

Begin Education Marketing GmbH. Breite Straße 9, 14199, Berlin, Germany. Tel.: +49(30)3746-3213

USER AGREEMENT

Berlin, Germany

Begin Education Marketing GmbH represented by Egor Yablokov, the Director, acting by virtue of the Articles of Association, of the one part, and the third party that has accepted the offer on the Internet at https://begingroup.com/assets/files/soglashenie-begingroup en.pdf, have entered into this user agreements as follows.

1. Terms and Definitions

1.1 Unless otherwise expressly stipulated, when used herein, the following terms shall have the following meaning:

Order	User's request for participation in the Contractor's Event duly
	executed by means of the Website and certifying the User's
	intention to carry out the service transaction with the Contractor
	on the Website in order to establish the Contractor's obligation
	to hold the Event and the User's and (or) third parties' right
	to attend the Event on the date, at the time and venue indicated
	in the Electronic Invitation.
Contractor	Individual, individual entrepreneur or legal entity organizing
	the Event and posting information on the Event on the Website.
Company	Begin Education Marketing GmbH, a legal entity established
	under the laws of Federal Republic of Germany and European
	Union, Business Registration Number: HR B 170521 B, Tax Number
	27/222/30383, located at Breite Straße 9, 14199, Berlin, Germany.
Event	Service provided by the Contractor to the User information
	on which is posted by the Contractor on the Website
	in order to, without limitation, collect information on the Users
	interested in being provided of the respective service.
User	Any person that has accepted the offer on the Internet
	at https://begingroup.com/assets/files/soglashenie-
	<u>begingroup_en.pdf</u>
Website Terms of	Terms of use binding for all Users that are permanently available
Use	on the Website at
	https://begingroup.com/assets/files/soglashenie-
	<u>begingroup en.pdf</u>

Website	An aggregate of information, texts, graphic elements, design, images, photo and video materials and other intellectual property as well as software incorporated into the information system providing for availability of such information on the Internet at the web address (begingroup.com). The Website is an Internet
	resource designated for publication and receipt of information on different Events held by the Contractor, as well as for sale of Electronic Tickets to the Events held by the Contractors.
Agreement	This user agreement as well as all appendices hereto.
Parties	The User and the Company.
Account	The Company's settlement account with the lending institutions indicated on the Website, or the Company's account with the payment agent indicated on the Website.
Electronic Invitation	Entry in the Website's registration system containing the User's identification data and certifying the service transaction carried out in order to establish the Contractor's obligation to hold the Event and the User's and (or) third parties' right to attend the Event on the date, at the time and venue indicated in the Electronic Invitation.

- **1.2** All the other terms and definitions used in the Agreement shall be interpreted by the Parties in accordance with the effective laws of Federal Republic of Germany and European Union.
- **1.3** Headings of articles hereof are used for convenience of reference only and shall not be taken into consideration when interpreting the Agreement.

2. Scope of the Agreement

- 2.1 The Company allows the User use the Website in accordance with the procedure and under the terms and conditions provided for by the Agreement, and the User shall, where necessary, use the Website pursuant to the Agreement.
- 2.2 On the basis of the Agreement, the User may use the Website, in particular, by receiving the information posted on the Website about the Events, and by having an opportunity to participate in the Events by placing an Order, taking actions provided for by the Contractor (in particular, registration) and receiving an Electronic Invitation from the Company. Moreover, the User may use the Website in another manner provided for by the Company. In the cases provided for by respective agreements between agreements between the Company and the Contractor, the Company acts on its own behalf, but at the Contractor's expense, or acts on behalf and at the expense of the Contractor.
- 2.3 Unless otherwise expressly provided for by the agreement between the Parties, the Company is not an organizer of Events, a seller of any commodities or services. All obligations regarding holding of Events, sale and purchase of respective commodities or provision of respective services are created between the User and the Contractor and/or third parties. Unless otherwise expressly provided

- for by the agreement between the Parties, the Company is not liable for enforceability of the given obligations.
- 2.4 By entering into this Agreement, the User agrees that the Company may assign its rights and obligations under the Agreement to any third parties. The User may not assign his/her rights under the Agreement to third parties without the Company's written consent.

