



## **ePass terms & conditions**

### **General terms and conditions**

The ePass is a pack of six one-day conference tickets that can be used until 31 December of the current year.

- The ePass can be used by one or several persons from the institution
- It is non-refundable

The ePass can be used for registration for all Efma conferences:

- World Retail Banking Summit in Middle East
  - Bank + Fintech
  - CCX Forum
  - Insurance Summit
  - SME Banking Summit
  - Retail Banking Summit in Lebanon
  - Innovation Summit
  - 47<sup>th</sup> Efma Congress
  - Retail Banking Summit in Asia
- When you buy the ePass, you will receive 6 different codes to be used at the time of event registration:
    - Please note: each code is only valid once
    - Please note that for Efma events it is compulsory to register for the entire event
    - For a 2-day event, 2 tickets must be used at the time of registration per person
  - The ePass cannot be used to register for Efma Learning expeditions (previously Business Trips)
  - The 2019 ePass expires at the end of the calendar year (31/12/2019)

### **Payment**

Pursuant to European and French regulations on intra-Community VAT, Efma is required to invoice French VAT on ePass subscriptions. The additional cost that this might represent for some of our members has been taken into account when determining the price of the ePass.

The ePass tickets can be used immediately once the online payment has been completed.