

General Terms and Conditions of Participation in Finesto Advisors International Conferences & Events

1. Organizer

All events offered by the FINESTO OÜ (under the business name FINESTO ADVISORS) and are organized by the FINESTO ADVISORS and his cooperation Partners (referred to hereafter as the "Organizer").

2. Registration

Participants may only register using the provided online registration form. Registrations are binding and are reviewed in the order in which they are received. Each program is open to a limited number of participants. If more applications are received than space allows, the organizer will create a waiting list and immediately inform the participants of their position on the list.

3. Payment of fees

Once officially registered, the organizer will send the participant a confirmation of registration and other pertinent information. Participants must comply with the payment deadlines and instructions sent to them by the organizer. Participation is only guaranteed when payment has been received by the organizer in full and on time.

4. Substitution

A registered participant can authorize another individual to attend an event in his/her stead at any time in writing. Naming a substitute does not result in additional expenses.

5. Travel expenses / overnight accommodation / room reservation

Costs for travel and overnight accommodation are not included in the event fee. Exceptions to this rule will be specifically stated in the event description. The participants are responsible for reserving and paying for these expenses themselves.

6. Cancellation

Participation may be cancelled under the terms and conditions in this paragraph. In case a participant is not able to attend the program, the notification of cancellation should be sent to the organizer in due course, prior to the commence of the event. In Case of Cancellation, the Organizer does not refund the participation fee. In this instance, participants are able to put this cost towards another Organizer Program, after the Organizer has received the notification of cancellation in due course, prior to the commence of the event. This Shifting of this cost will be granted one time.

The fee will not be shifted should the participant cancel after this deadline or fail to attend the event.

7. Event cancellation

The organizer reserves the right to cancel events wholly or in part in case of an insufficient number of participants, program cancellations, organizational reasons, changes of availability of speakers, force majeure or other unforeseeable events that render the execution of the event impossible and/or not worthwhile or that would lead to the organizer incurring unreasonable expenses in executing the event. The organizer shall immediately inform participants of such changes

Should an event be cancelled by the organizer for organizational reasons or as a result of force majeure, as outlined above, the organizer will refund the event fee in full. Claims for further liabilities or damages are excluded. Participants may not assert any further claims and any such claims shall be excluded. This also applies to compensation claims for travel and accommodation costs and lost working hours.

8. Subject to change

The organizer reserves the right to make changes to the event program. If necessary, changes may be made to its content, method and organization before or during the event, insofar as these changes do not substantially diminish the described benefits of the event for the participant.

9. Scope of services

Unless otherwise stated, the event fee includes the participation in the event, printed materials, and refreshments and snacks during the breaks, as well as additional meals included in the program and / or a reception with a separate meal.

10. Certificate of participation

A certificate of participation is issued to each participant following the event. The certificate is sent to participant via e-mail as a printable signed and stamped PDF or handed over to the participant during the event on site.

11. Usage of data

In registering for an event, the participant grants the organizer the right to save and process his/her personal data. Organizer is solely responsible for saving and processing the data and fully complies with the Federal Data Protection Act. The data (comprised of the participant's name, telephone and electronic contact info, business/billing address) is used for informing, accounting and billing purposes, as well as for informing the participant future events.

12. Place of jurisdiction

The place of jurisdiction is Estonia.