

CIRCOLARE INFORMATIVA 29/08

Milano, 1 ottobre 2008

OGGETTO: Jacob Fleming Conferences "3th Annual European Factoring Business Forum: Seizing the opportunities of CEE growth" – Praga, 13 e 14 novembre 2008.

Si trasmette, per opportuna conoscenza, il programma del convegno in oggetto organizzato da Jacob Fleming Conferences.

Cordiali saluti

Il Segretario Generale
 Prof. Alessandro Carretta

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3rd Annual European Factoring Business Forum: Seizing the opportunities of CEE growth

13th & 14th November 2008, Hotel Mövenpick, Prague

CREATED WITH SUPPORT OF OUR TRUSTED ADVISORS

Josep Selles, Spanish Factoring Association
Member of the Board

Michiel Steeman, ING Commercial Finance, The Netherlands
Head of International Business & Product Development

YOUR PRESTIGIOUS SPEAKER PANEL

Mikhail Treyvish, NFC, EEFA, Russia
CEO, President

Mario Ricciardi, UniCredit Factoring, Italy
Head of Department Global Factoring Development

Franck Moriceau, Eurofactor, France
Head of Export and Large Corporate Client Department

Simon Peterman, Raiffeisen International Group, Austria
Manager of Factoring Activities

Anton Macuch, Founder of Factoring in Slovenia and in ex-Yugoslav Republic

Edward Wilde, IFG, UK
Chairman - Legal Committee International Factors Group

Jaroslav Jaworski, Coface, Poland
Managing Director

Jan Becher, FactorsInstitute, Denmark
Founder of FactorsInstitute

Lubomir Civin, Factoring Ceskej Sporitelny, Czech Republic
CEO

Michiel Steeman, ING Commercial Finance, The Netherlands
Head of International Business & Product Development

Spyros Tsolis, EFG Factors, Greece
International Factoring Manager

Indrek Katushin, Hansa Liising Eesti
Head of Factoring Sales Department

Mare Angerjäv, Hansa Liising Eesti
Head of Product Development and Administration Department

Pavel Schweiner, HSBC, Czech Republic
Head of Factoring Department

Arjan de Liefde, IFN Finance, The Netherlands
Managing Director Commerce

Josep Selles, Spanish Factoring Association
Member of the Board

FIND YOUR REASONS TO ATTEND

Even though the Factoring Business has had a long history in Europe, it remains to be a subject of current relevance. Today, Factoring Companies need to maintain sustainable growth in the West as well as address the new challenges brought by the recent rapid growth of the CEE region. Recent trends in the Factoring Business will be analysed in detail during our 3rd Annual Factoring Conference – this time with specific focus on the CEE market.

Presentations from Senior-Level Executives on real-life case studies will provide delegates with greater understanding of risk management in changing economic conditions. Delegates will discuss fraud prevention and the latest trends in products and services focused on customer satisfaction. Attendees will also have the opportunity to examine the ongoing changes and developments in the regulatory and legal environment.

- ❑ **Understand** different legal landscapes and discuss the **progress** in harmonisation
- ❑ Cross border factoring activities – what are the regional drivers?
- ❑ **Speed up** the process with **Factoring digitalisation**
- ❑ **Explore** recent phenomena in **Credit insurance and Risk management**
- ❑ **Learn** what key products to offer to meet customer satisfaction
- ❑ **Network** with industrial experts to share knowledge and experience

WHO SHALL ATTEND?

From banks, factoring and insurance companies: CEOs, CFOs, COOs, Managing Directors, Commercial Directors, Presidents, Heads of International Factoring, Business development, Sales & Product, Service Development, Invoice Finance, Risk Management, Credit Management, International Portfolio Management, Factoring Specialists, Factoring Managers, Lawyers

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Day 1, 13th November 2008

8:30 Registration and Coffee

9:00 Welcoming note from the JFG

9:05 Opening remarks from the chair

▶ **Discover the potential of factoring in significantly growing CEE market**

9:10 The art of understanding regional differences

- How to understand the potential of the region?
- 2 sources of regional management: global view + local expertise
- How to adopt factoring products to local markets?
- Russia: creating the inter-regional network in 10 time zones (case study)
- Emerging markets in receivables finance (CEE, Latin America, Asia): similarities and differences

