



Sibos Registration Policy

Registration for and participation in Sibos are subject to this Registration Policy. By submitting your registration for Sibos, you will be considered to have agreed to this Sibos Registration Policy.

Interpretation

'SWIFT' means S.W.I.F.T. SC and all its subsidiaries and branches. 'Sibos' means the 2020 Sibos event organized by or for SWIFT from October 5 – 8, 2020 at the Boston Convention and Exhibition Center, (the "BCEC") located at 415 Summer Street, Boston, MA 02210, United States. 'Sibos Registration Office' means BCD Meetings & Events, the company registered in the UK to which SWIFT has sub-contracted the registration to Sibos.

Registration

Sibos is exclusively open to representatives from SWIFT Users (that is, SWIFT shareholders, Sub- members and other eligible SWIFT users), representatives from Exhibiting companies and other persons invited or approved by SWIFT. The individuals participating to Sibos are hereinafter referred to as 'participants' or 'delegates'.

Procedure

All registrations must be made in advance online via the official Sibos registration website only. SWIFT acknowledges receipt of registrations. As a principle, registrations are processed on a first come, first served basis. Once capacity is reached, any further registrations are put on a waiting list. SWIFT reviews registrations with a view to ensure appropriate representation from the targeted audience. SWIFT will promptly notify the persons whose registrations could not be accepted. In any event, confirmation of registration is conditional upon full payment.

Centralised Registrations

Organisations wishing to centralise or limit their worldwide registrations are requested to appoint a central coordinator acting as a contact person ('Central Coordinator'). Details of that person should be communicated to Véronique Hannecart at SWIFT(at the e-mail address: veronique.hannecart@swift.com).

Each Exhibiting company must have one nominated Central Coordinator registering all participants. As a Central Coordinator you hereby confirm that you have provided the participants for whom you are making a booking with the present Sibos Registration Policy and the [Sibos Privacy Statement](#) and have obtained their prior

consent for registering them and have them participating to Sibos in accordance with both policies.

Username and password

In order to register for Sibos, you will need to create an account and choose a password. In case you are registered for Sibos by a Central Coordinator, you will receive a temporary username and password by e-mail and will be requested to change your password upon your first login. This will allow you to determine your own privacy settings (in accordance with [Sibos Privacy Statement](#)). Note however that the Central Coordinator who has registered you will also have access to your personal account (with his or her own account and password). In any case, you are entirely responsible for maintaining the confidentiality of your password and account, as well as for all activities that occur under your account. In addition, you agree to notify SWIFT immediately of any (suspected) unauthorized use of your account or any other breach of security. SWIFT will not be liable for any loss that you may incur in the event of unauthorized access or use of your password or account.

Registration Fees

Sibos registration fees are as set out on the official Sibos registration website (<http://www.sibos.com/>). The registration fee for a participant includes participation in the conference, access to the exhibition, access to all or part of the Sibos Tools, one copy of all Sibos publications, and scheduled meals (optional). Registration fees and any other related fees and charges are net of any direct or indirect taxes, such as, but not limited to, VAT, GST, HST or US Sales tax (when applicable).

Indirect taxes / Withholding taxes

For the correct application of indirect tax rules, similar but not limited to VAT, GST, withholding tax or sales tax, the Customer is deemed to be located at the place of the “Company details” as reported on the Sibos Registration form (i.e. “the Customer”). Upon specific request, the invoices can be sent to the place indicated under “Invoice details”. The billed entity remains however the “Company details” entity.

- Registration fees, conference passes, exhibition spaces only and meeting rooms (including ancillary services) will not be subject to US Sales Tax.
- All fees related to pre-built stands and lead retrieval will be subject to US Sales at the rate of 6.25%.
- All fees for other services such as, but not limited to, advertising, SibosApp, Sibos TV, Sibos.com, flyers, media sponsors, ... are deemed to be provided at the place of the “Company details” and will be subject to the rules defined by the European VAT Directive EC/2006/112.

Unless stated above, fees and charges are net of any local taxes applicable in the country of the Customer, such as, but not limited to (when applicable) VAT, GST, sales tax, withholding tax or any similar tax of any nature whatsoever. All present and future applicable local taxes, as well as fines and/or penalties and/or interest assessed directly or indirectly on such amounts (if any) which may apply to fees or charges due for or in connection with the Conference, will always (even retroactively) be borne by the Customer. The Customer is solely responsible for paying any such

local taxes in addition to applicable SWIFT fees, charges and computed taxes, if any.

SWIFT cannot be held responsible for seeking any refund of such local taxes, and will not be required to initiate any procedure to that effect.

Payment Method

SWIFT accepts payment for Sibos registration by credit card or electronic transfer. If you prefer to pay by electronic transfer, please indicate your intention to do so by using the appropriate section on the official Sibos registration website. A pro forma invoice with relevant payment instruction details will be sent to you via a link in your confirmation email.

