

CREDITREGISTRY EVENTS ATTENDEE TERMS AND CONDITIONS

Please read this carefully because it sets out the terms of a legally binding agreement between you and **CREDITREGISTRY**.

By registering or accepting to attend any event sponsored or hosted by CreditRegistry, you confirm that you have read and agree to these terms. References in these terms to “Event” are to seminars, workshops, training, and social events as sponsored or hosted by CreditRegistry.

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A. BOOKINGS FOR EVENTS

Placing bookings

- a) The following terms apply whether you are booking to attend an Event in person (“Physical Event”) or online (“Digital Event”). Some Events can be attended as either a Physical Event or a Digital Event. Individuals who attend (or register to attend) any Event are referred to in these terms as “Attendees”.
- b) On booking, you must provide CreditRegistry with accurate, complete registration information and it is your responsibility to update CreditRegistry with any changes to that information. CreditRegistry is entitled to rely on any information you provide to us.
- c) Except otherwise stated, each booking is for a single user only. The email address that you provide on booking must correspond to a named email account and not a generic or shared email account.

Confirmation of bookings

- d) All bookings are subject to availability and acceptance by CreditRegistry, which will be confirmed in writing (including by email) after CreditRegistry has received the completed booking form, the related fees if required (the “Fees”), and anything else that CreditRegistry may require.
- e) Upon CreditRegistry's written confirmation to you of its acceptance of your booking for a place at an Event there will be a legally binding contract between CreditRegistry and you to which these terms apply.
- f) CreditRegistry reserves the right to refuse to accept any booking in its absolute discretion.

Digital Services

- g) Your email address will comprise your ID (“ID”) for logging in to any Digital Services, where “Digital Services” means (a) any digital networking app or other tools provided for use at any Physical Event; and/or (b) any website or app used to host a Digital Event or to provide Community Features (as defined in Section C below) for a Digital Event.
- h) You are responsible for all use of any Digital Services made by you or anyone else using your ID and for preventing unauthorised use of your ID. Where we provide you with a unique link for logging in to any Digital Services, you should ensure that this is not shared with anyone else, as it will be tied to your ID.

If you believe there has been any breach of security such as the disclosure, theft or unauthorised use of your ID or any payment information, you must notify CreditRegistry immediately by emailing us at dpo@creditregistry.ng

Fees

- i) Fees for each published Event are correct at the time of publication. CreditRegistry reserves the right to change the Fees at any time, but changes will not affect registrations which have already been confirmed by CreditRegistry. The Fees (where required) are payable at the same time as you submit your booking form by debit/credit card or bank transfers. You acknowledge that CreditRegistry cannot guarantee places held on a provisional basis and that places may sell out.
- j) The Fees do not include travel to or from the Event or any accommodation or feeding costs incurred.
- k) Under VAT regulations, Attendees from all countries are required to pay any VAT, excise duty or other sales tax which is applicable.

Changes, Cancellations and Postponements

- l) Whilst our programmes are correct at the time of going to press, in certain circumstances it may be necessary for CreditRegistry to alter the content, format, venue or timing of an Event. All Attendees will be notified of such changes prior to the Event.
- m) All Fees for Events are non-refundable, except the circumstances described in paragraph (n) below.
- n) CreditRegistry may amend or cancel a booking at any time, including (without limitation) if maximum booking numbers (whether limited by person or by company) have been exceeded or if your payment method has been declined. If there is a material change to, or cancellation of, your booking, CreditRegistry will notify you as soon as reasonably practicable of such amendment or cancellation and CreditRegistry will refund any Fees you have paid. CreditRegistry will not be responsible for any costs or expenses you have incurred on the booking more than the Fees you have paid. Section F (“Limitations on CreditRegistry’s Liability”) applies to this paragraph.