Mikhail Treyvish, NFC, EEFA
CEO, President

9:50 ▶ CASE STUDY Strategic penetration on Polish and Czech market

- Receivables finance in the CEE as a part of the overall Corporate Banking expansion in the region
- HSBC brand recognition towards international strength and reputation
- Capture decline in traditional L/C trade, with an increasing move towards structured open-account finance
- Leverage the globalisation trends - see the Europe operating as one market

Pavel Schweiner, HSBC
Head of Factoring Department

10:30 Morning Coffee and Networking

11:00 ▶ CASE STUDY Setting a cross-border activities in the CEE market - a complex task

- Promising strategy for penetrating on the market
- Expand the activities in different legal systems
- Tackling the human working capital

Simon Peterman, Raiffeisen International Group
Manager of Factoring Activities

11:40 ▶ CASE STUDY Success story – factoring in Balkan market

- What are the specifics of the region?
- Hot spots on the market – unleash its potential
- Domestic and foreign expectations

Anton Macuch, Founder of Factoring in Slovenia and in ex-Yugoslav Republic

12:20 ▶ INTERACTIVE Panel Discussion: Factoring in favour of the demand

- Where is the potential? (Russia, Ukraine, Balkan region)
- Determinants for future developments
- Who are new factoring companies entering the market?

Moderated by Mikhail Treyvish, NFC, EEFA
CEO, President

12:50 Luncheon



Powerful risk management strategies and effective credit insurance

14:10 Diverse aspects of Risk management in cross-border factoring

- Mitigating the credit risk through partnering
- Operational and language issues
- General views on legal aspects

Jan Becher, FactorsInstitute
Founder of FactorsInstitute

14:50 ▶ CASE STUDY Factoring as a “Value Extraction Tool” for corporate banking strategy

- Drivers of Factoring market development in financial markets
- Specificities of factoring business under Basel2 framework
- Evolution of banking self liquidating financing towards full factoring services

Mario Ricciardi, UniCredit Factoring
Head of Department Global Factoring Development

15:30 Afternoon tea and networking

16:00 ▶ CASE STUDY Factoring business popular target of fraudsters?

- Why is factoring business so attractive to fraudster?
- Detecting early signs of fraud
- Learn how to tackle fraud effectively

16:40 ▶ CASE STUDY Co-operation with credit insurer for protection

- Protection and financing – two models of partnerships
- Prospects clients description
- Benefits for factoring client in both models

Jaroslav Jaworski, Coface
Managing Director

17:20 ▶ INTERACTIVE Roundtable Discussion: European Patchwork of Legal Environments for Receivables Finance, Results of IFG/ABFA EU wide study covering:

- Requirements to set-up and operate factoring
- Differing forms of receivables transfer
- Value Added Tax on fees and interest
- Third party priority rights over receivables
- Effectiveness of prohibitions on assignments
- Payment methods and penalties for late payment
- International conventions in force- Unidroit/Uncitral

Lead by: Edward Wilde, IFG
Chairman - Legal Committee International Factors Group

18:00 Closing remarks from the chair

Speakers and delegates are cordially invited to attend a
Networking Cocktail reception



Day 2, 14th November 2008

8:30 Registration and Coffee

9:00 Opening remarks from the chair

9:10 Impact of subprime crisis on factoring business

- From a bank crisis to an economic crisis
- Strengths and weakness highlighted on factoring activity
- How to prevent threats and seize the opportunities to make more business
- Pressure and stakes of new environment

Franck Moriceau, Eurofactor

Head of Export and Large Corporate Client Department



Introduction of latest trends in products and services

9:50 ▶ CASE STUDY New product development and effective capital management

- How to enhance retention of customers
- Different product strategies of factoring company
- The definition, development and marketing of new products and services
- Target groups of marketing and sales activities
- Implementation of new products into factoring company operations

Lubomir Civin, Factoring Ceskej Sporitelny
CEO

10:30 Morning Coffee and Networking

11:00 ▶ CASE STUDY Strong potential of reverse factoring

- Finance, Procurement or Payment product
- Who is the client, the buyer or the seller?
- Threat or opportunity to factoring companies

Michiel Steeman, ING Commercial Finance

Head of International Business & Product Development

11:40 Expansion of customer base abroad

- How factoring companies deal with internationalisation of the customer as a local entity?
- Catching up with the more advanced clients
- Tackling the expansion on international market
- Where to find the value added for the customer?

