

TERMS AND CONDITIONS

These Terms of Service ("Terms") govern your access to and use of tickets, services, and digital platforms provided by The Investor Ladder Limited trading as Climb Group ("Climb Group", "Climb UK", "ClimbUK", "ClimbDubai", "Climb Dubai", "Investor Ladder", "we", "us", or "our"). By purchasing, possessing, or otherwise acquiring tickets to any Climb Group Event, or by accessing any Climb Group website or affiliated domain, you acknowledge that you have read, understood, and agreed to be bound by these Terms. If you do not agree to these Terms, you must refrain from purchasing tickets, attending events, or using our services.

Definitions and Interpretation

In these Terms of Service, unless the context otherwise requires, the following expressions shall have the meanings ascribed to them:

- "Climb Group" refers to The Investor Ladder trading as Climb Group, including its subsidiaries, affiliates, and associated domains.
- "User" means any individual or entity accessing, browsing, registering, or interacting with Climb Group websites or services.
- "Merchant" means any business or individual approved by Climb Group to utilise its point-of-sale systems, affiliate programmes, or other commercial services.
- "Event" refers to any in-person gathering, networking function, or promotional activity organised or facilitated by Climb Group.
- "Content" includes all text, images, media, documents, and other materials made available on or through Climb Group platforms.
- "Subscription" means any recurring or time-limited access to services, content, or events offered by Climb Group.
- "Add-On" refers to any supplementary product or service that may be purchased in addition to a general access ticket or subscription.

Headings are for convenience only and shall not affect the interpretation of these Terms.

Ownership and Intellectual Property

All content, materials, and intellectual property displayed or made available on Climb Group websites and affiliated domains, including but not limited to text, graphics, logos, media, and software, are the exclusive property of The Investor

Ladder Limited. Such content is protected under applicable copyright laws and international treaties.

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Eligibility and Account Registration

Climb Group services are intended primarily for individuals aged eighteen (18) years or older, with a focus on professional and business-oriented audiences. While the platform and its associated content are designed to be family-friendly and suitable for general audiences, including minors, the services offered, particularly in-person events, are not targeted at children.

Climb Group Events are structured as professional networking environments and are therefore not designed with children in mind. However, children may be permitted to attend such events where prior written consent has been granted by Climb Group and a valid general access ticket has been purchased on their behalf.

Users registering for an account must ensure that all information provided is accurate, complete, and not misleading. Climb Group reserves the right to suspend or terminate any account where false information is discovered or where the user is found to be ineligible under these Terms.

Acceptable Use Policy

Users of Climb Group platforms shall conduct themselves in a lawful, respectful, and responsible manner at all times. The use of Climb Group services for any unlawful purpose, including but not limited to the dissemination of defamatory, obscene, or otherwise offensive material, is strictly prohibited. Users shall not engage in any activity that may compromise the security, integrity, or availability of Climb Group systems, including the introduction of malicious code, unauthorised access to data, or interference with the operation of the platform.

Climb Group reserves the right to investigate any suspected breach of this policy and to take such action as it deems appropriate, including the suspension or termination of access to its services.

Ticketing and Add-On Products

Tickets purchased for Climb Group Events are issued strictly for personal use and may not be resold, transferred, or otherwise disposed of for commercial gain. Any

attempt to do so shall constitute a breach of these Terms and shall entitle Climb Group to cancel such tickets without notice, refund, or liability.

All tickets are sold on a non-refundable basis. However, Climb Group may, at its sole discretion, permit exchanges of tickets up to one calendar month prior to the scheduled date of the relevant event. Such exchanges are not guaranteed and are subject to availability and administrative feasibility.

Additional products ("Add-Ons") offered in conjunction with Climb Group Events, such as merchandise, enhanced access, or supplementary experiences, are sold separately and do not confer entry rights. Access to any Add-On product is conditional upon the purchaser holding a valid general admission ticket to the relevant event.

A transaction fee may be payable in respect of each ticket order placed via our platforms.

Event Alterations and Cancellations

Climb Group reserves the right to alter, amend, or vary the content, timing, or format of any event due to circumstances beyond its reasonable control. Such circumstances may include, but are not limited to, acts of God, governmental restrictions, industrial disputes, pandemics, civil unrest, or other force majeure events. In such cases, Climb Group shall not be obliged to offer refunds, exchanges, or compensation of any kind.

