

TERMS AND CONDITIONS

VERSION: 2026-10

EFFECTIVE DATE: October 2026

These Terms and Conditions (the “**Terms**”) are the standard terms of **The Investor Ladder Limited**, a private limited company incorporated and registered in England and Wales under company number **10289755**, whose registered office is at **Suite 3, Bignell Park Barns, Chesterton, Bicester, OX26 1TD, United Kingdom**, and whose VAT registration number is **GB335770882** (the “**Company**”). The Company is established under the laws of England and Wales. These Terms, and any non-contractual obligations arising out of or in connection with them, are governed by the law of England and Wales as more particularly set out in clause 31.

The Company trades under the names Climb Group, ClimbGroup, Climb UK, ClimbUK, Climb Dubai, ClimbDubai, Investor Ladder and such other brands as it may publish from time to time. References in these Terms to “**Climb Group**”, “**we**”, “**us**” and “**our**” mean the Company alone as the contracting party. Those trading names are styles of the Company only and do not designate separate legal entities as parties to these Terms unless a written instrument expressly identifies another corporate entity as party.

These Terms govern access to and use of the websites, portals, applications, accounts, tickets, events, programmes, digital tools, affiliate arrangements, commercial client relationships and related services made available by the Company. By completing a purchase or registration that presents these Terms for acceptance, by creating or using an Account on our Platforms, by installing or using an App, by participating as an Affiliate, by entering a Commercial Client engagement that incorporates these Terms, or by attending an Event after you have been given a reasonable opportunity to review attendee conditions, you agree to be bound by these Terms to the extent applicable to your relationship with us. If you do not agree, you must not complete the relevant transaction, use the relevant service, or enter the Event. Browsing publicly available pages of a website operated by us is subject only to those provisions of these Terms that reasonably apply to website use, intellectual property and acceptable use, and does not of itself create a Ticket, course, commercial package or other paid contract.

1. DEFINITIONS AND INTERPRETATION

In these Terms, unless the context otherwise requires, the following expressions have the following meanings.

“Account” means a registered user account on a Platform, including sub-user or organisation-linked accounts where made available.

“Add-On” means merchandise, enhanced access, equipment hire, accommodation arranged through us or Travel Partners, or other supplementary products sold with or without a Ticket and which, unless we expressly state otherwise, do not of themselves confer Event entry.

“Affiliate” means an individual or company approved by us to participate in the Affiliate Programme.

“Affiliate Programme” means our referral, commission and related promotional programmes across one or more Events and years, as operated under these Terms and any Commission Schedule published by us from time to time.

“AI Features” or **“ClimbGroup AI”** means automated or semi-automated tools we operate or procure for assistance within helpdesk, chat, knowledge bases, the App, phone systems and similar surfaces, including recommendation, matching, classification, summarisation, drafting and insights, whether presented under the name ClimbGroup AI or otherwise. AI Features are not offered as a public development API.

“App” means any mobile or client application we publish under Climb Group brands for Event, networking or account functionality, and any third-party or vendor application we make available or designate for use in connection with our Events or Platforms. Use of a vendor App is governed by that vendor’s terms in respect of their technology, and by these Terms in respect of Tickets, conduct, Accounts and our relationship with you.

“Booking” means a confirmed Ticket purchase, registration, course enrolment, rental order, commercial package acceptance, subscription or other confirmed order for our services.

“Business Booking” means a Booking (including a Ticket purchase) entered into by a Business Customer under these Terms, which is the default and intended class of Event Ticket and platform sale.

“Business Customer” means a person or organisation purchasing or registering wholly or mainly for purposes related to their trade, business, craft or profession, including a limited company, LLP, partnership, public body, charity acting in a

professional capacity, sole trader, freelancer, unincorporated business, or an individual authorised to buy on behalf of any such organisation (including an employee purchasing with actual or ostensible authority for work-related attendance).

“Bounce” means a clear delivery failure response from a receiving mail transfer agent or mailbox system indicating that a message could not be delivered to the designated mailbox (for example an undeliverable, user-unknown or mailbox-full rejection returned to the sending system). Message placement into junk, spam, promotions, “other”, focus or similar folders, silent deletion by filters without a failure response, user mail rules, or failure of the addressee to open a delivered message is not a Bounce.

“Client Agreement” means a signed or otherwise accepted commercial instrument between us and a Commercial Client, including its schedules of fees, deliverables, deadlines and cancellation mechanics.

“Commercial Client” means a partner, sponsor, exhibitor, awards client, speaker client where engaged under a Client Agreement, or other business client contracting with us for Event-related packages or commercial activities, other than a mere Ticket purchaser.

“Commission Schedule” means the published schedule of Affiliate commission rates, plan categories, thresholds and non-cash benefits as we issue from time to time for the Programme and relevant Events or periods.

“Consumer” means an individual who, for a particular transaction, is acting for purposes which are wholly or mainly outside that individual’s trade, business, craft or profession within the meaning of United Kingdom consumer law (including the Consumer Rights Act 2015). Whether a purchaser is a Consumer is determined by the law and the facts of the transaction; self-description alone does not exclude that classification where the law applies it.

“Ecosystem Product” means a product or service branded for use with Climb Group communities or Events but operated by a third party under that third party’s own legal terms (for example Climb Growth Score, powered by Closing Foundry Ltd, where offered).

“Event” means any gathering, festival, conference, awards ceremony, tour stop, roadshow, workshop, webinar, community activity, invitation-only session or similar activity organised or co-organised by us, whether in person, online or hybrid, and whether free or paid.

“eWallet” means any credits, commission balances or store-of-value facilities we maintain for Affiliates or, where offered, other users.

“Force Majeure Event” means any circumstance beyond our reasonable control, including acts of God, flood, drought, earthquake or other natural disaster, epidemic, pandemic or public health emergency, terrorist attack, civil war, civil commotion, riot, war, threat of or preparation for war, armed conflict, imposition of sanctions, embargo, breaking off of diplomatic relations, nuclear, chemical or biological contamination, sonic boom, any law or action taken by a government or public authority, collapse of buildings, fire, explosion or accident, interruption or failure of utility service, industrial disputes, civil unrest, transport disruption, severe adverse weather, failure of venues, critical suppliers or critical subcontractors that makes holding the Event as a whole reasonably impracticable, and (only where it makes holding the Event as a whole reasonably impracticable) the widespread unavailability of speakers, performers or key suppliers. Ordinary single-speaker or partial line-up change is a Non-Material Change and is not of itself a Force Majeure Event.