Spyros Tsolis, EFG Factors

International Factoring Manager

12:20 Why mature markets matter?

- Strategic and general considerations
- Business Development in a mature market

- Channel management, Product development and Client segmentation
- Critical success factors

Arjan de Liefde, IFN Finance

Managing Director Commerce

13:00 Luncheon



Achieving impressive improvement through digitalisation

14:20 Are CEE countries skipping the development?

- Is there time to talk about digitalization?
- States role in development
- For customers in is a step forward
- Digitalization – is it only efficiency?

Indrek Katushin, Hansa Liising Eesti

Head of Factoring Sales Department

Mare Angerj  r, Hansa Liising Eesti

Head of Product Development and Administration Department

15:00 ▶ CASE STUDY Impact of the e-invoice in the factoring business

- E-invoice versus dematerialization
- Legal details and key points
- Advantages of the tool. How it works?
- How long will take the implementation?

Josep Selles, Spanish Factoring Association

Member of the Board

15:40 ▶ INTERACTIVE Roundtable Discussion

Suggested topics:

- CEE ready for digitalisation?
- Future dominance of internet solutions?
- Reaching excellence in your business strategy easily
- Listen what your customer need and ask for

16:10 Closing Remarks from the Chair

16:15 Farewell coffee and networking

I would like to thank everyone who has helped with the research and organization of this event, especially the speakers for their support and commitment.

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Meet Our Comprehensive Speaker Panel

Mikhail Treyvish, NFC, EEFA, Russia CEO, President

Mikhail is one of the pioneers of the Russian factoring market. His career in the industry started in 1995 with Rossiysky Credit Bank where he worked as Head of Factoring Department. Since February 1999 Mikhail had been working with NIKOIL IBG Bank as a Managing Director of Factoring Division. Under his leadership, NIKOIL became the leader in the Russian factoring market (with market share amounting to 50%). In August 2002 he was appointed Chief Executive Director of NIKOIL IBG Bank. He was elected President of the East European Factoring Association in June 2001 and re-elected to this position several consecutive times. In April 2004 Mr. Treyvish was appointed Chairman of the Board and CEO of National Factoring Company JSC that was established as a result of spin-off of the Factoring Division of NIKOIL IBG Bank into an independent factoring company Mr. Treyvish has been on the Board of International Factors Group since 2004 and in June 2008 he was elected Chairman of this Association. He is author of many articles and analytical reviews and also a regular speaker at various industry events. Mikhail likes to travel. During his holidays, he normally visits one or two factoring companies in order to exchange knowledge and experience.

Simon Peterman, Raiffeisen International Group, Austria Manager of factoring activities

Simon is the Manager for all factoring activities of Raiffeisen International Group on Head Office level in Austria. He has been working in Central and Eastern Europe for 10 years. Prior to his current position, Simon served in a variety of roles including Manager of first Factoring Company in Serbia and Montenegro and Head of Commercial Department of Prvi Faktor in Slovenia. Simon was also an underwriter of Credit insurance at Slovenes Export Credit Agency, coordinated and assessed more than 5000 international credit risks and was consultant to the Government of Serbia for building their Export Credit Agency. He started as an Insurance Broker, EOS Risq, Europe's leading Insurance Broker

Jan Becher, FactorsInstitute, Denmark Founder of FactorsInstitute

Jan's career spans 34 years within the factoring industry, beginning with senior positions in Denmark that included both establishing new companies and managing merger situations. From 1989 to 1999 he was Managing Director of Unifactoring (now: Nordea Finance). From 1994 to 1996 he served as a member of the Marketing Committee of International Factors Group, - from 1996 to 1998 as member of the Executive Committee and from 1998 to 2002 in the Joint Legal Committee of Factors Chain International and International Factors Group. In 1999 he was appointed Secretary General of International Factors Group where he served until 2005. Here he managed a complete change of strategy for the Group by enlarging both the membership- and the geographical coverage. Among many other events worldwide he was, in cooperation with OFG and TEDA, organizing the first factoring conference in China open to the public. This event took place in Tianjin in March 2005. Before joining the factoring industry Jan studied Political Science at University of Copenhagen.