3. Rights and Obligations of the Company

- **3.1** The Company may block access to the Website for the User if his/her action or omission breaches the terms and conditions of the agreement, other agreements between the Parties or other requirements of the Company.
- **3.2** The Company may reject the User's Order without any substantiation.
- **3.3** The Company may modify any software on the Website, suspend operation of the Website when material faults, errors and failures are detected as well as in order to perform preventive work and prevent unauthorized access to the Website.
- 3.4 The Company may use data of the User or other persons whose data have been entered by the User on the Website, for marketing purposes. The User warrants that the data entered by the User on the Website have been voluntarily furnished by it and third persons, and third persons have read and understood the terms and conditions hereof.
- 3.5 The Company may send information and advertising notices to the User and other persons whose data have been entered by the User on the Website, both to their e-mail address and mobile telephone number indicated on the Website. The User hereby gives his/her consent to receipt of such information and also warrants that the same consent has been given by the persons whose data have been entered by the User on the Website.
- 3.6 The Company may verify data of the User and other persons indicated by the User by means of its own and Contractors' criteria. In addition, the Company may demand from the User to show identification documents and furnish other data identifying the User in the cases provided for by terms and conditions of respective Events or laws of Federal Republic of Germany and European Union. The Company may deprive the User of the right to use the Website in case documents are not furnished, or there are inconsistent data therein.
- **3.7** The Company may advice the User in the course of placement/confirmation of or payment for the Order. It also may contact the User by the telephone numbers indicated by the User.
- **3.8** The Company may select on its own and establish at its own discretion means of the User's identification at all of its resources, including websites, servers etc.
- 3.9 The Company shall inform the User of the Order's status and receipt of payment for the Order. Provision of information to the User is confirmed by sending of an e-mail with confirmation information to the e-mail address indicated by the User upon registration on the Website.

4. Rights and Obligations of the User

- **4.1** The User shall read the current version of the Agreement every time when he/she enters the Website before its use.
- **4.2** The User shall meet the Website Terms of Use.
- **4.3** The User shall furnish authentic and, where necessary, complete information when using the Website.
- **4.4** The User shall check all data in the Order before it is placed. The User is fully liable for authenticity and lawfulness of use of the data when placing an Order.
- 4.5 The User shall read the contents, registration terms and conditions and procedure for holding the Event as well as additional requirements set by the Contractor before placing an Order. In case the User has any doubts as to the terms and conditions of holding the Event, including the payment procedure, the User shall request this information and, where this information cannot be requested, refrain from placing an Order and attending the Event.
- **4.6** The User may refuse to attend the Event after the Order is placed.

5. Procedure for Placing an Order and Receiving an Electronic Invitation

- 5.1 The User that intends to attend the Event or be provided another service of the Contractor information on which is posted on the Website studies information on the Event or service on the respective Website's page.
- **5.2** In order to place an Order, the User shall take the following actions:
 - **5.2.1** select the Event on the Website;
 - **5.2.2** furnish data requested on the Event's page (furnished data shall be authentic and in the necessary scope);
 - **5.2.3** confirm accuracy of the furnished data and intention to place an Order by pressing the Registration button or Send button on the respective Website's page.
- **5.3** The Company confirms acceptance and execution of the Order by sending a respective notice to the User's e-mail indicated when placing the Order.
- **5.4** The User participates in the Event in accordance with the Rules established by the Contractor.

6. Liability

does not warrant authenticity, accuracy, completeness or quality of any information furnished by the Contractors and/or third parties to be posted on the Website. The Company does not support or confirm any information furnished by the Contractors and/or third parties to be posted on the Website. The User understands and agrees that it may encounter offensive, indecent or controversial information when using the Website.

- 6.2 The Company is unable to check the information placed by the Contractors and cannot warrant absence of inaccuracies therein, so it is not liable to the User for any erroneous and/or inauthentic data on the Events and services as well as damages and/or losses incurred by the User due to errors in the information.
- 6.3 Any materials obtained by means of the Website may be used by the User at his/her own risk, and he/she is liable for any damages that may be inflicted as a result of use thereof. Under no circumstances shall the Company be liable to the User or third parties for any damages resulting from use of the Website, contents of the Website or other materials accessed from the Website.
- **6.4** The Company is not liable for incorrect behavior of any persons using the Website.
- **6.5** The Company does not warrant that:
 - **6.5.1** The Website will meet the User's requirements.
 - **6.5.2** Results that may be obtained by means of the Website will be accurate and reliable.
 - **6.5.3** Quality of any product, service, information received by means of the Website will meet the User's expectations.
 - **6.5.4** The Website will operate continuously, quickly, reliably and with no errors, and will meet the User's expectations.
 - **6.5.5** All errors on the Website will be remedied.
- 6.6 The Website or elements thereof may be partially or fully inaccessible due to prevention or other technical works performed to provide for normal operation of the Website. In this case, the Company is not liable for notifying Users or non-receipt of information by Users.
- 6.7 The Company is not liable for the Contractor's failure to fulfill the terms and conditions of Events and provision of services as such terms and conditions and rules are managed by the Contractor only.
- 6.8 The User assumes total liability and risks related to placement of Orders. The User is exclusively liable for any issue occurring in the course of registration, execution, confirmation of and payment for the Order. In this case, the Company is not liable for any damage (pecuniary or non-pecuniary one) resulting from the issues caused by the User's error or negligence when using the Website, including failed completion or confirmation of any transaction.