“Gross Misconduct” means serious misconduct including abuse of staff, attendees or community members (physical, verbal or digital), threats or violence, harassment or unlawful discrimination, targeted abuse, intimidation or humiliation by reason of sexual orientation, gender identity or gender expression (including patterned deadnaming or misgendering after clear correction, or outing another person’s sexual orientation, transgender status, health diagnosis (including sexual health) or other sensitive personal attribute of the kind listed in clause 11.3A without a legitimate safeguarding or legal reason), invasive interrogation of another person as to sex assigned at birth, medical or surgical history, legal gender status, sexual health or STI status, or disability or health diagnosis in connection with Event facilities or participation, harassment of an assistance animal or its handler, material defamatory publication concerning us or our community, fraud or deception, abuse or security attack upon our systems, credentials or APIs, serious breach of advertising or data rules in an Affiliate or Commercial Client capacity, or other conduct of similar gravity.

“Material Change” means, for ticketed Events, relocation of the principal venue to a different country from that published at confirmation. Date movements (earlier or later) and rearrangements are governed by clause 10.3 and are not Material Changes. Format, speaker, room and same-country venue changes are Non-Material Changes unless expressly stated as otherwise in Event-specific conditions.

“Non-Material Change” means any change that is not a Material Change, including programme, speakers, exhibitors, running order, timing within a published day, rooms or buildings within a campus or complex, minor schedule compression or expansion, operational security arrangements, movement of the principal venue within the same country where the Event remains of the same format and advertised class (provided we give reasonable advance notice), and conversion between principally in-person and principally online formats where the Event still proceeds under the same Booking class.

“Platforms” means our websites, portals, Apps, helpdesk and community tools, APIs, POS systems, document-sharing tools, e-learning environments, affiliate dashboards and related digital services operated by us.

“Ticket” means a right of entry or access to an Event, or part of an Event, sold or issued by us, whether free, paid or complimentary.

“Travel Partner” means a third-party provider of accommodation, taxi, bus, coach, rail, air or similar travel or booking services whose search, link or booking tools we may surface on the Platforms (including providers of the kind exemplified by HotelMap, taxi directory services, Omio and similar networks), and with whom your contract for the underlying service is made.

References to “including” are without limitation. Clause headings are for convenience only. A reference to legislation is to that legislation as amended or re-enacted from time to time and includes subordinate legislation under it. Words importing the singular include the plural and vice versa. Where these Terms require writing, that includes secure electronic means we designate for the purpose, including electronic signature platforms and confirmations issued from an authorised Climb Group order or change channel, but does not include informal social-media messages or event-floor conversation.

2. DOCUMENTS, PRIORITY AND SCOPE

These Terms form part of a wider contractual stack under the law of England and Wales. Unless a Client Agreement expressly provides otherwise, the following order of precedence applies to the extent of any inconsistency on a given subject: first, a signed or electronic Client Agreement and its fee, deliverable, deadline and cancellation schedules for that commercial engagement; second, product-specific schedules that we publish for a particular service (including the Commission Schedule, awards competition rules, the ClimbUK Speakers and Hosts Conditions or successor speaker schedule, exhibitor or partnership pack conditions that are event-year operational appendices, course or programme particulars, rental

schedules and POS merchant schedules); third, the Event Booking and attendance provisions of these Terms for the relevant Ticket or registration; fourth, the remaining general provisions of these Terms; and fifth, our Privacy Policy and cookie notices as transparency and data-protection instruments under UK data protection law, which do not by mere reference convert every processing activity into consent-based processing.

These Terms do not by themselves create partnership, agency or joint-venture relationships with sponsors, exhibitors, Affiliates, Travel Partners, Ecosystem Product operators or other third parties. Package-specific prices, print deadlines, change-request cut-offs, cancellation ladders, deliverable inventories and related commercial economics for Commercial Clients appear only in the applicable Client Agreement or commercial schedule and are not restated in full in these Terms. Where these Terms restate general operational principles applicable to Commercial Clients, the Client Agreement prevails on pure commercial economics.

3. FORMATION, VERSIONS AND CHANGES TO THESE TERMS

A Ticket or other standard Booking becomes binding when we accept your offer by issuing written confirmation (including by email) or when our checkout process confirms payment and issues a confirmation that identifies the Booking and the version of these Terms then in force. Where practicable, confirmation will attach or link a durable copy of the accepted version of these Terms. A registration submitted by you is an offer which we may accept or refuse in our reasonable discretion. A Client Agreement becomes binding when signed (including by compliant electronic signature), when you accept a proposal through an electronic path we designate, or when you pay an invoice that incorporates these Terms and the relevant commercial form, in each case as those commercial instruments state. Affiliate participation becomes binding when we approve your application and you continue to promote under a Referral Link we issue.

We maintain a dated version of these Terms and a short revision history in the table at the end of this document. For free use of Platforms and for Bookings made after a new version takes effect, the published version applies. For an already confirmed paid Booking, the version identified on your confirmation continues to govern that Booking, except for changes required by law or security, changes that increase our rights only to the extent mandatory law permits, or changes you accept in writing. Continued use of free or ongoing Platform services, including ongoing Affiliate participation after notice of Programme rule changes, may constitute acceptance of the revised Terms for that ongoing use. We shall not rely solely on “continued use” to rewrite an existing paid Booking, fixed commercial fee

schedule already contracted in a Client Agreement, or course fee already contracted, though prospective Commission Schedule changes bind new referred sales as stated in clause 21.