Arjan de Liefde, IFN Finance, The Netherlands Managing Director Commerce

Arjan is the managing director commerce of IFN Finance, focusing on business development and channel management. He is responsible for marketing, new business and account management. He is a graduate in law of Erasmus University Rotterdam. Arjan has been working with ABN AMRO Group for 18 years of which the last 10 years in ABL in all areas of the business. He is responsible for setting up IFN Commercial Factors in 2002 and IFN Corporate Business Solutions in 2006, focusing on international ABL-deals and cross border solutions.

Josep Selles, Spanish Factoring Association Member of the Board

Josep is the Member of the Executive Comité de Asociación Española de Factoring. Since May 2005 Josep has been a General Manager of Eurofactor Hispania EFC S.A (group Credit Agricole). He also gives lectures in several Universities and Business Schools in Barcelona. Prior to his current position, Josep was a member of the Executive Committee of Factors Chain International. Till May 2005 he was a Manager of Factoring, confirming and forfeiting department in Banco Sabadell.

Spyridon TSOLIS, EFG Factors S.A., Greece International Factoring & Forfeiting Manager

Spyros is International Factoring & Forfeiting manager of EFG Factors S.A in Greece. He has been with the EFG Group for 9 years of which the last 7 years he has been working in Factoring – Commercial Finance Services. He has an MSc in International Trade and Finance from Lancaster University, The Management School. Spyros's career began with EFG Eurobank S.A., in 1999 in Customer service.

Anton Macuch, Founder of Factoring in Slovenia and in ex-Yugoslav Republic

In December 2006 Anton retired after 40 years of active work of which 35 years were with (Nova) Ljubljanska banka d.d. Ljubljana (NLB) Group. Most of his professional career was dedicated to international banking and finance including financing of large projects and trade finance. During last ten years or so I was engaged in the broad area of trade finance and in the organisation and development of para-banking activities within the NLB Group (with special emphasis on factoring and forfeiting). Anton started his career with (Nova) Ljubljanska banka d.d in 1972 at various posts. Next years, Anton has served in variety of roles in (Nova) Ljubljanska banka d.d including EVP and President in LBS Bank, New York (subsidiary Ljubljana), Investment Banking Department– General Manager, Bank Rehabilitation Agency of the Republic of Slovenia-Managing Director, Senior Advisor to the MB of NLB (bank rehabilitation and bad debt management), NLB InterFinanz AG, Zurich-Managing Director. Anton's last role within (Nova) Ljubljanska banka d.d was Senior Advisor to the Management Board and Senior Executive in the Group Management Centre (trade finance, factoring).

Lubomir Civin, Factoring Ceskej Sportelny, Czech Republic CEO

CEO and Chairman of the Board of Directors of Factoring České spořitelny in Prague (Czech Republic), belonging to ERSTE BANK Group (Austria). Member of the Supervisory Boards of Factoring Slovenskej sporitelne, Bratislava (Slovakia) and ERSTE Factoring, Zagreb (Croatia). Graduated on School of Economics Bratislava (1975-Slovakia), post-graduate studies on School of Economics (1981 -Slovakia) in International Economics (PhD) and Hochschule St.Gallen (1992-Switzerland) in Business Administration (MBA). Professional career started as university lecturer of international economic relations, later Associate Professor in International Economics in Prague. Since 1990 he acted as professional business consultant. In 1998 he had been appointed as non

executive Board Member of Factoring Ceskej sportelny, between 2002 – 2006 executive Director of Risk Management and Business Development. He managed establishment of factoring subsidiaries of ERSTE BANK Group in Slovakia (2002-2003), Croatia (2005-2006) and Serbia (2008).

