General Terms and Conditions for the Sale of Tickets and Participation in the ART of INVESTING 2027 Conference

This is an English translation of the Czech original (Všeobecné obchodní podmínky). In the event of any discrepancy between the language versions, the Czech version shall prevail.

1. Introductory Provisions

1.1 These General Terms and Conditions (the **"Terms"**) govern the sale of tickets to the professional conference **ART of INVESTING 2027** (the **"Conference"**) and the conditions of participation in it.

1.2 The organiser of the Conference and the seller of the tickets is
In Investments a.s., with its registered office at Vinohradská 2828/151, Žižkov, 130 00 Prague 3, Czech Republic, Company ID (IČ) 03002578, VAT ID CZ03002578, registered in the Commercial Register maintained by the Municipal Court in Prague, Section B, Insert 27428 (the **"Organiser"**).
E-mail: konference@ininvest.cz · Phone: +420 728 902 980 (conference coordinator)

1.3 The Organiser is a securities dealer licensed by the Czech National Bank. However, the Conference **is not an investment service**, and the sale of tickets is not governed by the Organiser's contractual documentation for investment services.

1.4 The Conference takes place on **5 May 2027** at the **O2 universum** multi-purpose centre, Českomoravská 2345/17, 190 00 Prague 9 (the **"Venue"**). The current programme is published at www.artofinvesting.cz (the **"Website"**).

1.5 The **Buyer** is the person who orders and pays for a ticket. This may be a natural person or a legal entity, for example an advisory firm buying tickets for its staff. The **Participant** is the person whose name is stated on the ticket and who attends the Conference. The Buyer and the Participant may be the same person.

1.6 If the Buyer acts in the course of their business (typically an investment adviser, a tied agent or a company), the provisions of these Terms expressly intended only for consumers do not apply to them.

2. Tickets and Price

2.1 The Organiser offers the following ticket categories:

- **ART Classic:** admission to the conference, the workshops and the expo zone, 2 EFPA credits (subject to the conditions in Art. 10.4), all-day buffet catering, speciality coffee and non-alcoholic beverages throughout the day, cloakroom and admission to the afterparty,
- **ART VIP:** everything included in ART Classic, plus priority registration and all-day access to the ININ VIP Lounge with its own buffet and a private space for networking and meetings.

The exact scope of each category is stated on the Website at the time of purchase.

2.2 Ticket prices stated on the Website are **final and include VAT** at the statutory rate. The tax document shows the price excluding VAT and the amount of VAT.

2.3 **Price waves.** The ticket price changes depending on the date of purchase (sales waves). The current price and the date until which it applies are stated on the Website. The price valid at the time the order is submitted is decisive. The Organiser may also offer discount codes. Discounts cannot be combined unless the Organiser expressly states otherwise.

2.4 **Representatives of non-partner companies.** The Conference is intended primarily for investment professionals. For reasons of fairness towards partners and exhibitors, representatives of investment companies, asset managers, distributors and other providers of products and services for advisers who are

not partners or exhibitors of the Conference may purchase a ticket only upon a request sent to konference@ininvest.cz, at a special price communicated to them by the Organiser in reply. If the Organiser finds that such a representative has purchased a standard ticket, it may withdraw from the contract and **refund the price paid in full**, or offer them the option of paying the difference.

2.5 The number of tickets is limited by the capacity of the Venue.

3. Conclusion of the Contract

3.1 Tickets are sold via the order form on the Website, which is technically operated by the **SimpleShop** service (operated by Redbit s.r.o.).

3.2 In the order, the Buyer provides their identification details, billing details and the name and e-mail address of each Participant. The Buyer is responsible for the accuracy of the details. If the Buyer purchases tickets for other persons, the Buyer undertakes to inform them of these Terms and of the Information on the Processing of Personal Data.

3.3 Before submitting the order, the Buyer confirms that they have read and agree to these Terms. The order can be reviewed and corrected before submission. The order submission button is labelled "Objednávka zavazující k platbě" (Order with obligation to pay).

