

Terms and Conditions for Event Organization and Participation

1. Introduction

These Terms and Conditions ("Terms") apply to the registration, participation, and organization of events hosted by **ProMoney OU** ("we", "our", "us"). By registering for or participating in any of our events, whether in-person or virtually ("Event"), you agree to be bound by these Terms.

2. Event Registration

2.1 Registration Process

- **Registration Requirement:** All participants must complete the registration process through our website, authorized platforms or via email message.
- **Information Accuracy:** You are responsible for providing accurate and complete information during registration. Incorrect or incomplete details may result in the rejection of your registration.

2.2 Payment Terms

- **Fees:** Participation fees, if applicable, are listed on the event registration page. All fees must be paid in full before the event date.
- **Payment Methods:** We accept payment via credit card, bank transfer, or other methods as specified during registration.
- **Invoices:** Upon successful registration and payment, an invoice will be issued. The invoice is the proof of your registration and must be retained.

3. Cancellation and Refund Policy

3.1 Participant Cancellations

- **Notice of Cancellation:** Participants may cancel their registration by providing written notice to us via email.
- **Refunds:** Refunds will be processed according to the following schedule:
 - **30 Days Before Event:** Full refund minus any transaction fees.
 - **15-29 Days Before Event:** 50% refund minus any transaction fees.
 - **Less Than 15 Days Before Event:** No refund.

3.2 Event Cancellations or Changes

- **Cancellation by Us:** We reserve the right to cancel or reschedule the event due to unforeseen circumstances. In the event of cancellation, you will receive a full refund of the registration fees.
- **Format Changes:** We may switch the event format from in-person to virtual or vice versa if necessary. Participants will be notified as soon as possible.

4. Event Participation

4.1 In-Person Participation

- **Venue Admission:** Only registered participants with a valid ticket or badge will be admitted to the event venue.
- **Health and Safety:** Participants must comply with all health and safety guidelines, including any COVID-19 related measures in place at the venue.

4.2 Virtual Participation

- **Access to Virtual Platform:** Registered participants will receive link or/ and login credentials for the virtual platform before the event. Sharing of link or/and login credentials is strictly prohibited.
- **Technical Requirements:** Participants are responsible for ensuring they have the necessary hardware, software, and internet connectivity to access the virtual event. We are not responsible for any technical issues on the participant's end.

4.3 Code of Conduct

- **Behavioral Expectations:** All participants are expected to conduct themselves professionally and respectfully towards other participants, speakers, and staff, whether attending in person or virtually.
- **Prohibited Conduct:** Harassment, discrimination, or any form of disruptive behavior will not be tolerated. We reserve the right to remove any participant violating these rules without refund.

5. Intellectual Property

- **Content Ownership:** All content provided during the event, including presentations, recordings, and materials, is the intellectual property of ProMoney OU or the respective content creators.
- **Use of Content:** Participants may not reproduce, distribute, or use event content for commercial purposes without explicit permission.

6. Privacy and Data Protection

- **Personal Data:** We collect and process personal data in accordance with our [Privacy Policy](#). By registering for and participating in the event, you consent to the processing of your data for event management purposes.
- **Photography and Recording:** The event may be recorded or photographed. By attending, you consent to your image and likeness being used in promotional materials.

7. Limitation of Liability

- **Event Changes:** We are not liable for any changes to the event schedule, format, or content. While we strive to maintain the advertised program, modifications may be necessary.
- **Personal Injury or Loss:** We are not liable for any personal injury, loss, or damage to personal property during the event, whether in-person or virtual.

8. Commitment to ESG Principles

We are committed to upholding Environmental, Social, and Governance (ESG) principles in all aspects of our conference organization and execution. We strive to ensure that our events are conducted in a manner that is environmentally responsible, socially inclusive, and governed by ethical standards.

9. Force Majeure

We are not responsible for any failure to perform our obligations under these Terms due to events beyond our reasonable control, including but not limited to natural disasters, war, strikes, pandemics, or government regulations.

10. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of Estonia. Any disputes arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Estonia.

11. Amendments

We reserve the right to amend these Terms at any time. Any changes will be posted on our website, and participants will be notified accordingly. Continued participation in the event after such changes constitutes acceptance of the amended Terms.

12. Contact Information

For any questions or concerns regarding these Terms, please contact us at:

ProMoney OU

Registration Code: 16759572

VAT Number: EE102734384

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This Terms and Conditions was last updated on January 10, 2026