Michiel Steeman, ING Commercial Finance, The Netherlands Head of International

Business and Product Development Mr. Michiel Steeman is responsible for International Business Development at ING Commercial Finance. In his current position he focuses on developing new markets and new products. Mr. Steeman gained professional experiences during his work at several financial institutions: NIB Capital, ING Barings, Deutsche Morgan Grenfell. He is also director of Partnership Foundation a non-profit organization helping street children in India to a better future.

Mare Angerjäär, Hansabank Group, Tallinn, Estonia Head of Factoring and Stock Financing Product Development Department

Mare is working in Hansabank Group since 2003. At first, she was working as the SSE segment manager and introduced many different customer offerings to the market. Since January 2006 she has been building up successfully the new corporate cash management sales team in the bank and introducing the new service model in all regional branches. Since May 2007 she was appointed to be a head of factoring and stock financing product development department which is responsible for developing and administration of financial supply chain solutions to large and medium sized corporate customers.

Indrek Katusin, Hansabank Group, Tallinn, Estonia Head of Factoring and Stock Financing Sales Department

Indrek is working in Hansabank Group since 2004. He started as client manager. After two years he was appointed as client executive. He hold some of the biggest retail client in Hansabank. He was also head of sports retail and construction material retail sectors in the bank. Since November 2008 he is working as head of factoring and stock financing sales department. He is responsible for selling factoring and stock financing.

Pavel Schweiner, HSBC Head of Factoring Department

Graduated from University of Mechanical Engineering in Pilsen. Pavel spent almost all his professional life in receivables finance business. During 1994-2005 Commercial Director and Board member of O.B. HELLER, member of Supervisory Board at OB HELLER Slovakia. Having a break 2005-2007 as Export Director of OEZ (producer of eletrotechnical products). Since 2007 with HSBC Bank plc as Head of Factoring for Central and Eastern Europe. After successful launch of businesses in Poland and the Czech Republic, he is in charge of Czech factoring division. Pavel speaks English, German, and Russian.

Edward Wilde, IFG, UK Chairman -Legal Committee International Factors Group

Edward is an English lawyer with the international law practice of Hammonds LLP, based in their London office's Corporate Strategy and Finance Team. He has over 30 years experience of advising asset based lenders, including factors and discounters, in all aspects of their businesses, including documentation, collections, contested litigation and mergers. He was awarded the first ever "Lifetime Achievement Award" for services to the UK factoring industry. His current appointments include: Chairman of the Legal Committee of International Factors Group; Company Secretary and Legal Counsel to the UK's Asset Based Finance Association ("ABFA"); Governor and Company Secretary of the ABFA's Educational Foundation providing structured training to all levels of staff in the asset based finance industry. Recent publications include: "Asset Based Working Capital Finance" – (Financial World Publishing division of the UK Institute of Bankers); "Cash Flow Finance" -- (ABFA).

Jaroslaw Jaworski, Coface Poland Factoring Sp. z o.o. President of the Board, Managing Director

Jaroslaw is the managing director at Coface Poland Factoring Sp. z o.o. with high knowledge of factoring service and experience in creating new factoring products. Jaroslaw started his career in 1992 with Pierwszy Komercyjny Bank S.A as Financial Policy Department – specialist. In 1997 he joined Wschodnie Towarzystwo Inwestycyjne Sp. z o.o as an Investment Manager. In 1999 he moved to factoring industry. Before joining Coface Poland in 2006, Jaroslaw had been Director at Pekao Faktoring Sp. z o.o. His responsibilities involved creating Pekao Faktoring sales structures and procedures, supervising Relationship Managers, creating new products. He was member of Factoring Committee and participation in Board meeting.