3.4 **The contract is concluded upon payment of the price.** Once the payment is credited, the Organiser sends the Buyer by e-mail a confirmation, a tax document and the ticket, or a confirmation of registration with the Participant's name (the **"Ticket"**). The Organiser may reject an order before the contract is concluded, in particular if capacity is exhausted or in the situation under Art. 2.4. If payment arrives only after capacity has been exhausted, no contract is concluded and the Organiser will refund the payment without undue delay.

3.5 The contract is concluded in the Czech language. The Organiser archives the concluded contract in electronic form. The Buyer will find it in the confirmation e-mail together with the Terms valid on the date of the order. The Organiser is not bound by any code of conduct within the meaning of Section 1826(1)(e) of the Czech Civil Code.

4. Payment Terms

4.1 The price may be paid **online by payment card** or **by bank transfer** to the account stated in the order. For bank transfers, payment is due within 7 days of the order. If payment is not made within this period, the order is cancelled.

4.2 Upon request, a **proforma invoice** with a longer payment period may be issued to companies.

4.3 The Organiser issues the tax document electronically and sends it to the Buyer's e-mail address.

5. Ticket, Transfer to Another Person, Admission

5.1 The Ticket is **issued in the name of the Participant**. On entry, the Participant presents the Ticket in electronic or printed form and, upon request, an identity document. The Organiser only inspects the document and does not copy it.

5.2 **A change of Participant is free of charge** if the Buyer notifies it by e-mail to konference@ininvest.cz no later than **3 business days** before the Conference. A transfer to a person referred to in Art. 2.4 is governed by that article.

5.3 Reselling the Ticket at a price higher than the price at which it was purchased, or offering it in promotional competitions without the Organiser's consent, is prohibited. The Organiser may invalidate such a Ticket.

5.4 If the Ticket is lost, the Organiser will send a duplicate upon request. Only the most recently issued Ticket is valid.

6. Withdrawal from the Contract and Cancellation Terms

6.1 **Exclusion of the consumer's right to withdraw within 14 days.** The Buyer acknowledges that, under Section 1837(j) of the Czech Civil Code, a consumer may not withdraw from a contract for the provision of leisure-related services if, under the contract, they are to be provided on a specific date. The 14-day withdrawal period therefore **does not apply** to Tickets.

6.2 **Tickets are non-refundable.** The Organiser does not refund the price paid if the Buyer or the Participant does not attend the Conference or cancels the ticket. The exceptions are the cases under Art. 2.4, 7.2, 7.3 and 7.4.

6.3 **Free change of Participant.** If the Participant cannot attend the Conference, the Buyer may **transfer the Ticket to another person free of charge** following the procedure in Art. 5.2.

6.4 The Organiser may withdraw from the contract in the situation under Art. 2.4, or if the Participant seriously breaches Art. 8. In the latter case, the price is not refunded.

7. Changes and Cancellation of the Conference

7.1 **Programme.** The Organiser reserves the right to adjust the programme, the order and timing of individual sessions, and to replace a speaker or panellist with another of comparable expertise. Such a change is not a material change and does not give rise to a right to a refund.

7.2 **Material change.** If the Organiser changes the date of the Conference or moves the Venue outside Prague, it will inform Buyers without undue delay. The Ticket remains valid for the new date. A Buyer for whom the new date is not suitable may request a **full refund** within **14 days** of the notification.

7.3 **Cancellation.** If the Organiser cancels the Conference, it will refund Buyers the **full price** of the Ticket within 30 days of the cancellation.

7.4 **Force majeure.** If the Conference cannot take place due to circumstances beyond the Organiser's control (e.g. an official ban, an epidemic, the Venue becoming unusable, a natural disaster), the Organiser may postpone it, move it online, or cancel it. In the event of postponement, Art. 7.2 applies; in the event of cancellation, Art. 7.3 applies, i.e. **the full price is refunded even in the event of force majeure**. If the Conference is moved online, the Organiser will offer the Buyer, at the Buyer's choice, a refund of the proportionate part of the price corresponding to the unused catering and accompanying programme, or a full refund.

7.5 The Organiser does not cover the Participant's travel, accommodation or other costs related to the Conference, including in the cases under Art. 7.2 to 7.4, unless caused intentionally or by gross negligence. In relation to consumers, this provision applies only to the extent permitted by law.

8. Rules of Participation

8.1 The Participant must comply with the visitor and operating rules of the Venue, the instructions of the organising staff and the rules of good conduct.