In the event that an event is cancelled due to any such circumstances, Climb Group shall not be liable for any associated costs incurred by the ticket holder, including but not limited to travel, accommodation, or other consequential expenses.

Where a user's access to Climb Group services is terminated, whether due to breach of these Terms, legal non-compliance, gross misconduct, or any other reason deemed sufficient by Climb Group, all credits and entitlements associated with the user's account shall be forfeited to the extent permitted by law. This forfeiture shall include, without limitation, any remaining balance in the user's eWallet, unused gift cards, unredeemed tickets to events, and any entitlement to access third-party services provided through Climb Group platforms. Termination shall also result in the revocation of access to any linked accounts across Climb Group domains. No compensation, refund, or reinstatement shall be provided following termination, and Climb Group shall have no further obligation to the user.

Liability and Risk at Events

Upon receipt of tickets, the ticket holder assumes full responsibility for their safekeeping. Climb Group shall not be liable for any tickets that are lost, stolen, damaged, destroyed, or rendered unusable. Duplicate tickets shall not be issued under any circumstances.

Climb Group shall not be held responsible for any personal injury, financial loss, or damage to property sustained at any event, nor for any items lost, stolen, or misplaced. Claims for financial reimbursement on such grounds shall not be entertained.

Media and Promotional Use

By attending a Climb Group Event, you consent to the recording of your likeness and voice by means of photography, videography, and audio recording. Climb

Group shall have the right to use such media for promotional, marketing, and archival purposes, including but not limited to publication on its websites and social media channels.

Third-Party Services and Links

Climb Group platforms may contain links to third-party websites, services, or content. Such links are provided for convenience only and do not constitute endorsement or approval by Climb Group. Climb Group shall not be responsible for the availability, accuracy, or legality of third-party content, nor for any loss or damage arising from its use.

Users who choose to access third-party services do so at their own risk and are advised to review the terms and privacy policies of those services before engaging with them.

Forums and User-Generated Content

Climb Group websites may contain forums, comment sections, or other interactive features that permit users to submit content. You acknowledge and agree that any content you submit is your sole responsibility and that Climb Group does not endorse, verify, or assume liability for such content.

In accordance with the Online Safety Act 2023, Climb Group is legally obligated to monitor and, where necessary, remove content that may elevate the regulatory categorisation of its services. This includes, but is not limited to, content that is illegal, harmful to children, incites violence, promotes self-harm, or otherwise contravenes applicable law or regulatory guidance. Climb Group reserves the right to remove any content and restrict or suspend user access without prior notice.

Third-Party Payment Gateways

Climb Group utilises third-party payment service providers, including but not limited to Stripe, for the processing of payments made via its websites and affiliated domains. By submitting payment information, you acknowledge and agree that such data may be transmitted to and processed by these external providers in accordance with their respective terms and privacy policies.

Climb Group shall not be held liable for any errors, delays, or failures in payment processing attributable to the third-party provider. You further acknowledge that payment transactions may be subject to Strong Customer Authentication (SCA) and

other security protocols as mandated under the Payment Services Regulations 2017 and the UK implementation of PSD2.

All users are advised to review the applicable terms of service and privacy notices of the payment gateway prior to completing any transaction.

Merchant POS Services

Climb Group provides access to proprietary point-of-sale (POS) systems and associated software applications to approved merchants for the purpose of facilitating in-person and online transactions. The provision of such systems shall be governed by these Terms and any supplemental agreements entered into between Climb Group and the merchant.

Merchants acknowledge that the POS systems, including any hardware, software, interfaces, and integrations, are licensed to them on a non-exclusive, non-transferable basis and remain the sole property of Climb Group or its licensors. Merchants shall not reproduce, modify, reverse-engineer, or otherwise tamper with the POS systems.

Merchants shall be responsible for the secure operation of the POS systems, including the safeguarding of login credentials, transactional data, and customer information. Climb Group shall not be liable for any loss, theft, or misuse of POS hardware or data once delivered to the merchant.

All transactions processed through the POS systems must be lawful, genuine, and compliant with applicable financial regulations and card network rules. Climb Group reserves the right to suspend or terminate access to POS services in the event of suspected fraud, misuse, or breach of these Terms.