Cancellation of Registration

Full refund (less a EUR 200 cancellation charge) of the registration fee paid to SWIFT will be made on written notification of cancellation received by the Sibos Registration Office before 4th September 2020. No refund will be made in case of cancellations received after that date. Registrations made after 4th September 2020 are non-refundable in case of cancellation. The cancellation of a Sibos registration will automatically cancel any hotel reservations associated with that registration. Hotel cancellation charges might be charged to the participant.

Substitution

You may transfer your registration to another person within the same organization at any time on written notification received by the Sibos Registration Office. The deadline for submission is five working days before the opening of the event- Monday 16th September 2020. The transfer of any associated hotel reservations require credit card details of the substitute to be communicated to the official appointed housing agent. For the avoidance of any doubt, the transfer of hotel reservations is subject to the reservation terms and conditions, including where applicable any hotel guarantee provisions. If a transfer of registration results in a refund and new payment, the EUR 200,- administrative cancellation charge will be charged to the (registered) participant.

Event Cancellation, Postponement or Alteration

If, for any reason whatsoever, SWIFT is forced to cancel, postpone or materially alter Sibos, in whole or in part, it will use all reasonable efforts to notify all registered participants reasonably in advance thereof. In the event SWIFT cancels Sibos, as sole and exclusive right and remedy, SWIFT will, at its sole discretion, either refund the registration fee paid or provide a credit to the affected Participant.

Event Rules and Regulations

Whilst participating in Sibos, you are required to comply with any policies or directions (such as but not limited to security, health, and safety regulations) in force at the time of the event, given by or for SWIFT or any other relevant third party, including the person responsible for the premises where Sibos takes place or any competent authority. You must wear your badge at all times. Your badge is strictly personal and may not be transferred to another person or modified. SWIFT accepts

no responsibility for any belongings you may bring to Sibos. Bringing such belongings is at your own risk.

Lead Retrieval Device

Exhibiting companies can order separately a Lead Retrieval Service that allows them to scan badges of Sibos participants in order to obtain reports on attendance. This service is licensed to the Exhibiting companies for the purpose of scanning Sibos participants' badges only on their stand location or at a location where the Company is organising events, cocktails, dinners. The Exhibiting companies are not authorised to use the device in any other area, such as in conference rooms or in the Exhibition Stage.

Scanning of Participant's badge by an Exhibiting company must always be done with Participant's express consent. By scanning Participant's badge, the Exhibiting companies will collect Participant's first name, family name, institution, location and e-mail address. This information may only be used by the Exhibiting companies for evaluating attendance and to present their products and services directly to the Participant by e-mail.

The Sibos Tools

Subject to the Sibos Registration Policy, you will receive restricted access to the Sibos Tools.

These Sibos Tools will be made available to all Sibos participants who are duly registered, and include:

- o The Sibos 2020 participant directory;
- o The Sibos Smart Badge
- o The Sibos Instant Messenger
- o Sibos.com including the restricted pages for delegates, the Sibos Exhibitor portal & Meeting room booking tool (for Central Coordinators only), the Sibos registration and the Conference Content Management (CCM - for Session owners only)
- o The Sibos Mobile Application (Sibos App).

The Sibos Tools are made available to you for networking, preparation and planning of the event, and follow-up purposes.

The Sibos Tools allow you in particular to contact and exchange information with other Sibos participants and exhibitors.

By using the Sibos Tools, you hereby agree to abide by Terms of Use of Sibos.com & Sibos Mobile Application. In particular, you agree (i) not to use these Sibos Tools or any other related products and services for any other purposes and (ii) to comply at all times with any applicable terms of use as notified to you by SWIFT.

WIFI

In addition to the Sibos Tools, SWIFT will allow you to access and use the free Wi-Fi of the conference center. You are required to use the Wi-Fi legally, professionally and in accordance with the [Wi-Fi Acceptable Use Policy](#), in a way that will not violate the right of any third-party or create any interference on the network. The Wi-Fi is monitored for security and quality control purposes. In this regard, only your IP

address and traffic data are processed (without any link to your name or contact details).

Photographs and videos

By attending the Sibos event, you consent to SWIFT and its authorised third parties making recordings of you by any means (e.g. filming, recording or photographing) without any compensation of any kind. You consent to the distributing, broadcasting, using or otherwise disseminating, in perpetuity, such media without any further approval from or payment to you. You release SWIFT and its authorised third parties from any and all claims and causes of action you may have now or in the future including but not limited to defamation, invasion of the right of privacy, publicity or personality, copyright or trademark infringement and unfair competition, and agree not to institute any legal action based on any ground whether or not specified in this section. To the best of your knowledge, your acts and statements contained in the recordings will not violate any right of any third party.

By accepting to be a speaker at Sibos, you agree that SWIFT records your sessions and uses and distributes the video for commercial purposes as further specified under the photographs and videos section here above.