B. ATTENDING PHYSICAL EVENTS

Your attendance at an Event

- a) You agree to observe the rules, policies and procedures of the Event Venue including in relation to health and safety and any reasonable instructions issued by CreditRegistry and/or the management of the Event Venue and/or the Online Event Platform.
- b) To behave in a respectful, professional, and appropriate way that does not breach the laws or regulations of the host state/country or that risks bringing the Event or the Company into disrepute.
- c) Please advise us of any special access requirements at the time of making your booking for any Physical Event.
- d) CreditRegistry reserves the right, without any liability, to refuse you admission or eject you from any Physical Event for failure to comply with these Terms; or if in CreditRegistry's opinion you represent a security risk, nuisance, or annoyance to the running of the Event.
- e) You agree that your travel to and attendance at a CreditRegistry Event is at your own risk and not the responsibility of CreditRegistry.
- f) You are responsible for arranging your own appropriate insurance cover in connection with your attendance at any Physical Event. To the maximum extent permitted by law, CreditRegistry will not be liable for any kind of loss or damage to you or your personal property, unless caused by our negligence.
- g) Materials distributed by or on behalf of CreditRegistry a Physical Event may not be reproduced without CreditRegistry's permission.

Filming, photographs, and recordings

- h) Except as otherwise instructed at a Physical Event, you are permitted to make reasonable video or audio recordings and to take photographs at any Physical Event, in each case for your own personal use. You must not make video or audio recordings of the whole (or substantially the whole) of any Physical Event or of any session within the Physical Event, or use any recordings or photographs for commercial purposes, unless expressly permitted by CreditRegistry.
- i) You acknowledge that any Physical Event or part of it may be filmed by audio, visual, audio-visual, or electronic means or photographed, including photographs of individual Attendees or groups of Attendees. You agree to permit CreditRegistry, or any third party licensed by CreditRegistry, to use and distribute such footage and photographs, which may feature images of you, in all or any media (including social media) whether now known or hereafter to be invented throughout the world in perpetuity for the purposes of advertising, publicity, reporting and otherwise in relation to the exploitation of such recordings and photographs. Please inform the videographer/photographer if you do not wish to be included in any individual or group photographs.

C. ATTENDING DIGITAL EVENTS

Your access to an Event

- a) A Digital Event is a web-based event which can be accessed through digital devices using the link provided in the confirmation email sent to You.
- b) You are solely responsible for ensuring that you have the necessary digital equipment and internet connection for accessing the Digital Event.
- c) CreditRegistry is not liable or responsible for any technical issues which may arise because of any failure to ensure compatibility of your device with the technology used for the Digital Event. Similarly, we are not liable or responsible for any delay, disruption, or disturbance in the operation of the internet or problems caused by your internet service provider or for any telecommunications failures which are beyond our control.
- d) CreditRegistry reserves the right, without any liability, to refuse you access or eject you from the Digital Event for failure to comply with these Terms; or if in CreditRegistry's opinion you represent a security risk, nuisance, or annoyance to the running of the Digital Event.
- e) You are not permitted to make your own video or audio recordings of the Digital Event or use any photographs or screenshots of the Digital Event for commercial purposes, unless expressly permitted by CreditRegistry.
- f) You acknowledge that any Digital Event or part of it may be filmed by audio, visual, audio-visual or electronic means or photographed, including photographs of individual Attendees or groups of Attendees. You agree to permit CreditRegistry, or any third party licensed by CreditRegistry, to use and distribute such footage and photographs, which may feature images of you, in all or any media (including social media) whether now known or hereafter to be invented throughout the world in perpetuity for the purposes of advertising, publicity, reporting and otherwise in relation to the exploitation of such recordings and photographs. Please inform the videographer/photographer if you do not wish to be included in any individual or group photographs.
- g) Materials distributed by or on behalf of CreditRegistry in connection with a Digital Event may not be reproduced without CreditRegistry's permission.

Attendee Content and Community Features

- h) A Digital Event may include features allowing Attendees to post questions, comments, messages, and other content (together, "Attendee Content").
- i) The Digital Event may allow all or some Attendees to access additional networking features ("Community Features") that enable them to directly contact other Attendees who have access to the same features.
- j) **Attendee Content may comprise either:**
 - Attendee Content that is visible to any Attendee who accesses the Digital Event or any particular session within the Digital Event ("Public Content").

