



Sibos Terms of use

These terms of use apply to the use of Sibos.com and Sibos Mobile Application (the “Tools”).

Intellectual Property

The Tools contain proprietary materials of SWIFT SC and/or of its suppliers. All rights reserved. Any and all rights, including title, ownership rights, copyright, trademark, patents, and any other intellectual property rights of whatever nature, in the services or products described in these Tools, including any associated processes or any derivative works, will remain the sole and exclusive property of SWIFT and/or its suppliers.

Trademarks

SWIFT is the trade name of SWIFT SC

SWIFT, the SWIFT logo, the Standards Forum logo, Sibos, Accord, SWIFTNet, 3SKey, Innotribe are trademarks of SWIFT SC. The following are registered trademarks of SWIFT SC.

All other product or company names that may be mentioned on the Tools are trade names, trademarks, or registered trademarks of their respective owners.

Links to other websites

The Tools may contain links to other websites, which are not controlled or maintained by SWIFT. Please note that SWIFT is not responsible for the content of those sites. The inclusion of such links does not imply any endorsement of these sites.

Additionally, websites may also contain links to sibos.com. SWIFT does however not take any responsibility for the content of the concerned websites as it is not able to examine the entire content of these websites.

Code of Conduct

SWIFT values and encourages freedom of expression. To maintain a right balance between such freedom of expression, and potential abuses of the Tools, you agree to:

1. always respect SWIFT's name, reputation, goodwill and other business assets when using the Tools
2. in particular, respect the [SWIFT Trademark Guidelines](#) when referring to SWIFT or its products and services
3. ensure that any content that you make available does not infringe the rights of SWIFT, another user, or any third party
4. in particular, refrain from infringing any intellectual property rights, privacy and data protection laws, confidentiality commitments, trade or business secrets, banking secrecy, or other laws when using the Tools.
5. refrain from making any statements that would be insulting, threatening, libelous, obscene, offensive to religious, political or ethical beliefs, discriminating or racially oriented, or otherwise infringing any applicable legislation or third party rights
6. refrain from making any statements that would be disrespectful, misrepresenting, or otherwise harmful to SWIFT, another user, or any third party
7. refrain from discussing topics with competitors that could give rise to competition law issues (such as price-fixing or market allocation agreements), and always conduct discussions with competitors in accordance with applicable antitrust regulations
8. refrain from using the Tools to participate in or send contests, pyramid systems, or chain letters
9. refrain from sending or posting unsolicited e-mails or internal messages (spam) to other users.

SWIFT does not proactively monitor (neither before nor after publication of content) whether the content posted by users complies with these Terms of Use.

Although SWIFT may occasionally verify compliance with the Terms of Use, you agree that SWIFT does not have a general obligation to monitor content posted on the Tools, nor to actively seek facts or circumstances indicating illegal activity or content. SWIFT may however investigate at any time whether there are no cyber security incidents.

SWIFT may temporarily or permanently prohibit you from using the Tools and take measures to keep you out of the Tools, if SWIFT determines that you have abused the right to use the Tools, breached these Terms of Use or performed any act which is harmful or likely to be harmful to SWIFT or other parties.

Indemnification, Liability & Warranty

You agree to indemnify, defend, and hold harmless SWIFT and its affiliates, employees, agents, suppliers, sponsors or other partners from any and all third party claims, liabilities, costs, and expenses, including without limitation reasonable attorneys' fees, arising out of or related to your use of the Tools, including any material that you access or make available using the Tools, or violation of the agreement, including but not

limited to any violation of any third party's rights or an violation of law or regulation, or any breach of these Terms of Use, This Section will not be construed to limit or exclude any other claims or remedies that SWIFT may assert under these Terms of Use or by law.

You assume full responsibility for your use of the Tools. SWIFT has no responsibility whatsoever for the content accessible or actions taken on the Application, and shall not be liable to you for any direct, indirect, incidental, special or consequential damages of any kind including but not limited to any loss of use, loss of business, and/or loss of profit, arising out of or related to these Terms of Use. In any event, your sole remedy shall be to uninstall and cease any use of the Application.

The Tools are provided on an “as is” and “as available” basis. SWIFT makes no warranties of any kind, whether written or oral, statutory, express or implied, including any warranty of merchantability, infringement, or fitness for a particular purpose. SWIFT does not warrant that the Tools will be uninterrupted, error-free, or free of viruses or other harmful components.

Privacy

Please read our [Privacy Statement](#) which governs your visit to this site, to understand our data protection practices and your rights and obligations..

Cookies

For a detailed description on the use of cookies via this website, please consult the [Sibos Cookie Policy](#).

Social Media

SWIFT supports the use of social media. However, any third-party content posted through social media channels maintained by SWIFT should not be taken as an endorsement of such information. Links to websites and other resources operated by parties other than SWIFT (“Third-Party Information”) are provided solely as a convenience to the user. The perceptions, opinions, beliefs, and attitudes expressed through social media websites and other public forums are those of employees, related individuals, and other participating users of our websites, and are not necessarily aligned with the policies, standards, and practices of SWIFT, its subsidiary organisations, stakeholders or partners. These social media sites are available for and intended to encourage public dialogue and are, as such, provided for outreach and informational purposes only.

Sibos Mobile Application

The Sibos Mobile Application (‘Sibos App’) is available for Android and IOS devices. The Sibos App allows all participants to consult relevant information regarding Sibos

such as an exhibitor list, an overview of the different sessions and its speakers, a detailed floorplan, news messages and networking options enabling participants to get the most out of their Sibos experience.

The Sibos App offers location-based services when you enable this on your device and in the App. For more information on the location feature, please refer to the [Privacy Statement](#).

Sibos Instant Messenger

The Sibos Mobile Application also allows participants to stay in touch with their contacts through the Sibos Instant Messenger, which is also available on sibos.com.

The Sibos Instant Messenger is provided by a third-party supplier. For more information please refer to the [Privacy Statement](#).

Wifi

In addition to the Sibos Tools, SWIFT will allow you to access and use the free Wifi of the conference centre. You are required to use the Wifi legally, professionally and in accordance with the Code of Conduct (as provided above) and the [Wi-Fi Acceptable Use Policy](#), in a way that would not violate the right of any third- party or create any interference on the network.

SWIFT Contact details

S.W.I.F.T. SC ("SWIFT") with registered address at Avenue Adèle 1, B-1310 La Hulpe, Belgium.

Telephone: +32 2 655 31 11

Fax: +32 2 655 32 26

Email: swift.generic@swift.com

RPM Nivelles 0413.330.856

VAT: BE 413 330 856

Miscellaneous

Sibos.com can be subject to maintenance, at SWIFT's discretion and without prior notice. Such maintenance may require a temporary unavailability of the site.

SWIFT reserves the right to suspend or terminate the provision of all or part of the Tools at its own discretion, at any time, and without advanced notice.

By using the Tools, you agree to abide by these Terms of Use.

SWIFT may amend these Terms of Use at any time. By continuing to use the Tools after the Terms of Use have been amended, the User accepts the amended Terms of Use. If the User does not agree with the Terms of Use at any time, the User's exclusive remedy is to stop using the Tools.

These Terms of Use are governed by the laws of Belgium. In case of disputes arising in relation to these Terms of Use, the Courts of Brussels will have exclusive jurisdiction.