

RULES FOR PARTICIPATION IN THE CONFERENCE AND TRIP

These Rules (hereinafter: "Rules") set forth the terms of participation in the conference organized in Rome, to be held on May 21–22, 2026 (hereinafter: "Event"), as well as the conditions regarding travel, transportation, safety standards, and the Organizer's rules and limits of liability.

§ 1. General Provisions and Definitions

1. **Organizer:** "IQ Marketing (Poland)" Sp. z o.o., with its registered office in Warsaw at ul. Wiktorii Wiedeńskiej 17, 02-954 Warsaw, registered in the National Court Register (KRS) by the District Court for the Capital City of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, under KRS number: 0000013098; Tax ID (NIP): 525-10-22-800; share capital: PLN 368,900.00 (hereinafter: "Organizer"). The Organizer acts on behalf of U.S. Bank Europe DAC, with its registered office at Block F1, Cherrywood Business Park, Dublin 18, D18 W2X7, Ireland, and Mastercard Europe SA, Plac Europejski 1 Warsaw Spire, Warsaw, 00-844, Poland (hereinafter collectively referred to as the "Sponsor"), organizing the Event as part of a joint marketing initiative.
2. **Participant:** an adult individual, a contractor or representative of a contractor of Elavon and/or U.S. Bank Europe DAC, invited to participate in the Event by the Sponsor via email.
3. **Tourism Organizer:** Socentive sp. z o.o. with its registered office in Warsaw at ul. Puławska 77/U5, 02-595, entered in the Register of Entrepreneurs maintained by the District Court for the Capital City of Warsaw, 14th Commercial Division of the National Court Register, under KRS number 0000397565, Tax ID (NIP): 1231262278, share capital PLN 250,000, REGON: 145215060 (hereinafter: "Socentive") – an entity registered in accordance with the laws in force in the territory of the Republic of Poland in the Central Register of Tourism Organizers and Entrepreneurs Facilitating the Purchase of Related Tourism Services under number 9085, authorized to organize tourism events, including those abroad, through which the Organizer provides tourism services in the form of flights, accommodation, and meals constituting the Event.
4. **Service:** Participation in the Event is free of charge (business hospitality). Neither the Organizer nor the Tour Operator will reimburse any costs of participation in the Event that have not been previously approved in writing by the Organizer.
5. These Terms and Conditions apply to participation in the Event, as well as to transportation and accommodation organized by the Organizer/Tour Operator.
6. At any time, the Participant may contact the Organizer's representatives present during the Event. The Organizer provides the contact details for the Organizer's representatives:
 - i) Katarzyna Rębisz, tel. +48 605 444 954, email: katarzyna.rebisz@iq-marketing.pl.
 - ii) Magda Palmi, tel. 728 945 285, email: magda.palmi@iq-marketing.pl.

§ 2. Organization of the Trip and Transportation

1. The Organizer has entrusted the provision of travel services (i.e., flights, accommodation, transfers) to a Travel Organizer. These services constitute a travel event (of a business nature) within the meaning of applicable law.

2. Transportation to the destination (Rome) and back is provided only if the Participant has indicated on the registration form, by the specified deadline, that they are interested in transportation arranged by the Organizer. For Participants who have indicated a desire to receive transportation, the Organizer will purchase airline tickets for a route covering one of the departure destinations to Rome and back. Transportation provided by the Organizer does not include the Participant's transportation to and from the departure airport.
3. The Participant is required to:
 - possess a valid form of identification (passport or ID card) required to cross the border and travel by air. The identification document must be valid for 6 months from the planned date of return to the departure airport.
 - Be in a mental and physical condition suitable for air travel.
 - comply with the rules and conditions of air and ground transportation, as well as the rules of the hotel where accommodation is provided.
4. The Participant bears full responsibility for the absence or invalidity of documents necessary for travel.
5. All details regarding transportation (travel time, seating arrangements) will be provided by the Organizer via email to the address provided by the Participant in the registration form. The Organizer is not responsible for the configuration of email accounts or the Participant's Internet connectivity.

