

# Terms and Conditions Policy

## OVERVIEW

This website is operated by Fintech Robos W.L. L. (C.R 138899-1). Throughout the site, the terms “we”, “us” and “our” refer to Fintech Robos. Fintech Robos offers this website, including all information, tools and services available from this site to you, the user, conditioned upon your acceptance of all terms, conditions, policies and notices stated here.

By visiting our site and/ or completing payments, you engage in our “Service” and agree to be bound by the following terms and conditions (“Terms of Service”, “Terms”), including those additional terms and conditions and policies referenced herein and/or available by hyperlink. These Terms of Service apply to all users of the site, including without limitation users who are browsers, vendors, customers, merchants, and/ or contributors of content. Please read these Terms of Service carefully before accessing or using our website. By accessing or using any part of the site, you agree to be bound by these Terms of Service. If you do not agree to all the terms and conditions of this agreement, then you may not access the website or use any services. If these Terms of Service are considered an offer, acceptance is expressly limited to these Terms of Service.

Any new features or tools which are added to the current website shall also be subject to the Terms of Service. You can review the most current version of the Terms of Service at any time on this page. We reserve the right to update, change or replace any part of these Terms of Service by posting updates and/or changes to our website. It is your responsibility to check this page periodically for changes. Your continued use of or access to the website following the posting of any changes constitute acceptance of those changes.

By agreeing to these Terms of Service, you represent that you are at least the age of majority in your state or province of residence, and you have given us your consent to allow any of your minor dependents to use this site.

We reserve the right to refuse service to anyone for any reason at any time. You understand that your content (not including credit card information), may be transferred unencrypted and involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices. Credit card information is always encrypted during transfer over networks.

You agree not to reproduce, duplicate, copy, sell, resell or exploit any portion of the Service, use of the Service, or access to the Service or any contact on the website through which the service is provided, without express written permission by us. We reserve the right to modify the contents of this site at any time, but we have no obligation to update any information on our site. You agree that it is your responsibility to monitor changes to our site.

You agree to provide current, complete and accurate payment amounts and account information for all payments made at our website. You agree to promptly update your account and other information, including your email address and credit card numbers and expiration dates, so that we can complete your transactions and contact you as needed.

## PROHIBITED USES

In addition to other prohibitions as set forth in the Terms of Service, you are prohibited from using the site or its content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the Service or of any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) to spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet. We reserve the right to terminate your use of the Service or any related website for violating any of the prohibited uses.

## GOVERNING LAW

These Terms of Service and any separate agreements whereby we provide you Services shall be governed by and construed in accordance with the laws of the Kingdom of Bahrain.

18th Floor, Nordic Tower  
Seef Business Area  
Kingdom of Bahrain

## CHANGES TO TERMS OF SERVICE

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## TICKETS TERMS AND CONDITIONS

In these Terms & Conditions, the "Organizer", "Us", "Our", or "We" means Fintech Robos W.L. L. (the hosts of the Arab Pensions Conference) and "Event" shall mean the 6<sup>th</sup> Annual Arab Pensions Conference hosted in Sharm El Sheikh, on the 28<sup>th</sup> and 29<sup>th</sup> of September 2022.

Tickets to this event are subject to the following terms and conditions:

1. Any attendee of the Event agrees to the terms and conditions outlined below.
2. The tickets will be sent to the registrants via email.
3. The ticket allows access to attending the Event, coffee breaks and a lunch break across the 2 days of the Event. The ticket does not cover travel and accommodation.
4. The ticket holder shall be responsible for their own flight tickets, transportation to the venue, and accommodation, and other related goods and services they require.

5. Nobody will be allowed admission to the Event without a valid ticket or pass.
6. For the safety of people at the Event, the venue management and the Organizer reserve the right to refuse admission and conduct security searches as they deem appropriate.
7. Tickets can be cancelled and refunded till 45 calendar days before the date of the Event – the final date for a refund request is on August 14, 2022.
8. To request a refund, the client must contact the Event's team via [events@fintechrobos.com](mailto:events@fintechrobos.com) with their request.
9. The refund will be processed to the original payment method.
10. In case of a refund, the Organizer will charge 5% as admin charge and return the remaining 95% of the amount.
11. The refund process will take up to 15 calendar days.
12. If the Event is cancelled, rescheduled, changed, moved, or cancelled the Organizer cannot be held responsible for any resulting costs you may incur for travel, accommodation and other related goods, services, or compensation.
13. Tickets cannot be resold for commercial gain. If we have reason to believe that tickets have been re-sold, they will be invalidated, and the holder will be refused admission.
14. The Organizer does not accept any responsibility for any loss or damage to personal property brought to the Event.
15. Attendees may be filmed, photographed or sound recorded for broadcast, publication, or security purposes whilst at the Event by the Organizer.
16. Please check Event details and timings prior to travelling as these maybe subject to change.
17. For further information or queries please email: [events@fintechrobos.com](mailto:events@fintechrobos.com)