Affiliate Marketing and Lead Forwarding

Climb Group operates affiliate marketing programmes and lead forwarding mechanisms which enable third parties to promote, refer, or resell products and services offered by Climb Group or its commercial partners. Participation in such programmes shall be subject to these Terms and any applicable affiliate agreements.

Affiliates shall ensure that all promotional communications are accurate, not misleading, and compliant with the Consumer Protection from Unfair Trading Regulations 2008, the Advertising Standards Authority (ASA) Code, and any other applicable laws or regulatory guidance. Affiliates must disclose any material connection with Climb Group or its partners, including the receipt of commissions, incentives, or other benefits.

Lead forwarding arrangements may involve the transmission of user data or commercial enquiries to third-party suppliers. Climb Group shall not be responsible for the outcome of such referrals and does not guarantee conversion, suitability, or performance of any third-party product or service. All data shared in the course of lead forwarding shall be handled in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

Climb Group reserves the right to audit, suspend, or terminate affiliate relationships where non-compliance is identified or reasonably suspected.

Document Sharing

Climb Group platforms may include functionality that permits users, merchants, and administrators to upload, share, or distribute documents. By utilising such functionality, users agree to comply with all applicable laws, including those relating to intellectual property, data protection, and content moderation.

Users shall be solely responsible for the content of any document they upload or share. Climb Group shall not be liable for any infringement, defamation, or unlawful disclosure arising from user-submitted documents.

Climb Group reserves the right to monitor, moderate, or remove any document that, in its sole discretion, is deemed to be in breach of these Terms or applicable law. This includes content that may contravene the Online Safety Act 2023, such as material that is harmful, illegal, or otherwise inappropriate.

Subscriptions and Recurring Payments

Climb Group offers subscription-based access to certain services, including but not limited to digital content, downloadable materials, and attendance at in-person events. By subscribing to any such service, users enter into a legally binding contract governed by the Digital Markets, Competition and Consumers Act 2024 (DMCCA) and other applicable consumer protection legislation.

Users shall be provided with clear and comprehensive information regarding the nature of the subscription, including pricing, renewal terms, cancellation rights, and any applicable trial periods. Climb Group shall issue timely reminders prior to the renewal of any subscription or the conclusion of any promotional period.

Users may cancel their subscription at any time, subject to the terms of the specific service. Cancellation shall be facilitated through a process that is no more

burdensome than the original sign-up procedure. Refunds shall not be issued for partial periods unless otherwise required by law.

Recurring payments shall be processed via secure third-party gateways and may be subject to Strong Customer Authentication (SCA) and other regulatory safeguards.

Rental Agreements

Climb Group may offer rental arrangements for equipment, facilities, or digital assets. Such arrangements shall be governed by separate written contracts entered into between Climb Group and the renting party. These contracts shall specify the duration, permitted use, payment terms, and responsibilities of each party.

Rental agreements may be executed electronically, provided that the method of signature complies with the standards set out in the Electronic Communications Act 2000 and the UK's implementation of the eIDAS Regulation. Certain categories of agreements, such as those relating to land or property, may require physical signatures and shall be excluded from electronic execution.

Climb Group shall not be liable for any loss, damage, or misuse of rented items once delivered, except where such liability arises from its own negligence or breach of contract.

Signatures

Climb Group platforms may include functionality that enables users to electronically sign contracts, agreements, and other legal documents. Such signatures shall be deemed valid and binding provided they demonstrate clear intent to authenticate the document and comply with the requirements of the Electronic Communications Act 2000 and the UK's modified eIDAS Regulation.

Electronic signatures may be facilitated through third-party platforms or native tools provided by Climb Group. Users acknowledge that certain documents may be excluded from electronic execution under UK law, including but not limited to certain property transactions, and statutory declarations.

Climb Group shall not be liable for any dispute arising from the use of electronic signatures unless such dispute results from a failure of the platform to operate in accordance with its stated functionality.

Helpdesk and Support Services

Climb Group provides helpdesk and customer support services to assist users and merchants with technical, account-related, and service-specific queries. These services may be accessed via email, live chat, or other digital channels.