4. BUSINESS BOOKINGS AND RESIDUAL CONSUMER RIGHTS

Climb Group Events (including ClimbUK, Climb Dubai and Investor Ladder branded Events), Tickets, networking Platforms and related paid access products are designed, marketed and sold for business and professional use. They are intended for organisations and individuals participating in industry, investment, entrepreneurship, innovation and related commercial activity, including freelancers, sole traders and unincorporated businesses, and for representatives acting for such businesses. These Terms are drafted on a business-to-business first basis.

By creating an Account for Event purposes, by submitting a Ticket or Event registration, or by completing checkout for a Ticket or related Event product, you warrant and represent that you are a Business Customer in respect of that Booking and that you are purchasing or registering wholly or mainly for purposes related to your (or your organisation's) trade, business, craft or profession. Without limiting that warranty, freelancers, sole traders and unincorporated businesses who book for professional networking, business development, learning for their trade, or comparable commercial purposes are treated as Business Customers for these Terms.

Checkout may present a control (for example a toggle or checkbox) confirming that you are purchasing as a business or professional. Leaving that control selected, or stating a business or organisation name on the order, is further evidence that the Booking is a Business Booking. You may clear or decline that control where offered; doing so does not of itself convert the product into a consumer leisure sale. Our Events and Tickets are designed for business and professional purchasers. If you intend to purchase wholly or mainly for private or social purposes only, please contact us through the helpdesk before paying so we can discuss whether Event Tickets are suitable for your purpose and what options, if any, are available.

We may decline, cancel or require reconfirmation of any Booking where we reasonably believe the business-purpose warranty is false or the purchase is a pure private or social ticket sale outside our intended product model, and in such a case we may refund sums paid for that Booking less non-recoverable amounts under clause 8.4 where we are not at fault.

All Business Bookings (which are the default class of Ticket sale under these Terms) are subject to the commercial remedies, limitation and Force Majeure positions set

out in these Terms, including the absence of any contractual right to a refund, exchange or replacement Event solely by reason of a Force Majeure Event under clause 10.4. Business Customers are expected to arrange their own insurance and flexible travel arrangements where they require cover beyond these Terms.

Nothing in these Terms excludes or restricts rights that United Kingdom law confers on a person who is, as a matter of law and fact, a Consumer in respect of a particular transaction, where those rights cannot lawfully be excluded or limited. If, despite the intended B2B nature of our Events and the warranties above, mandatory law classifies you as a Consumer for a Booking, those non-excludable rights apply to that Booking to that extent only, and the remainder of these Terms continues to apply so far as consistent with those rights. We do not by this residual carve-out offer Event Tickets as a consumer leisure product, recharacterise Business Customers as Consumers, or create a parallel contractual refund ladder for persons who validly bought as Business Customers.

These Terms set the commercial framework for Bookings. Where United Kingdom distance-selling law requires specific pre-contract information or cancellation information for a person who is in fact a Consumer, that information is provided at checkout, registration and in the order confirmation for that transaction (including price, identity of the supplier, performance information and any cooling-off particulars that apply). Staff and system operators must ensure that live checkout and confirmation flows continue to present those particulars; this document alone is not a substitute for the transaction-specific information shown before you pay.

5. AUTHORITY, VARIATION AND ENTIRE AGREEMENT

Only directors of the Company, and other persons we have expressly authorised in writing for a stated class of contract or a named transaction, may bind us to create or vary a commercial commitment. Authority is exercised only through designated written channels, namely signed Client Agreements, countersigned variation instruments, the designated change-request process, and order or Booking confirmations issued through our authorised Platforms or finance channels.

Informal remarks, event-floor conversations, social-media posts or comments (including posts by founders, directors or staff), direct messages, instant messaging, unapproved sales statements and marketing slogans do not amend a contract and do not create additional deliverables, refund rights, discounts or performance obligations. No founder, director or member of staff may, by such informal channels alone, override or expand these Terms. A statement on social media or in

person becomes effective only if and when it is confirmed through a designated written channel by a person authorised for that class of commitment.

For Business Bookings and Client Agreements, you acknowledge that you have not relied on any representation or promise that is not set out in these Terms, the Booking confirmation, the applicable Client Agreement or product schedule, or another instrument issued through a designated written channel by an authorised person, except that nothing in this clause excludes or limits liability for fraud or fraudulent misrepresentation.

Variations of Client Agreements must be recorded in writing through our designated change-request process or counter-signed instrument. Email from an arbitrary employee address is not, without more, authority to vary. Nothing in this clause excludes liability for fraud or fraudulent misrepresentation, or any Consumer right relating to misleading commercial practices that cannot lawfully be excluded under United Kingdom law.

These Terms, the relevant confirmation, any applicable Client Agreement or product schedule, and the Privacy Policy (as a data-protection notice) constitute the entire agreement between you and us on their subject matter and supersede prior inconsistent representations on that subject, without limiting liability for fraud.

6. ELECTRONIC SIGNATURES AND ALTERNATIVE EXECUTION

Our Platforms may facilitate electronic signature of contracts, orders and other documents. Signatures may be typed, drawn on a device, or completed through a third-party platform such as DocuSign (or equivalent) where we offer them. We may generate an evidence certificate recording Account identity, timestamps, IP address, device or browser fingerprint and related technical metadata, similar to commercial electronic signature platforms, as evidence of intent to authenticate. Electronic signatures that demonstrate intent and comply with the Electronic Communications Act 2000 and the United Kingdom eIDAS framework are capable of binding the parties, subject to any document type for which the law requires a particular form. At request and where operationally reasonable, we may also offer execution by DocuSign-type workflow or wet-ink hard copy. We are not liable for signature disputes except to the extent caused by failure of our platform to operate in accordance with its stated functionality.

7. ACCOUNTS, ELIGIBILITY, SUB-USERS AND SECURITY

You must be at least sixteen years of age to create an Account unless a higher age is required by local mandatory law for the service you use. For Event Tickets and

related paid access, clause 4 applies and you warrant Business Customer capacity. Where a service is offered only to organisations, you additionally warrant authority to bind the organisation you represent. You must provide accurate registration details (including any business or organisation name you supply at checkout) and keep credentials and API secrets secure. You are responsible for activity under your Account unless caused by our systems failure. Compromised credentials must be reported to us promptly through the helpdesk.