- Attendee Content that is visible only to any Attendee with access to the Community Features in which it is posted (“Community Content”); or
 - Attendee Content that is visible only to the individual Attendee or Attendees to which it is addressed, using any private messaging functionality within the Digital Event (“Private Content”).
- k) **You must not post, link to, or otherwise publish any Attendee Content that:**
- Is not your own original work or which infringes the copyright or other rights of any third party.
 - Contains any form of advertising or promotion for goods and services or any spam or other form of unsolicited communication.
 - Contains any recommendation to buy or not buy a particular share or other investment or which contain confidential information of another party, or which otherwise have the purpose of affecting the price or value of any share or other investment.
 - Is threatening, offensive, libelous, indecent, or otherwise unlawful.
 - Is discriminatory in nature for example, comments which make attacks on the grounds of race, religion, sex, gender, sexual orientation, disability, or age.
 - Personally, attacks any Event speaker or any other individual participating in the Event.
 - Contains software viruses, files or code designed to interrupt, destroy, or limit the functionality of the Site, the Digital Event or any computer software or equipment.
- l) You acknowledge that CREDITREGISTRY cannot control the Attendee Content posted by others. so, we cannot therefore guarantee the accuracy, integrity, or quality of any Attendee Content. Some users may not behave properly and may post Attendee that is misleading, untrue, or offensive.
- m) CREDITREGISTRY reserves the right to monitor or review any Public Content or Community Content, though it is not possible for us to fully monitor all Public Content or Community Content. CREDITREGISTRY also reserves the right to access and review any Private Content in respect of which any complaint is made by its recipient. CREDITREGISTRY may remove any Attendee Content that is potentially in breach of these terms. We may also ban an Attendee from posting any further Attendee Content or eject them from the Digital Event.
- n) If you post any Public Content, you are granting CREDITREGISTRY a right (but not an obligation) unlimited in time to publish, re-use, archive, modify, delete, or commercially exploit that Public Content in whole or in part as we see fit, without any requirement to pay you for this and with or without attribution to you. This means that you grant us a worldwide, non-exclusive, perpetual, irrevocable, royalty-free license to use any Public Content you publish in whole or in part in any manner and for any purpose whatsoever and without further obligation to you. you also waive any moral rights that you may have regarding the Public Content.

D. USE OF YOUR DETAILS

- a) All information received by us from your use of our Digital Services or your attendance at any Event will be used by CREDITREGISTRY in accordance with our privacy policy and in compliance with all applicable requirements of the Data Protection Laws. Please read this for details of how we may process your personal data. CREDITREGISTRY may contact you as required for the organisation and administration of the Digital Services or any Event.
- b) If you provide CREDITREGISTRY with an email address that will result in any messages CREDITREGISTRY may send you being sent to you via a network or device operated or owned by a third party (e.g. your employer or colleague) then you promise that you are entitled to receive those messages. You also agree that CREDITREGISTRY may stop sending messages to you without notifying you.
- c) Where an Event is stated (in the booking process of that Event) to have an “Attendee List”, this means that the names, job titles and organisations of all registered Attendees at that Event will be included on a list that is provided to speakers, sponsoring companies, and other Attendees at the Event. You can opt out of being included in the Attendee List by emailing info@creditregistry.ng.
- d) Attendees must not use the Attendee List for their own promotional and marketing purposes, for example by using the Attendee List for sending any form of unsolicited communications to other Attendees.
- e) CREDITREGISTRY will only contact you for marketing purposes and will only pass on your contact details to sponsors for marketing purposes, to the extent that you agree to this (for example, during the booking process for your account or for any Event).