Franck Moriceau, Eurofactor, France Head of Export and Large Corporate Client Department

Franck has 20 years of experience in factoring business of which the last 10 years he spent with EUROFACTOR GROUP. Trained in one of the oldest factoring business leader in France, he joined the French factoring subsidiary of Nederland group FORTIS commercial finance team in 1988. Here he was in charge of creation and development from scratch of FMN. Franck joined EUROFACTOR at the end of 1997 (called SLIFAC- bank Credit Lyonnais) as manager of large domestic deals and some important front-office staff. In 2002 Franck was promoted to Head of Export Department. In this position he contributed to EUROFACTOR success becoming the leader on the French market from the year 2005. He was active in both mergers activities in 2001 and in 2005 when the company integrated with CREDIT AGRICOLE GROUP. These two mergers had also contributed to the fact that EUROFACTOR has become the leader of factoring business in France. Last year were Franck's responsibilities within the EUROFACTOR enlarged of managing Domestic Large corporate Client Department together with Export Department.

Mario Ricciardi, UniCredit Factoring, Italy Head of Department Global Factoring Development

Mario holds a position of Head of Global Factoring Development from April 2008. He joined Unicredit Holding, Milan in July 2006 as Head of Planning & Control, Finance and Risk Management. From September 2007 is Mario coordinator of ASSIFACT Risk Management Working Group. ASSIFACT is the Italian Factoring Companies Association. Prior to joining Unicredit Holding he worked for Banca Popolare di Milano, Milan in variety of positions: 1994-1995, different positions in bank branches located in Milan and hinterland; 1995-1998, Analyst of the Research and Strategic Analysis Department; 1997-1998, member of the Macroeconomic Department team of the "Università Cattolica", Milan working on the "Laboratorio di Analisi Monetaria" magazine; 1998-1999, European and Social Committee – European Community, Bruxelles. Specialized in financial support programmes for small and medium size enterprises; 1999-2005, Risk Management. Head of the Credit Risk Management Department; 2005-2006, Risk Management. Head of Market and Credit Risk Management Department.

3rd Annual Exploring the Potential of CEE Factoring Business

13th & 14th November 2008, Hotel Mövenpick, Prague

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1. Payment terms. Jacob Fleming ("JF") requires the full payment within 5 days after invoice has been issued. JF reserves the right to refuse entry to any client who has not paid their invoice. The registration fee includes: conference documentation, admission to all conference sessions, lunches and refreshments, admission to networking social events. The registration fee does not include: travel, hotel accommodation, transfers or insurance.

2. Hotel accommodation. Overnight accommodation is not included in the registration fee. A reduced rate may be available at the hotel hosting the event. The reservation form will be sent to the client after the venue has been confirmed, but no later than one month before the event begins.

3. Cancellation by client. The client has the right to cancel his/her participation in the event. Cancellation must be received by JF in writing, either by mail or fax. If the client cancels with more than one month's advance notice before the start of the event, JF shall be entitled to retain 50% of the amount for participation in the event (minimum of € 1108 per delegate). If the client cancels with one month's (or less) advance notice, or fails to attend the event, then the client shall not be entitled to any refund. Failure to attend an event shall not excuse a client from owing the full amount of the registration fee. A copy of the conference notes from the event will be sent to the client after the event is over in case of cancellation by the client.

4. Cancellation by JF. While every reasonable effort is made to adhere to the advertised program, circumstances can arise which may cause changes in the program, including but not limited to changes in the content, date(s), location or venue, or special features of the planned event. Such circumstances include but are not limited to acts of terrorism, war, extreme weather conditions, compliance with government requests,

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5. Cancellation of the event. In case JF cancels an event, then JF may offer the client a full credit up to the amount actually paid by the client to JF. This credit shall be valid to attend any JF-sponsored events for up to one year after the date of cancellation by JF. The client shall not be entitled to this credit as a contractual right.

6. This contract shall be governed and construed in accordance with the laws of the Slovak Republic (not including its conflict of laws provisions). Any disputes arising out of this contract shall be brought before the courts of the Slovak Republic situated in the city of Bratislava in the Slovak Republic. At its sole discretion, JF may elect to bring any dispute arising under this contract to the jurisdiction of the courts in which the client's offices are located.

7. Any terms or conditions contained in the client's acceptance which contradict or are different from the terms and conditions of this registration document shall not become part of the contract unless individually negotiated with JF and expressly accepted by JF.

8. JF reserves the right to change internal JF exchange rates if market exchange rates move more than +/-10% against the reference currency (EUR).