We may offer organisation Accounts with sub-users. Suspension or restriction of a sub-user's digital access does not, without more, terminate the organisation's separate Bookings, and a sub-user who has not been personally terminated may request helpdesk assistance to disassociate and create a new personal Account where appropriate. Where fraud, Gross Misconduct or serious abuse is reasonably linked across sister-company or commonly controlled Accounts, we may take proportionate measures against those linked Accounts to prevent further harm.

Where we issue developer, integration or OAuth credentials for Platforms (separate from ClimbGroup AI, which is not provided as a public API), short-lived tokens may be used. Rotating a client secret invalidates the previous secret immediately; you must update your systems forthwith. You are responsible for keeping secrets secure. Unsafe or abusive use of APIs may lead to suspension or termination under clause 20.

8. TICKETS, PRICE, TRANSFER AND PAYMENT

8.1 Personal use and anti-touting

Tickets are issued for the personal use of the named attendee or, where we permit, a substitute accepted through our portal. You must not purchase Tickets as agent for commercial resale, tout Tickets, or commercially exploit access without our prior written consent. We may cancel Tickets transferred or offered in breach of this clause without refund of the price paid to us, to the extent permitted by law.

8.2 Transfer

Subject to Event-specific cut-offs and portal functionality, the holder of a Ticket (including a free Ticket once validly issued) may transfer the Ticket to another individual before the Event through the designated portal process where transfer is enabled for that product. Transfers must be completed before the published pre-Event deadline. We are not obliged to honour unofficial assignments, paper transfers or marketplace resales. Organisational buyers may, where the portal allows, substitute a colleague from the same organisation. Transfer is the principal

commercial flexibility tool for change of mind and for many Event alterations described in clause 10.

8.3 Non-refundable starting position

Subject always to residual non-excludable Consumer rights under clause 4 (where they apply in law) and to the specific remedies in clause 10, Business Bookings for Tickets and most Event Add-Ons are sold on a non-refundable basis for the customer's change of mind, inability to attend for personal or commercial reasons, preference disagreement with Non-Material Changes, postponement or rearrangement under clause 10.3, and similar circumstances. You purchase a right of access to the Event as described at sale; we do not warrant a particular uninterrupted volume of sessions, networking outcomes, or commercial results from attendance. A partial reduction of sessions, speakers or exhibition footprint does not of itself give rise to a refund where the Event substantially proceeds.

8.4 Price, taxes and fees

Except where your Account or a written quotation for a Commercial Client is expressly set to exclusive of value added tax or similar tax at your specific request and our acceptance, prices on our websites and standard checkout flows are displayed inclusive of applicable United Kingdom VAT at the prevailing rate. Fees for Commercial Clients may be stated exclusive of tax only where that Account or quotation is so configured at your request. Clients and customers remain responsible for applicable taxes.

We may estimate tax treatment and VAT zoning using the information you provide and technical signals available to us, including billing address, shipping or attendance geography, Account settings and, where used, IP-derived location data. Such estimates are administrative aids and not a warranty of tax position. If we discover that incorrect tax has been applied, we may take corrective action, including raising a further invoice or charge against the original or a stored payment method for underpaid tax, or refunding overpaid tax, in each case to the extent permitted by payment scheme and law, and after reasonable endeavours to notify you. You shall cooperate in supplying accurate location and tax registration data.

The price payable for a Booking is the price accepted at formation of the Booking together with VAT and any mandatory transaction fees disclosed before payment. Obvious administrative or system pricing errors may be investigated and corrected; we may cancel a Booking induced by an obvious error and refund sums paid for that Booking less any gateway, platform or processing fees we have incurred and

cannot recover, where permitted by law and disclosed in principle at sale. Prices published after your confirmation do not alter an already confirmed Booking.

There is no right to cancel a confirmed Booking merely to re-purchase at a later promotional or discounted rate. If we reasonably determine that you have sought a refund, chargeback or cancellation for the purpose of accessing a lower rate for the same or substantially the same product, that conduct is a material breach; we may refuse the rebooking, cancel related Bookings, recalculate the correct rate, recover the difference, and take Account measures under clause 20. Separately, after payment a partner or we may onboard and, purely as a matter of goodwill or Commercial Client arrangement, offer additional benefits to Ticket holders retrospectively; any such benefit is at the absolute discretion of Climb Group and the relevant partner, is not guaranteed, forms no part of the original Booking price, and creates no right to equivalent treatment for others.

Where gateway, platform or processing fees are non-recoverable on a refund made other than solely by reason of our breach, that principle is stated here and the amount or method of calculation of such fees shall be disclosed as far as practicable before payment. Where a refund is granted and we are not at fault (including customer cancellation where permitted, error correction not caused by us, and discretionary goodwill), the refund shall be of sums paid for that Booking less gateway, platform and processing fees we have incurred in respect of the original transaction, to the extent permitted by applicable law.

Group discounts and promotional codes apply only as accepted at registration, may not be combined unless we say so, and may be recalculated if fewer participants ultimately qualify for a volume rate.

8.5 Payment, instalments and non-payment

Payment is due as stated at checkout or on the invoice. For Events, we may require cleared funds before entry and may refuse admission while any balance remains unpaid; unpaid balances remain due. Where payment plans (including such third-party instalment providers as we enable from time to time, for example Klarna or Afterpay where offered) are used, continued entitlement depends on the plan remaining in good standing under the provider's terms and under any conditions we state; we may withhold entry or suspend access for material non-payment to the extent permitted by law.

8.6 Payment providers and fraud screening

We use third-party payment providers (including such gateways as we enable from time to time, for example Stripe). Payment data is processed under their terms and privacy notices as well as our Privacy Policy. Strong Customer Authentication and other requirements under the Payment Services Regulations 2017 and related United Kingdom PSD2 implementation may apply. Payment providers operate their own fraud detection, risk scoring and identity checks. Cards, wallets or identities may be declined for reasons outside our control. A decline does not of itself prevent you from attempting another lawful payment method we still offer, but we may take the provider's risk analysis into account when deciding whether to accept an alternative method or to complete the sale, including declining the Booking altogether where we reasonably consider the risk unacceptable. We are not liable for provider outages, declines or authentication failures beyond our control, without excluding liabilities that cannot lawfully be excluded.

