



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 the 2019 Efma conferences listed below:
 - World Retail Banking Summit in Middle East
 - Bank + Fintech
 - CCX Forum
 - Insurance Summit
 - SME Banking Summit
 - Innovation Summit
 - 47th Efma Congress
- 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 2019 Premium Pass expires at the end of the calendar year (31/12/2019). You will receive an email one month before the expiry date inviting you to renew your Premium Pass for 2020. 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.