

Terms and conditions

FOR OPEN ENROLMENT SEMINARS

Registration

Registration for Mastercard Academy seminars is made via our website:
www.mastercardacademy.com

Seminar fees

The fee is indicated for each individual seminar on the registration page, it varies depending on the seminar and is subject to VAT (some organizations may be able to reclaim VAT).

Standard fees are:

- 1-day seminar: 820€
- 2-day seminar: 1150€ (except the "Chargebacks Level 3": The standard fee is 1350€)
- 3-day seminar: 1450€

The seminar fee includes seminar attendance, materials and lunch during the seminar (it does not include breakfast, dinner, travel and accommodation costs).

Early bird rates

All our seminars have an early bird offer. If you register to the seminar at least four weeks before the seminar date, you will benefit from a minimum

discount of 17% off the seminar rate.

Registration acknowledgement

Note that, when registering, you will need to provide your organization's ICA Number.

The finance department in your organization should be able to help you. Alternatively (and subject to a small charge to your organization), Mastercard Customer Service (customer_support@mastercard.com) will be able to advise you of your ICA number. When you register for a seminar via our website you will receive an automated acknowledgement. This tells you that your registration has been successful.

Confirmed seminars

For confirmed seminars, you will receive seminar confirmation a maximum of three weeks before the seminar date. Along with this confirmation, you will receive the agenda and details of the seminar location. Please do not make any travel arrangements before receiving the seminar confirmation.

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Cancellation policies

Cancellation by the participant

- You may transfer your registration to another participant by communicating this in writing to Mastercard Academy prior to the seminar date.
- All cancellations received in writing at least three weeks before the seminar date will not be subject to a cancellation fee.
- All cancellations received in writing less than three weeks before the seminar date will be charged 75% of the seminar fee.
- No-shows will be charged at 100% of the seminar fee.

Cancellation by the Mastercard Academy

Mastercard Academy reserves the right to cancel any seminar three weeks prior to the published date of the seminar. Mastercard Academy will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets.

With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the seminar confirmation.

Support to obtain a visa

If you need to obtain a visa to travel to the seminar location, please advise us when registering. You will receive an electronic image of an official invitation letter by e-mail. If you require an original (paper) version of the invitation letter, there will be a charge of 40€ to cover the express delivery of the letter. In case of modifications to the invitation letter or additional support, an additional charge may be applied to cover administration costs. Mastercard Academy cannot be held liable for delays in obtaining visas. You are advised to submit paperwork for visas to the relevant embassy as soon as possible after booking a seminar.

Travel and accommodation

Travel and accommodation costs are not included in the seminar fee. Mastercard Academy is not responsible for travel and accommodation arrangements. If the seminar is taking place in a hotel, Mastercard Academy shall not be held liable in obtaining a room in the same hotel where the seminar is taking place or in any other hotel. Once the seminar has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and to your travel agency.

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Certificate of participation

All participants receive a signed certificate upon completion of an Academy open seminar.

Special taxi fares for Belgium

When attending a seminar in Belgium, you can benefit from preferential taxi fares that have been secured by Mastercard Europe. Send an e-mail to Mastercard Academy for further details about these preferential rates once you have made your booking or visit our Seminar details page of each chosen seminar.

Dress Code

Business casual is appropriate dress code for all seminars, unless otherwise specified.

Language

All seminars and material are in English, unless otherwise specified.

Billing

Participants with an account at the Settlement Bank will be invoiced automatically via the Mastercard Consolidated Billing System (MCBS). The seminar fee will be identified via the relevant billing event (2MU3285) and can be seen on

Mastercard Connect™.

If you do not have a Settlement account, send an e-mail to Mastercard Academy with your contact details: company's name/full address/VAT/finance contact. Please note that, when using MCBS, there is a monthly cut-off for billing on the last Sunday of the month. All seminars held between the 1st and the last Sunday are billed at the end of that month, whereas seminars held between the last Sunday and last day of the month are billed at the end of the following month.

These general terms and conditions apply to your use of the Mastercard Academy website at www.Mastercardacademy.com (the "website") and the booking of any advertised products or services (the "seminars").

Governing Law and Jurisdiction

These terms and conditions are to be construed in accordance with, and governed by the laws of the Kingdom of Belgium. The Courts of Brussels shall be solely competent to hear and determine any dispute arising out of this agreement and its performance. All information contained, published or distributed in the Training Programs is proprietary to Mastercard Academy Europe, is confidential and must not be duplicated, published or disclosed in

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whole or in part without the prior written consent of Mastercard Academy Europe.

Data protection

Mastercard respects privacy. For the purposes of organizing seminars, including the preparation of participant lists, booking meeting rooms, providing training materials, preparation of certificates and invoicing, Mastercard needs to collect a minimum scope of personal data, such as: ICA, name of each participant, company, address of the company, email address and telephone. Participants may sign up to receive the Mastercard Academy newsletter or other communications related to our activities. In this context, we may ask for additional information.

Mastercard maintains appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Mastercard and to access and rectify their personal data by contacting us at academy@Mastercard.com.

For more information about Mastercard's privacy

and data protection practices, participants should visit our [Global Privacy Policy](#) page online.

By registering for Mastercard Academy Training Programs, participants give us permission to collect and process personal data within the scope and for the purposes described above.

Intellectual property rights

Mastercard Europe retains all rights and intellectual property in the contents of the Training Programs and in the seminar manuals and handouts.

Unless otherwise stated, all names, designs, logos, titles, text, images, audio, video, software, data or other content included in the Training Programs are protected by copyright and other intellectual property rights belonging to Mastercard Academy Europe, its affiliates and licensors, and all such rights are hereby asserted and reserved.