E. TERMS FOR SPEAKERS

- a) If you are a speaker or moderator at any Event, you acknowledge that any or all the following may apply to your involvement in the Event:
 - You may be recorded (video and/or audio) and/or photographed during your contribution to the Event, and CREDITREGISTRY may make such recordings or photographs publicly available at CREDITREGISTRY’s discretion.
 - CREDITREGISTRY may share your contact details with other Speakers and/or sponsors for the Event, for purposes relating to your participation in the Event; and
 - CREDITREGISTRY may mention you on our CREDITREGISTRY Twitter feed and other social media channels, with or without your photograph.
 - If you have any concerns about any of the above, please speak to your CREDITREGISTRY contact for the Event or send a mail to info@creditregistry.ng.
- b) If you are a speaker or moderator at any Digital Event, it is your responsibility to ensure you have the necessary software, equipment, and internet access to participate in the Digital Event. Details will be provided of who to contact if you encounter any technical difficulties before or during your participation in the Digital Event.

- c) You confirm that your contribution to the Event will comprise your own original content and that you will either own, or have permission to use, any materials you use, distribute, or display at the Event (for example, any slides, handouts or other presentation materials).

F. LIMITATIONS ON CREDITREGISTRY'S LIABILITY

Event content

- a) In these terms, "Event Content" means any content communicated, supplied, displayed, or otherwise made available by us, or by any speakers, at or in connection with any Event. This includes, but is not limited to, any presentations, handouts, slides, or audiovisual materials.
- b) Event Content is only for your general information and entertainment purposes and is not intended to address your requirements. Event Content does not constitute any form of advice, recommendation, representation, endorsement, or arrangement by CREDITREGISTRY or by any speaker. It is not intended to be and should not be relied upon by you in making (or refraining from making) any specific investment, purchase, sale, or other decisions. Appropriate independent advice should be obtained before making any such decision, such as from a qualified financial adviser.
- c) Views expressed by speakers are their own and CREDITREGISTRY disclaims all liability for advice given or views expressed during an Event.
- d) Any agreements, transactions or other arrangements made between you and any other Attendee at any Event (or any other user of any Digital Services) are at your own responsibility and entered at your own risk.

What we promise

- e) promises to develop and operate any Events and any Digital Services with reasonable skill and care and in accordance with good industry practice and all applicable laws.

What we do not promise

- f) CREDITREGISTRY does not provide any other promises or warranties about any Events, Digital Services or Event Content. Digital Services and Event Content are provided on an "as is" and "as available" basis. This means that CREDITREGISTRY does not make any promises in respect of any Events or Digital Services or the services and functions available at, on or through any Events or Digital Services or of the quality, completeness, or accuracy of any Event Content other than as expressly stated above.
- g) The above disclaimers apply equally to your use of any Digital Services and your attendance at any Events. Without limiting the above, CREDITREGISTRY is not liable for matters beyond its reasonable control. CREDITREGISTRY does not control third party communications networks (including your internet service provider), the internet, acts of god or the acts of third parties.

Other

- a) These terms contain the entire agreement between you and CREDITREGISTRY.
- b) If any provision of these terms is held to be invalid, illegal or unenforceable for any reason by any court of competent jurisdiction, such provision will be severed and the remainder of the provisions will continue in full force and effect as if the terms had been executed with the invalid, illegal or unenforceable provision omitted.
- c) Any express or implied waiver to perform any obligations under these terms will not prevent the subsequent enforcement of them.
- d) A person who is not a party to these terms has no right to enforce any term of these terms.
- e) These Terms shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria and the courts shall have exclusive jurisdiction to settle any dispute arising out of or in connection with these Terms. Nothing in this clause will limit CREDITREGISTRY's right to take proceedings against you in any other court of competent jurisdiction.
- f) If you have any questions about these Terms & Conditions, please contact africacreditexpo@creditregistry.com.

Changes to these terms

- a) These terms were published on 2 October 2018 and apply until these terms are superseded by a new version.
- b) CREDITREGISTRY may update these terms for legal or regulatory reasons, or to reflect changes in our services or business practices. You should regularly check this section to see if any changes have been made.