8.7 Chargebacks and fraud

Chargebacks made without a bona fide basis, or that are determined against you, may be treated as a material breach. Raising a good-faith payment dispute while escalation under clause 19 is open shall not of itself amount to Gross Misconduct. We may suspend Accounts pending investigation of suspected payment fraud. Lawfully disputed historic balances are dealt with under clause 19 and are not, without more, Gross Misconduct.

8.8 Capacity, waitlists and free Tickets

Capacity for some Events is limited. Free or paid registrations may close when capacity is reached. A place on a waitlist is not a confirmed Booking and creates no expectation of access, priority or eventual issue of a Ticket. Waitlists are not presently operated as a first-come-first-served queue, though we may aim to move toward chronological notification over time. At present a waitlist is a list of interested persons who may be notified of new availability before the general public; we may invite all, some or none of those on the list, in any order we choose, without obligation.

Free Tickets are issued at our sole discretion, for any reason we consider appropriate or for no stated reason. There is no expectation of entitlement to free access. Any Ticket issued without corresponding cleared payment may be cancelled on short notice without refund, compensation or other recourse, because no purchase price is held. Once a free Ticket is validly issued and not cancelled, it is treated for transfer, conduct, media and Event rules as the paid variant of the same product class, including portal transfer where enabled.

9. SUBSCRIPTIONS AND RECURRING PAYMENTS

Where we offer subscriptions or recurring invoicing (including via our enterprise system's subscription and recurring payment tools), we shall present at sale the plan name, recurring price inclusive or exclusive of VAT as your Account requires under clause 8.4, billing interval, any minimum term, renewal behaviour and cancellation path. You authorise us and our payment providers to collect recurring amounts on the published cadence using the stored payment method until cancellation or expiry. Failed payments may be retried; after repeated failure we may suspend access to the subscribed service, invoice arrears and charge reasonable recovery costs. Strong Customer Authentication may be required on set-up and periodically thereafter under United Kingdom payment rules.

You may cancel through a path no more burdensome than sign-up for the relevant product, via the Account portal or documented helpdesk route. Cancellation takes effect at the end of the then-current paid period unless mandatory law or the plan terms require earlier effect; refunds for partial unused periods are not given unless required by law or stated at sale. We intend to operate fair renewal reminders as customer practice. Where United Kingdom law on subscription contracts applies to a product on the relevant date, we shall comply with mandatory rules on pre-contract information, renewal information, and ending the subscription that are then in force for that product, and those rules prevail over any less favourable plan term. References to legislation concerning subscription contracts apply only to the extent those provisions are in force for the product and date in question and do not of themselves expand duties that have not commenced. Upgrades, downgrades and plan changes take effect as the portal states and may be prorated at our election.

10. EVENT CHANGES, POSTPONEMENT, CANCELLATION, FORCE MAJEURE AND TRAVEL

10.1 Non-Material Changes

We may make Non-Material Changes without offering cancellation, refund or compensation. Tickets remain valid for the Event as so adjusted. We shall use reasonable endeavours to notify registered attendees of significant operational updates by email, SMS or website notice using the contact details you supply, as appropriate to the urgency and channel availability.

10.2 Material Changes (cross-border venue)

If we implement a Material Change as defined in these Terms (relocation of the principal venue to another country), we shall notify affected Ticket holders by email, SMS or website notice as appropriate. You may within fourteen days of our notice (or such longer period as we state) request portal transfer to another person or, where offered, to another of our Events of comparable class. If you notify us within the stated period that you are unable to attend by reason of that cross-border relocation, and transfer is not reasonably available or acceptable for that reason, we shall refund the Ticket fees we actually received from you for that Booking, without deduction of gateway, platform or processing fees under clause 8.4, and excluding Add-Ons that remain deliverable. Same-country venue moves remain Non-Material Changes under clause 10.1.

10.3 Postponement and rearrangement of dates

We may postpone or rearrange an Event, or move its published date earlier or later, including outside any originally published window, and apply fees already received to the rearranged dates or to a later or earlier edition of equivalent class. Subject always to residual non-excludable rights under clause 4 where you are in law a Consumer, postponement or pure date movement does not of itself oblige a cash refund, exchange or free transfer for Business Bookings. Tickets remain valid for the Event as rearranged. Transfer under clause 8.2 may still be available as a commercial facility where the portal permits, but is not a contractual right arising merely from the date movement. If no new date or later edition is reasonably identified and we abandon holding the Event, the matter falls to be treated as cancellation under clause 10.4 (including Force Majeure where applicable) rather than endless postponement. This clause 10.3 prevails over any conflicting description of date change as a Material Change in legacy materials.

10.4 Cancellation by us and Force Majeure

We reserve the right to alter, amend or vary the content, timing or format of any Event due to circumstances beyond our reasonable control, including Force Majeure Events. For Business Bookings, where an Event is cancelled by reason of a Force Majeure Event, Climb Group shall not be obliged under these Terms to offer refunds, exchanges, replacement Events, credits or compensation of any kind. We may, at our absolute discretion and without creating a course of dealing or any obligation to other customers, offer transfer, credit or other goodwill relief following Force Majeure. Business Customers are expected to insure and absorb residual risk of non-attendance and Event disruption beyond any such goodwill.

Nothing in this clause, and nothing in any goodwill election, limits or excludes any right that United Kingdom law confers on a person who is, as a matter of law and fact, a Consumer in respect of the relevant Booking where that right cannot lawfully be excluded or limited (including rights under the Consumer Rights Act 2015 arising where the service is not performed and a refund of the Ticket price paid for the cancelled performance is required by mandatory law or cannot fairly be excluded). That residual statutory position does not convert a valid Business Booking into a Consumer sale or create a contractual refund right for Business Bookings. We are not liable for travel, accommodation or other consequential expenses following Force Majeure, except to the extent such liability cannot lawfully be excluded.

