



## Terms & conditions – Premium Pass

### General terms and conditions

The Premium Pass is purchased intuitu personae. The identity of Premium Pass holders can be checked at the Efma event welcome desk.

- The Premium Pass cannot be transferred to a third party, unless in case of illness, a Premium Pass holder, is authorized to be replaced once in a year
- It is non-refundable
- The Premium Pass includes free participation in all 2017 Efma conferences listed below:
  - Retail Banking Summit in the Middle East
  - Mobile Banking and Digital Wallet Summit
  - SME Summit
  - Distribution Summit
  - Insurance Summit
  - Innovation Summit
  - 45<sup>th</sup> Efma Congress: Banking Transformation
- Efma Learning expeditions (previous Business trips) are not included in the Premium Pass
- No reimbursements are possible for conferences registrations prior to the Premium Pass purchase
- The 2017 Premium Pass expires at the end of the calendar year (31/12/2017). You will receive an email one month before the expiry date inviting you to renew your Premium Pass for 2018. Please note that renewal is not automatic
- If you leave your current institution, your Premium Pass will be automatically cancelled

### Payment

Pursuant to European and French regulations on intra-Community VAT, Efma is required to invoice French VAT on Premium Pass subscriptions. The additional cost that this might represent for some of our members has been taken into account when determining the price of the Premium Pass.

To enjoy all the benefits linked to the Premium Pass, you must have paid the full purchase price **15 days after** buying your Pass.

### Utilisation

All Premium Pass holders must register for the events they wish to attend, using either the online registration forms or the PDF forms that can be found on the last page of conferences brochures.

For logistic reasons, Premium Pass holders need to register for conferences or cancel their attendance at least **10 days before** the day of the event. Otherwise, Efma cannot guarantee all the Premium Pass benefits to holders attending the conference on D-day.