your Information

We collect and process your information for the following purposes:

- To manage your event registration and participation.
- To send you updates, confirmations, and reminders related to events.



- To respond to your inquiries or provide customer support.
- To process payments and issue invoices.
- To improve our services and customize your experience.
- To comply with legal and regulatory requirements.

With your explicit consent, we may also use your information to send you marketing communications, including newsletters and promotional offers.

### 3. Sharing Your Information

We will not sell, rent, or trade your personal information to third parties. However, we may share your information:

- With service providers and partners who help us deliver our events and services (e.g., event venues, catering, or payment processors).
- With regulatory or law enforcement authorities if required by law.
- In connection with a merger, sale, or acquisition of our company, subject to appropriate confidentiality agreements.

### 4. How We Protect Your Information

We implement industry-standard security measures to safeguard your personal data from unauthorized access, loss, or disclosure. This includes:

- Secure servers and encryption for data transmission.
- Access controls to limit data access to authorized personnel only.
- Regular security audits and updates to our systems.

Despite our efforts, no method of transmission over the Internet or electronic storage is 100% secure. We encourage you to exercise caution when sharing personal information online.

### 5. Your Rights

Depending on your location, you may have the following rights regarding your personal data:

- **Access:** Request a copy of the personal data we hold about you.
- **Correction:** Request corrections to inaccurate or incomplete data.
- **Deletion:** Request deletion of your personal data, subject to legal obligations.
- **Objection:** Object to the processing of your data for certain purposes, such as marketing.

- **Portability:** Request a copy of your data in a portable format.

To exercise these rights, please contact us at [info@tradefinanceglobal.com].

## **6. Cookies and Tracking Technologies**

Our website uses cookies and similar technologies to enhance user experience, analyse website traffic, and provide personalized content. By using our website, you consent to our use of cookies as outlined in our Cookie Policy.

## **7. Retention of Information**

We retain your personal information only as long as necessary to fulfill the purposes outlined in this policy or as required by law. When data is no longer needed, we securely delete or anonymise it.

## **8. Updates to This Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The updated version will be posted on our website, and we encourage you to review it periodically.

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## **CONTACT US**

For general, ticketing, speaking, or sponsorship enquiries, please contact:

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