§ 3. Participant Safety Standards

1. The Participant is required to comply with the laws in force in Poland, in Italy (at the Event venue), and with international transportation regulations.
2. The Participant is responsible for their property and conduct, including any damage caused to other Participants, hotel staff, carriers, or the property of the hotel/Organizer.
3. During flights and transfers, the Participant is required to follow staff instructions and safety rules. Consumption of alcohol on board aircraft and in coaches must comply with the carrier's regulations.
4. In the event of a sudden illness or accident, the Participant must immediately notify the Organizer (or the designated contact person) to ensure necessary assistance. The Participant is required to have health insurance for the duration of the trip.
5. The Organizer reserves the right to exclude a Participant from participating in the Event or specific parts thereof (e.g., transfers, flights) in the event of a gross violation of: i) public order, ii) the rights and property of third parties, including other participants of the Trip, iii) safety rules, iv) these Terms and Conditions, v) the terms and conditions of transportation and hotel service providers.

§ 4. Rules and Limits of the Organizer's Liability

1. **Liability of the Tour Operator (Socentive):**
 - The Tour Operator is liable for the provision of travel services (including flights, transportation, accommodation, meals, and airport transfers) in accordance with applicable law (the Act on Travel Events and Related Travel Services).

- All claims and complaints regarding the defective performance or non-performance of travel services (e.g., flight delays, accommodation standards) should be directed immediately and directly to Socentive at: michal.zelawski@socentive.pl or by phone at +48 690 050 059, or alternatively through a representative of the Tour Operator.

2. Organizer's Liability:

- The Organizer is responsible for the substantive and organizational aspects of the conference. In all other respects, responsibility lies with the Tour Operator as the entity to which the Organizer has entrusted the provision of services comprising the tour.
- The Organizer is responsible for properly transferring the Participants' personal data to the Tour Operator (Socentive) for the purpose of providing services.

3. Limits of the Organizer's Liability:

- The Organizer is not liable for the non-performance or improper performance of tourism services (including transportation and accommodation) for which the Tour Operator (Socentive) is responsible.
- The Organizer is not liable for:
 - Delays, schedule changes, or cancellations of flights or other means of transport caused by force majeure, weather conditions, strikes, or decisions by airport authorities/carriers.
 - Loss, damage, or destruction of the Participant's property, including luggage, during the trip and stay.
 - Damages caused by the Participant or third parties not involved in the provision of services covered by the Event.
 - Violation by the Participant of legal regulations (e.g., customs, foreign exchange) or rules and regulations (e.g., of carriers, hotels).
 - Additional services or costs ordered or incurred by the Participant.

4. **Insurance:** The Tour Operator holds appropriate guarantee/insurance in case of insolvency (in accordance with the Act on Tourist Events).

In addition, participants are covered by the following insurance policies provided by Allianz

- Medical Expenses and Assistance – 1,500,000 PLN, including an alcohol clause
- Accidental Death and Dismemberment – 40,000 PLN
- Liability Insurance – 200,000 PLN
- Travel Luggage – 1,000 PLN

§5. Personal data of Participants

The controller of Participants' personal data is U.S. Bank Europe DAC, with its registered office at Block F1, Cherrywood Business Park, Dublin 18, D18 W2X7, Ireland. Personal data is processed by the Data Controller based on the Participant's voluntary consent to the extent specified in the registration form and solely for the purpose of preparing and providing the services described in the Terms and

Conditions related to participation in the Event. The Participant may review the full privacy policy at <https://www.elavon.ie/data-privacy-notice.html>.

§6. Final Provisions

These Terms and Conditions are governed by the laws of the Republic of Poland. Any disputes between the Participant and the Organizer shall be resolved by Polish courts.

The Terms and Conditions are available at the Organizer's headquarters and from the Organizer's representatives present during the Event.