8.2 The Organiser may expel a Participant without a refund if the Participant endangers safety, disrupts the Conference, is under the influence of addictive substances to an extent that endangers themselves or others, or, without the Organiser's consent, offers their own products or services to other participants beyond ordinary networking (e.g. distributing leaflets, using other exhibitors' stands).

8.3 **Recording of talks.** Making audio or video recordings of entire talks and sharing speakers' presentations is prohibited without the consent of the Organiser and the speaker. Short photos and videos for personal social media are fine.

8.4 **Alcohol.** Alcoholic beverages are not served to persons under 18. Only persons aged 18 or over are admitted to the afterparty.

9. Photographs and Video Recording

9.1 The Organiser takes **photographs and video recordings** at the Conference: reportage, recordings of talks and panels, interviews, and shots of the audience and networking.

9.2 **By purchasing a ticket and attending the Conference, the Participant grants the Organiser consent** under Sections 84 and 85 of the Czech Civil Code to capture their likeness and audio-visual recordings and to use them to inform about and promote the Conference, free of charge and without time or territorial limitation: on the Website, on social media, in the photo gallery, in newsletters, in the promotion of future editions and other events of the Organiser, and in reports for Conference partners. A Buyer who purchases a ticket for another person must inform that person of this article. The consent may be revoked under Section 87 of the Czech Civil Code. Revocation does not affect the use of recordings made before the revocation, nor general shots of the audience in which the Participant is not the main subject.

9.3 The Organiser also provides information about the recording on site (at registration and at the entrances to the halls).

9.4 The processing of personal data from the recordings is described in the **Information on the Processing of Personal Data** (Art. 11).

10. Conference Content

10.1 Talks, panels and materials at the Conference are **educational and informational in nature**. **They do not constitute an investment recommendation, investment advice or an offer of investment instruments** within the meaning of the Czech Capital Market Undertakings Act. The speakers' opinions are their own and may not reflect the views of the Organiser.

10.2 Some programme sessions are prepared by **Conference partners**. The Organiser will mark them in the programme. The content of partner sessions may be promotional in nature; the partner is responsible for its compliance with the law, including the rules on marketing communications.

10.3 Speakers are responsible for the accuracy and timeliness of the content of their talks. Copyright in the presentations belongs to their authors.

10.4 **EFPA credits.** The Organiser will provide a confirmation of attendance for the purposes of EFPA Czech Republic continuing education credits. To obtain it, the Participant must provide their EFPA certificate number at registration and attend the Conference to the extent required by EFPA rules. EFPA Czech Republic is responsible for awarding the credits.

11. Personal Data Protection

11.1 The Organiser processes the personal data of Buyers and Participants in accordance with Regulation (EU) 2016/679 (GDPR). Details, including the rights of data subjects, are set out in the document **Information on the Processing of Personal Data – ART of INVESTING**, published on the Website.

12. Liability

12.1 The Organiser is not liable for items brought by the Participant to the Venue, except for items left in the cloakroom, nor for damage the Participant causes to themselves or to third parties.

12.2 In relation to Buyers acting in the course of business, the Organiser's liability for damage is limited to the price paid for the Ticket. This limitation does not apply to damage caused intentionally or by gross negligence, or to harm to health.

13. Complaints

13.1 Complaints about the Conference or the Ticket may be submitted by e-mail to konference@ininvest.cz without undue delay, as a rule within **30 days** of the Conference. The Organiser will handle the complaint within 30 days of receipt. The Organiser will confirm receipt of the complaint by e-mail.

13.2 **Out-of-court dispute resolution.** A consumer has the right to contact the **Czech Trade Inspection Authority** (Česká obchodní inspekce), Štěpánská 567/15, 120 00 Prague 2, www.coi.cz (adr.coi.cz), as the body for out-of-court resolution of consumer disputes.

14. Final Provisions

14.1 These Terms and contracts concluded under them are governed by the laws of the Czech Republic. Disputes with business entities are decided by the general courts competent according to the Organiser's registered office.

14.2 The Organiser may amend these Terms. The Terms valid on the date of the order apply to the contract.

14.3 These Terms take effect on 16 November 2026.