### **TERMS & CONDITIONS**

#### PAYMENT TERMS AND CONDITIONS

Payment must be made by the due date indicated on the invoice. All invoices must be paid before the start of the respective online-training. Only those participants who have made payment due in time are allowed to participate.

- All invoices will be issued after completing the registration form and will be sent within two weeks.
- Any changes made after invoicing the final payment will be credited or debited with a separate credit note or invoice.
- Late payment will cause a surcharge of 10% payable latest with final payment invoice.
- Bank charges are to be borne completely by the participant.

### **CANCELLATION**

- All cancellations and substitution requests must be submitted in writing via email to the eufundingacademy@wip-munich.de.
- The effective date of cancellation is the date the written notice is received.
- All refunds, where applicable, will be processed after the training.
- Any applicable bank or processing fees will be deducted from the refundable amount.
- The Organizer reserves the right to assess exceptional cases (e.g., medical emergencies, force majeure, valued long-term participants) individually and may grant full or partial refunds at its discretion.

If the Participant cancels **after completing registration** and payment, the following refund conditions apply:

- ≥ 15 business days before the training (or before the respective module), full refund minus a 15% service fee (minimum processing fee may apply).
- 15–6 business days before the training (or before the respective module), refund of 50% of the event fee.
- ≤ 5 business days before the training (or before the respective module), No refund.

If the Participant registers but **cancels before payment is completed,** the Organizer may charge a service fee to cover administrative and organizational costs.

# **Name Change**

- All registrations are only valid for the registered person.
- A registered participant, unable to attend the training, may indicate a substitute participant by e-mail to <a href="mailto:eufundingacademy@wip-munich.de">eufundingacademy@wip-munich.de</a>. This service is free of charge.

## **Privacy Policy**

We and our cooperation partners process and use personal data only to the extent necessary for the establishment, content organisation or change of the legal relationship (data inventory). These actions are taken on the basis of Art. 6 Sect. 1 lit. b GDPR, which permits the processing of data for the fulfilment of a contract or pre-contractual actions. We collect, process and use personal data only to the extent that this is necessary to make it possible for users to utilise the services and to bill for them.

Any type of recording or use of AI during the sessions is strictly prohibited.