We shall not designate an Event cancellation as Force Majeure where the sole cause is our ordinary commercial decision made freely without external constraint of the kinds described in the Force Majeure definition.

If a paid digital service, course module or Add-On that is severable is not delivered at all by reason of our fault other than Force Majeure, we shall refund a reasonable portion of fees attributable to the undelivered element less any non-recoverable amounts under clause 8.4 where we are not solely at fault for the fee layer.

10.5 Visa and sudden travel prohibition exceptions

Without prejudice to the general non-refundable position, we may grant a full refund of Ticket fees actually received by us (less non-recoverable amounts under clause 8.4) up to the day of the Event in either of the following cases only, upon satisfactory evidence: (a) your visa application for travel to the Event country is formally refused, and you produce an official letter or equivalent from the embassy or consular authority, provided you submitted the visa application sufficiently early that a decision could reasonably have been expected before the Event began; or (b) regulations of your country of departure or of the Event country prohibit you from travelling in circumstances that were not known, and could not reasonably have been known, when you purchased the Ticket. No refund is due under this clause if you applied late, failed to supply required documents in time, or if travel was already restricted or strongly signalled by law or official advisory at the time of purchase. Decisions under this clause are made by us acting reasonably on documentary evidence.

10.6 Customer cancellation and cooling-off

Unless Event-specific conditions or mandatory United Kingdom law provide a more generous right, customer-initiated cancellation after confirmation does not entitle you to a refund of Ticket fees; transfer under clause 8.2 remains available until the

portal cut-off. Without limiting that general position, for many Tickets to Events fixed for a specific date or period, the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 may not confer a statutory cooling-off cancellation right for that leisure service. Where a statutory cooling-off right does apply (including for other products or services sold at a distance), it operates as mandatory law and must be reflected in the information presented at sale.

10.7 Misconduct and removal

If we refuse entry or remove you for Gross Misconduct or material breach of these Terms or venue rules, no refund is due for the affected Ticket or related digital access for that Event, and we may exclude you from future Events. Serious matters may be reported to venue security or law enforcement.

10.8 Travel, hotels and personal arrangements

You are solely responsible for ensuring that your travel, hotel and related arrangements are sufficiently flexible, insured or cancellable for your purposes. Where you need longer-term, overnight or more secure storage of luggage than any temporary Event cloakroom or bag-holding facility available under clauses 11.7 to 11.7D, you should use hotel left-luggage, hotel safes or other Travel Partner storage offered by your accommodation or carrier, which remains governed by that provider's terms and not by us as a storage operator. Except as required by mandatory United Kingdom law, we are not liable for any costs, losses or inconvenience arising from changes to, postponement of, cancellation of, or your inability to attend an Event by reason of arrangements you make with third parties for travel, accommodation, visas other than as clause 10.5 applies, insurance excesses, lost business, loss of or damage to property held by a hotel or carrier, or similar consequential expenses.

10.9 Facilitated travel, accommodation and related services

The Platforms may include tools, widgets, directories, comparison results, deep links, referral links or embedded booking flows that allow you to search for, compare or book hotels and other accommodation, taxis, private hire, coaches, buses, rail, air and multi-modal travel, and (where we choose to surface them) related services such as travel-insurance product pages or travel-affiliate offers (including programmes of the type operated by HotelMap, taxi directory providers, Omio, Impact-network merchants and similar Travel Partners). We facilitate search, discovery and introduction only.

Room availability, room descriptions, photographs, facilities, ratings, amenities, pricing information and similar content displayed through Travel Partners are supplied by those providers. We do not warrant their completeness, accuracy, availability or continued availability and such information may change without notice.

We are not the accommodation operator, carrier, booking principal, insurer or travel package organiser for those third-party services merely because we surface them. Your contract is with the hotel, operator, carrier, insurer or booking service provider named in that provider's booking confirmation, on that provider's terms (for hotel programmes of the HotelMap type, typically directly with the hotel or accommodation service whose terms appear alongside the rate). Payment for the underlying service is made as that provider's checkout states. We do not set the provider's room rate, fare or policy as host of their product, and we are not responsible for the performance of the Travel Partner, nor for injury, property loss (including loss of or damage to bags, luggage or personal effects held in hotel left-luggage, safes or other bag storage operated by a hotel, carrier or Travel Partner), no-show fees, cancelled flights or rooms, rate discrepancies, delayed refunds or booking errors attributable to them, except to the extent caused by our negligence in operating the facilitation layer that cannot lawfully be excluded.

You must check booking confirmation details carefully and pursue issues with the provider using the contact paths they publish. Any dispute concerning room availability, accommodation quality, hotel policies, cancellation terms, no-show fees, payment collection, refund entitlement, overbooking, reservation fulfilment or similar accommodation matters must be pursued directly with the relevant accommodation provider or booking supplier responsible for the reservation.

Links to insurance products are not a recommendation of cover and are not insurance distribution under these Terms unless a separate regulated relationship is disclosed at that point. Unless we expressly sell a combined travel package under our own name as organiser, nothing in this clause creates a regulated package travel contract between you and us. Similar facilitation principles apply wherever we enable third-party travel or accommodation search for Events.

11. ATTENDANCE, VENUE RULES, CONDUCT AND SAFETY

11.1 Conditions of entry

Admission is subject to a valid Ticket or accreditation, compliance with venue and security rules (including bag checks and prohibited-item policies), completion of any mandatory onboarding or health and safety formalities we reasonably require for

your role, and acceptable conduct. Third-party venue operators' rules apply in addition to these Terms. We and the venue may refuse or withdraw entry where reasonably necessary for safety, capacity or legal compliance. Bag checks and security screening at entry are distinct from any voluntary cloakroom, temporary bag holding or similar facility described in clauses 11.7 and 11.7A; prohibited-item and venue rules continue to apply whether an item is inspected at the barrier or deposited later.

Where a security barrier requires presentation of a physical Ticket, badge or scan for entry, helpdesk staff and personnel will be accessible at or near the Event to deal with Ticket issues and enquiries. Rejection by security staff solely because you do not already hold a printed or physical badge at the outer barrier is not of itself a ground for refund. You must seek assistance at the Event helpdesk so that a valid entitlement can be verified and a badge or pass issued where appropriate. Failure to arrive early enough to resolve a Ticket issue is your responsibility.

