

INSIGHT 2020 ATTENDEE AND PARTICIPANT TERMS

These terms and conditions ("**Terms**") govern attendance at and participation in the Smartkarma INSIGHT 2020 Event ("**Event**"). By registering for or attending the Event, you are agreeing to these Terms which form a legal agreement between Smartkarma Innovations Pte Ltd, the organiser of the Event ("**Organiser**"), and the registered attendee and/or participant ("**Attendee**", "**Participant**" or "**you**").

1. EVENT ADMISSION, ACCESS & MEDIA RELEASE

- 1.1. **Admission:** Your registration entitles you to admission to the Event and access to the visual, written and other materials created, presented, distributed or otherwise provided by the Organiser and/or authorised third parties (including Event sponsors ("**Sponsors**") and guest speakers ("**Speakers**")) at or in connection with the Event ("**Event Materials**").
- 1.2. **Removal:** The Organiser reserves the right to remove an Attendee or Participant from the Event if, in its reasonable discretion, it considers your conduct or presence creates a disruption or hinders the Event and/or the enjoyment of the Event by other attendees or participants.
- 1.3. **Media Release:** By attending or participating in the Event, you acknowledge and agree to grant the Organiser, as applicable, to record, film, photograph or otherwise capture your likeness in any media now existing or hereinafter invented and to distribute, broadcast, use or otherwise globally to disseminate, in perpetuity, such media without any further approval from or any payment to you. This grant to the Organiser includes, but is not limited to, the right to edit such media, the right to use the media alone or together with other information, and the right to allow others to use and/or disseminate the media.
- 1.4. **Event Program:** You acknowledge and agree that the Organiser, in its sole discretion, reserves the right to change any and all aspects of the Event, including but not limited to, the Event name, themes, content, program, speakers, performers, hosts, moderators, venue and time.

2. EVENT FEE & PAYMENT

- 2.1. **Payment:** Where applicable, the payment of the relevant fee for the Event ("**Event Fee**") is due upon registration and no ticket sale will be successfully processed if such payment is insufficient or declined.
- 2.2. **Taxes:** If the Event Fee is subject to any sales tax or other similar tax, such amount will also be payable by you.

3. CANCELLATION POLICY

- 3.1. **Cancellation by Attendee:** Event registration and ticket sales are non-refundable and non-transferable after purchase.
- 3.2. **Postponement or Cancellation by Organiser:** Attendees and Participants acknowledge that serious unforeseen circumstances outside the Organiser's control (such as a force majeure event) may arise whereby the Organiser is required to postpone or cancel the Event. In such case, the Organiser shall notify you as soon as practicable. Where the Event is cancelled, you may request a refund of any Event Fee you have paid (less any administrative or processing charges) within 14 days of such notice.

4. **PRIVACY & DATA PROTECTION**

4.1. **Privacy Policy:** The Organiser is committed to protecting the privacy and data of those who use its services or attend its events, and operates under a comprehensive privacy and data protection policy which is available [here](#), as updated from time to time, and is hereby incorporated into these Terms.

5. **INTELLECTUAL PROPERTY**

5.1. **Ownership:** All intellectual property rights in and to the Event and the Event Materials are, as applicable, owned by the Organiser and/or licensed to the Organiser for the purposes of the Event by Sponsors, Speakers or other participants at the Event ("**Third Party Licensors**").

5.2. **License to Attendee:** As an Attendee or Participant in the Event, you are granted a limited, non-exclusive and non-transferable licence to access and view the Event Materials and download a single copy for private use or listening in connection with the Event or to retain for your personal records. You may not otherwise use, distribute, copy or reproduce the Event Materials, including for any commercial or business use, without the prior written permission of the Organiser and/or the relevant Third Party Licensor. Subject to the license granted herein, all rights in the Event and Event Materials are reserved to the Organiser and the Third Party Licensors.

6. **WARRANTIES AND LIABILITY**

6.1. **No warranties:** Subject to law, the Event and any Event Materials are provided "as is" and "as available" without any warranties or conditions of any kind, express or implied, statutory or otherwise.

6.2. **Limitation of Liability:** Subject to law, the Organiser's total liability to any Attendee or Participant arising out of or relating to the Event shall be limited to the Event Fee paid hereunder. In no event shall the Organiser be liable to Attendee or Participant for any consequential, incidental, special or indirect damages arising out of or relating to the Event.

7. **MISCELLANEOUS**

7.1. **Governing law and jurisdiction:** This Agreement shall be governed by the laws of Singapore and the parties shall submit to the non-exclusive jurisdiction of the Singapore courts.