All communications with the helpdesk may be recorded for training, quality assurance, and compliance purposes. Climb Group shall take reasonable steps to protect the confidentiality and integrity of user data in accordance with the Network and Information Systems (NIS) Regulations 2018 and the UK GDPR.

Helpdesk services are provided on a best-effort basis and do not constitute a contractual guarantee of resolution. Climb Group shall not be liable for any delay, omission, or failure to resolve a query unless such failure arises from gross negligence or wilful misconduct.

eLearning Services

Climb Group may offer eLearning services, including digital courses, training modules, and certification programmes. Access to such services may be subject to subscription, one-time payment, or other contractual arrangements.

All eLearning content is provided “as is” and Climb Group makes no representation or warranty as to its accuracy, completeness, or suitability for any particular purpose. Users are responsible for ensuring that any course or module meets their personal or professional requirements.

Learner data may be collected and processed in accordance with the UK GDPR and used to personalise educational experiences, track progress, and issue certifications. Climb Group reserves the right to modify, suspend, or discontinue any eLearning programme at its discretion.

Termination and Suspension of Access

Climb Group reserves the right to suspend or permanently terminate a user's access to its platforms and services where, in its sole discretion, it determines that the user has breached these Terms, the Affiliate Programme Terms, or any applicable law. Grounds for termination may include, but are not limited to, fraudulent activity, misuse of services, abusive conduct towards staff or other users, misconduct at events, or the dissemination of prohibited content. In addition, Climb Group may terminate access for any other reason it considers reasonable and proportionate, acting in good faith and in the interests of maintaining a safe and professional environment.

In circumstances where termination arises from legal non-compliance, fraud, or gross misconduct, Climb Group shall be entitled, to the extent permitted by law, to revoke access to all Climb Group services associated with the user's account. This shall include, without limitation, the forfeiture of any remaining balance in the user's eWallet, the cancellation of any outstanding purchases, the invalidation of unused tickets to events, the revocation of gift cards, and the suspension or deletion of any linked user accounts across Climb Group domains. Access to any third-party services provided through Climb Group shall also be withdrawn.

Termination under this clause shall not give rise to any claim for compensation, reimbursement, or reinstatement, and Climb Group shall have no further obligation to the user following termination.

Account Linking and Suspension

User accounts created on any Climb Group domain may be linked across multiple affiliated domains. Accordingly, any suspension, deletion, or restriction of an account on one domain shall apply across all linked domains. Climb Group reserves the right to enforce such actions in its sole discretion and without liability.

Data Protection and Privacy

Climb Group is committed to safeguarding the privacy and personal data of its users in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. The collection, processing, and storage of personal data shall be conducted in accordance with Climb Group's Privacy Policy, which is available at www.climb-group.com/privacy.

By using Climb Group services, users consent to the processing of their personal data as described in the Privacy Policy. Users are encouraged to review the Privacy Policy in full to understand their rights and the manner in which their data is handled.

Disclaimers and Limitation of Liability

Climb Group provides its services, content, and platforms on an "as is" and "as available" basis. To the fullest extent permitted by law, Climb Group disclaims all warranties, whether express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement.

Climb Group shall not be liable for any indirect, incidental, consequential, or punitive damages arising from the use of its services, including but not limited to

loss of profits, data, or goodwill. Nothing in these Terms shall exclude or limit liability for death or personal injury caused by negligence, fraud, or any other liability that cannot be excluded under applicable law.

Indemnity

Users agree to indemnify and hold harmless Climb Group, its officers, employees, agents, and affiliates from and against any and all claims, liabilities, damages, losses, and expenses, including legal fees, arising out of or in connection with their use of Climb Group services, their breach of these Terms, or their violation of any applicable law or third-party rights.

This indemnity shall survive the termination of the user's account or access to Climb Group services.

Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of England and Wales. Any dispute arising out of or in connection with these Terms, including any question regarding their existence, validity, or termination, shall be subject to the exclusive jurisdiction of the courts of England and Wales.

Changes to the Terms

Climb Group reserves the right to amend, update, or otherwise modify these Terms at any time. Where such changes are made, Climb Group shall publish the revised Terms on its website and may, at its discretion, notify users by email or other appropriate means.

Continued use of Climb Group services following the publication of revised Terms shall constitute acceptance of those changes. Users are advised to review the Terms periodically to ensure they remain informed of their rights and obligations.