Claims that you "could not get in" first raised only after the Event, without a contemporaneous formal incident, complaint or support log recorded at the Event helpdesk or in the systems of Climb Group, the venue operator or our security contractors, will carry little evidential weight for Business Bookings. We treat such post-Event narratives as weakly evidenced unless independent system records corroborate them or you prove that logging was impossible because of our fault or that of our agents. No contractual refund arises for Business Bookings solely from an alleged admission refusal where helpdesk or security assistance was available and was not used at the time. Nothing in this paragraph excludes residual Consumer rights under clause 4 or liability where Climb Group or our agents wrongly excluded a Ticket holder despite a valid entitlement recorded at the time.

11.2 Age, alcohol and restricted areas

Climb Group Events, including ClimbUK flagship festivals, are designed primarily for adults aged eighteen and over attending for business growth, professional networking and development. The environment may include long days, busy crowds and references to alcohol or other mature themes presented in a professional context. Websites and some online content may be more broadly family-facing; in-person Events are not designed as family entertainment.

Unless mandatory law requires otherwise for a particular product, we operate on the assumption of adult business attendees. In limited circumstances a person under eighteen may be permitted to attend only with our prior written approval and only with a valid general access Ticket (or such Ticket class as we approve).

Approval is not automatic and is considered case by case. If approval is granted, the accompanying parent or legal guardian remains fully responsible at all times for the child's supervision, safety, behaviour and welfare; children must not be left unattended; and we do not accept responsibility for childcare, supervision or suitability of all content for minors.

We may refuse entry to any child or accompanying adult where prior approval has not been granted, where the environment is considered unsuitable for minors, or where safety, safeguarding or operational considerations so require, and that refusal alone does not create a contractual right to a Ticket refund for Business Bookings. Anyone considering attendance with a child should contact the Climb Group helpdesk in advance.

Access to licensed bars or other age-restricted zones may be refused without Ticket refund where you do not meet legal age requirements. Account registration age under clause 7 may be lower than Event attendance age; Ticket eligibility is governed by this clause 11.2.

11.3 Code of conduct

We maintain a zero-tolerance stance toward harassment, discrimination, micro-aggressions, intimidation, threats and violence at Events and on Platforms. Participants must treat everyone with respect, without prejudice relating to ancestry, race, colour, religion or belief (including religious dress), creed, nationality, ethnic or social origin, sex, gender, sexual orientation, gender identity or expression, age, disability, medical condition, marital or civil partnership status, pregnancy or maternity, gender reassignment, citizenship or immigration status, military or veteran status, body type or comparable characteristics protected under the Equality Act 2010 or other applicable law, and without harassment that does not depend on a protected characteristic.

Participants must address people as they prefer to be addressed, listen openly to professional disagreement, avoid disrupting sessions, avoid spam or deceptive content, refrain from hostile body language or bullying, and use social media and photography about others with professionalism and consent where required. Commenting on physical appearance, stalking, doxxing, sharing illegal or dehumanising content, and imposing political voting directives on others are prohibited. Photography, filming or recording of people in toilets, changing areas, baby-change rooms, medical or prayer rooms, quiet spaces or other privacy-sensitive zones, or of people in distress for the purpose of humiliation or exposure, is prohibited.

We may remove or exclude a participant without refund under clause 10.7 and clause 20 where misconduct is reasonably confirmed. Healthy professional challenge and diverse commercial views remain welcome when expressed respectfully. Speakers remain free to express their own professional opinions subject to this code and to clause 16. Nothing in this clause 11 requires us to act unlawfully, and nothing excludes equality, data-protection or other duties that cannot lawfully be excluded under United Kingdom law. Clause 18 remains the general liability framework for monetary claims.

11.3A Support for LGBT+ equality and non-discrimination

Climb Group supports equality in law and practice for lesbian, gay, bisexual, transgender and other LGBT+ people, and for all persons with protected characteristics under the Equality Act 2010. Participation in our Events and Platforms is subject to the requirement that attendees, speakers, Commercial Clients, Affiliates and other participants do not engage in unlawful discrimination, harassment or victimisation, including by reason of sexual orientation or gender reassignment (and related manifestations of gender identity and expression). We design and operate our services with a view to the privacy, dignity and safety of all participants.

Nothing in this clause requires any participant to renounce a protected philosophical or religious belief. It requires only that such belief not be manifested at our Events or on our Platforms through harassment, abuse, intimidation, outing, coercive pressure, or the denial of another person's lawful equal treatment as our guest. Same-sex and same-gender partners who hold hospitality, companion or plus-one entitlements under the same package class as opposite-sex partners shall not be treated less favourably by reason of sexual orientation or gender reassignment.

We do not seek, solicit or require disclosure of sensitive personal attributes as a condition of ordinary Event attendance, Platform use, hospitality class or facilities access. Without limiting that generality, and without creating a closed list, examples of attributes we do not seek or require for those purposes include sex assigned at birth, gender history and detailed surgical or medical transition information; sexual orientation, gender identity and transgender status; religious belief and philosophical belief; political opinion; sexual health and sexually transmitted infection status (including HIV); and detailed disability or health diagnosis, except limited information you choose to provide solely so that we can deliver an accessibility arrangement you have requested under clause 11.5. We likewise do not seek comparable private attributes that United Kingdom equality or data-

protection law treats as particularly sensitive where the purpose would be ordinary admission, package class or facilities access.

We do not treat those attributes as relevant to those access decisions. Where any such information is volunteered, becomes known by accident, or is the subject of rumour, we will not use it as a basis for exclusion, less favourable treatment or stigma. Ticketing and registration forms must not invent mandatory fields for those purposes. This paragraph does not prevent ordinary Ticket, accreditation, bag or age checks under clauses 11.1 and 11.2; the limited assistance-animal questions in clause 11.5A; or proportionate, documented accessibility processing under clauses 11.5 to 11.5E where you have requested an arrangement.