7. Personal Data

- 7.1 By entering his/her personal data into the form on the Website in the course of registration for the Event or placement of the Order, or into the Company's form on another website, the User gives his/her consent to personal data processing both with and without automated equipment. This consent is given by the User to the Company and the Contractor.
- 7.2 The User hereby confirms that he/she transfers his/her personal data to the Company and respective Contractor to be processed, and consents to processing thereof. The User has also been notified that his/her personal data

- will be processed by the Company and the Contractor on the basis of laws of Federal Republic of Germany and European Union.
- **7.3** The User gives the Company and the Contractor his/her consent to processing of the following personal data:
 - **7.3.1** Full name;
 - **7.3.2** Contact telephone numbers;
 - 7.3.3 E-mail addresses;
 - **7.3.4** Data on the position held.
- **7.4** The purposes of personal data processing are performance of respective agreements by the Company and the Contractor as well as holding of necessary marketing campaigns.
- **7.5** The following actions will be taken when processing personal data: collection, recording, systematization, accumulation, storage, specification (update, modification), extraction, use, transfer (distribution, provision, access), depersonalization, blocking, deletion, and destruction.
- **7.6** Personal data are transferred to third parties in accordance with the effective laws of the Federal Republic of Germany and European Union and agreements between the Parties.
- 7.7 When registering for the Event posted on the Website, the User agrees that his/her personal data may be disclosed to the Contractors organizing (administering) this Event.
- **7.8** Personal data are processed until the Company or the Website is liquidated, whichever is later. Personal data are processed by the Contractor as prescribed by the Contractor. Personal data are stored in accordance with the effective laws of Federal Republic of Germany and European Union.
- **7.9** Consent to personal data processing by the Company may be withdrawn by the User by sending a written request to the Company's representative to e-mail address: register@begingroup.com.
- **7.10** In case the User withdraws his/her consent to personal data processing, the Company may keep processing the personal data without the User's consent where there are grounds indicated in the effective laws of Federal Republic of Germany and European Union.
- **7.11** The Company's personal data processing policy is in the public domain in accordance with the effective laws of Federal Republic of Germany and European Union.

8. Dispute Resolution and Applicable Law

8.1 The Agreement and all legal relations arising hereof are regulated by the laws of Federal Republic of Germany and European Union. All disputes shall be settled in accordance with the laws of Federal Republic of Germany and European Union.

- **8.2** All disputes and differences that may arise in connection with performance, termination or invalidation of the Agreement shall be settled by the Parties by means of negotiations. The Party having claims and/or differences sends the other Party a notice of the claims and/or differences.
- **8.3** The notice indicated in Clause 8.2 of the Agreement is sent by the User to register@begingroup.com, and is also sent to the Company in writing by registered mail with acknowledgment of receipt. The notice shall contain the description of the claim, evidence and data on the User.
- **8.4** Within fifteen (15) business days upon receipt of the notice indicated in Clause 8.2 of the Agreement, the receiving Party shall respond thereto provided that the notice conforms to Clause 8.3 of the Agreement.
- 8.5 In case no response is received by the Party that has sent a notice within seventeen (17) business days upon dispatch of the respective notice, or the Parties fail to achieve consent on the claims and/or differences, the dispute shall be considered by general court at the Company's location.

9. Entry of the Agreement into Force and Amendment of the Agreement

- **9.1** The text of the Agreement permanently available on the Internet at https://begingroup.com/assets/files/soglashenie-begingroup_en.pdf contains all materials terms and conditions hereof and is the Company's offer to enter into the Agreement with the User under the terms and conditions stipulated herein.
- **9.2** Proper acceptance of this offer is consistent actions taken by any third person:
- **9.3** Familiarization with the terms and conditions hereof;
- **9.4** Entry of registration data in the registration form and confirmation of authenticity of the data by pressing the Registration or Send button.
- **9.5** The Agreement is deemed executed upon pressing the Registration or Send button respectively and provided that the above actions are taken in a correct consistent manner.
- **9.6** The Agreement may be terminated at any time at the initiative of any Party. For this purpose, the Company posts a notice of termination of the Agreement on the Website and/or sends the User a respective notice. The Agreement is deemed terminated as soon as this notice is posted/sent. The User may terminate the Agreement by sending the Company a notice of termination of the Agreement to mailto:register@begingroup.com.
- 9.7 The Parties agree that the Agreement may be amended by the Company unilaterally by posting the updated Agreement on the Internet at https://begingroup.com/assets/files/soglashenie-begingroup_en.pdf. The User confirms his/her consent to the amended Agreement by using the Website. If the User disagrees with the amended version of the Agreement, he/she ceases to use the Website.

9.8 The User that disagrees with the terms and conditions of the Agreement and/or amended Agreement shall immediately terminate the Agreement as stipulated in Clause 9.4 hereof.

10. Details of the Company

Begin Education Marketing GmbH

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Berliner Volksbank

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