You also agree that SWIFT uses the content of your session and/or quote you on its websites and on the social media as appropriate.

Speakers

At Sibos, as a speaker, you agree to comply at all time with the Code of Conduct as provided hereunder.

Rating and Comment

Any Sibos participant using Sibos Tools can rate and comment the sessions and speakers. The rating results will be aggregated and processed by SWIFT for statistical purposes. The average result from all rating per session and per speaker will then be published through the Sibos Tools (in aggregated form). Where relevant, the rating and comments will also be processed in accordance with Sibos' Privacy Statement.

Attendees

The event that you have registered for might be subject to export control, sanctions or other legal restrictions. SWIFT aims to comply with all laws and regulation applicable to it and therefore reserves the right to withhold acceptance of your registration based on restrictions arising from any EU or US sanctions regulations. By registering to this event you acknowledge that it is your sole responsibility to be in compliance with any sanctions and export control regulation that is applicable to you and SWIFT hereby disclaims all liability for your non-compliance with abovementioned law and regulation.

Indemnity

You acknowledge and agree that you will indemnify SWIFT against any damages incurred by SWIFT as a result of a third party claim arising from your Sibos

registration or participation, except to the extent such damages were directly caused by SWIFT.

Liability

SWIFT's potential liability in connection with Sibos (whether in contract, tort or otherwise) is limited to the total amount of your registration fee. Furthermore, any claim for indirect, special or consequential loss or damage of any kind or for any loss of business or profit, revenue, anticipated savings, contracts, loss of or corruption to data, loss of use, loss of goodwill, interruption of business or claims of other parties or other similar pecuniary loss howsoever arising, even if SWIFT has been advised of their possibility, is expressly excluded. To have a valid claim against SWIFT relating to your Sibos registration or participation, you must notify SWIFT within six months after the Sibos ending date. You agree to exonerate SWIFT from any liability relating to claims notified after that time limit.

Intellectual Property

The Sibos Tools contain proprietary materials of S.W.I.F.T. 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 Sibos Tools, including any associated processes or any derivative works, will remain the sole and exclusive property of SWIFT and/or its suppliers.

Copyright

By participating in the Sibos event as a speaker, for all contributions provided for Sibos (e.g. oral presentation, print materials or handouts, PowerPoint slides, other digital media), you grant SWIFT an irrevocable, royalty-free, non-exclusive, sub-licensable, perpetual license to reproduce, use and distribute the contributions by any means (e.g. audio, video, photography, printed materials, digital media). You retain ownership of your pre-existing copyrights contained in the contributions. You warrant that the contributions are either owned, in the public domain, or licensed with full authority from the owner and grant SWIFT the rights identified herein and that the contributions contain nothing defamatory or otherwise unlawful.

Trademarks

SWIFT is the trade name of S.W.I.F.T. SC. SWIFT, the SWIFT logo, SWIFTNet,, Accord, Sibos, 3SKey, Innotribe, the Standards Forum logo, MyStandards, and SWIFT Institute are registered trademarks of S.W.I.F.T. SC. All other product or company names that may be mentioned on the Sibos Tools are trade names, trademarks, or registered trademarks of their respective owners.

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 Sibos Tools, you agree to:

1. Always respect SWIFT's name, reputation, goodwill and other business assets when using the Sibos 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 Sibos Tools.
5. Refrain from making any statements that would be insulting, threatening, libellous, 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 Sibos 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 (without their explicit consent).

SWIFT does not proactively monitor (neither before nor after publication of content) whether the content posted by users complies with the present Code of Conduct and the Terms of Use of Sibos.com & Sibos Mobile Application. SWIFT may however investigate at any time whether there are no cyber security incidents. Although SWIFT may occasionally verify compliance with the [Terms of Use of Sibos.com & Sibos Mobile Application](#), you agree that SWIFT does not have a general obligation to monitor content posted on the Sibos Tools, nor to actively seek facts or circumstances indicating illegal activity or content.

Privacy

SWIFT is committed to protecting your privacy needs. Please read in this regard the [Sibos Privacy Statement](#) which applies to the processing of your personal data related to your registration, the use of the Sibos Tools and your hotel reservation. By using the Sibos Tools, you consent with the Sibos Privacy Statement. For a detailed description on the use of cookies via this website, please consult the [Sibos Cookie Policy](#).

Links to and from other websites

The Sibos 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. 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.

SWIFT Contact details

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

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Fax: +32 2 655 32 16

Email: swift.generic@swift.com

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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 Sibos Tools at its own discretion, at any time, and without advanced notice

Applicable Law and Dispute Resolution

This Registration Policy and, more generally, all matters relating to registering for or participating in Sibos shall be governed by Belgian law and, as regards any claims against SWIFT, you agree to submit to the exclusive jurisdiction of the competent court of Brussels, Belgium.