Participants, partners, speakers, exhibitors and guests must not demand, coerce or publicise disclosures of such sensitive personal attributes from others, and must not harass or out another person in relation to those attributes, without a genuine safeguarding, medical emergency or other legitimate legal reason exercised through official channels (including Event security, the helpdesk or the emergency services). Breach is misconduct and, where serious, Gross Misconduct.

11.3B Facilities, toilets, signage, privacy and non-binding guidance

We will arrange and manage sanitary and related facilities at Events so far as is reasonably practicable given the venue and any third-party operator's rules, with the aim that all attendees, including transgender people and non-binary people, have safe, dignified and suitable access to toilets and washing facilities, and that women, men and persons of all sexes and genders have privacy and reasonable comfort. Capacity, cubicle privacy, wayfinding and queue management are the primary tools for meeting that aim. Where venue contracts or building designations fix "male", "female" or equivalent single-sex labelling on particular cubicle blocks, we may not always be able to re-brand those facilities. We shall use reasonable endeavours, where we control the presentation of the Event estate, to maximise shared, gender-neutral or otherwise inclusive access options and clear, non-invasive wayfinding. Unless we are required to do so by binding statute, regulation, court order, injunction, enforcement notice or other mandatory legal obligation that applies to Climb Group or to the venue for that Event, we will not place authorised staff or contractors in the role of verifying any person's sex assigned at birth, surgical history or legal gender documentation as a condition of ordinary toilet or washing-facility use.

For the avoidance of doubt, nothing in this clause 11.3B restricts ordinary Event-entry controls under clauses 11.1 and 11.2 - including scanning or checking Tickets

or accreditation badges, verifying identity where security so requires, bag searches, or checking that a person meets a legal age for restricted zones (for example a licensed bar under clause 11.2). Those entry and age checks remain permitted. They are not checks of sex assigned at birth for the purpose of using toilets or washing facilities, and they are not authorised as a substitute for the facility-use verification ban above.

Event design for facilities is a service-provider responsibility under applicable equality law. Ordinary use of toilets is not treated by Climb Group as a freestanding criminal wrong; serious sexual offences, violence and public-order offences remain matters for the criminal law and for security response. Verification, stopping, or body-related interrogation for ordinary sanitary facilities is not an authorised Event control technique under these Terms, except to the limited extent that binding law (as described above) or a proportionate security response to violence, sexual offending, public-order emergency or an immediate risk of serious harm requires otherwise. Those exceptions are behaviour- and safety-led; they are not a general attribute checking programme.

We do not treat non-binding codes of practice, non-statutory guidance or similar advisory materials (including, without limitation, any Equality and Human Rights Commission code of practice or related advisory material that is not primary legislation) as creating additional contractual duties on Climb Group or on you beyond duties arising under the Equality Act 2010, under applicable case law, and under any court order, statute, regulation, injunction, enforcement notice or other mandatory legal obligation that binds us or the venue. Without limiting the foregoing, we apply the Equality Act 2010 and applicable case law as the primary public-law framework for services and facilities. We will not, as a matter of Event design, impose verification or exclusion measures that we reasonably consider would unlawfully discriminate, harass or put participants at risk of dignitary harm, or that would require processing of personal data that we have no lawful basis to collect. We will not refuse to comply with a binding legal requirement applicable to us or to the venue by purporting to rely on this clause. Nothing in this paragraph invites disregard of the safety or privacy of women, men or any other group; it records that Climb Group designs inclusive provision, without invasive body-policing, within the law as it binds us.

Climb Group expects participants to use facilities with mutual considerateness (including patience at peak times and yielding urgency where another person has a clear and immediate need), and without confronting, photographing, recording, filming, blocking or interrogating other users about their bodies, disability status, sex history or gender. Conduct reasonably characterised as policing another

person's presence in ordinary sanitary facilities, other than a genuine, proportionate safety or emergency response through official channels (including Event security or the helpdesk), is misconduct under these Terms and may, depending on seriousness, amount to Gross Misconduct.

11.3C Prohibition on invasive questioning; accessible toilets and Radar keys

No authorised representative of Climb Group, and no security or stewarding contractor acting for us, shall ask invasive questions that impede a participant's privacy as a condition of ordinary Event participation or ordinary use of sanitary or accessible facilities, including questions as to sex assigned at birth, gender history, genital configuration, surgical or medical transition, or disability diagnosis or impairment classification (save where a specific, documented accessibility arrangement has been requested by the participant and limited health information is necessary and proportionate solely to deliver that arrangement under applicable data-protection law). Breach of this standard by our personnel is a disciplinary matter for Climb Group; affected persons should escalate under clause 11.5E.

Participants, partners, speakers, exhibitors and guests who engage in such questioning of others, or who harass others for using facilities or for being transgender, non-binary, gay, lesbian, bisexual or otherwise LGBT+, commit misconduct and, where the conduct is serious, Gross Misconduct within the definition of these Terms, and may be removed under clause 10.7 and excluded under clause 20.

Where accessible toilets are controlled by a key (including Radar-compatible keys), Climb Group may retain keys under supervisor or designated staff control to reduce misuse and congestion while preserving prompt access for disabled people and others who need that provision. We do not require attendees to prove disability or medical status at the door as a condition of using an accessible toilet. Any participant may use accessible toilet facilities (or may use them on request where a key or staff open is required), including where they are the most suitable option available for that person at the venue. All users must apply the considerateness standards in clause 11.3B: yield urgency where another person has a clear and immediate need; not monopolise limited accessible provision; not film, block or question why any other person needs those facilities. Climb Group manages behavioural misuse (for example prolonged non-urgent occupation of a sole accessible cubicle) as a conduct matter, not by medical interrogation. Nothing in this paragraph dilutes duties to disabled persons under the Equality Act 2010 that cannot lawfully be excluded, or your duty under clause 11.5 to notify foreseeable accessibility requirements in good time.

11.4 Reporting, safety tools and inclusion measures

Misconduct should be reported promptly through our published incident channel or helpdesk at queries@climb-group.com. If there is an immediate threat to life or safety, contact emergency services (999 in the United Kingdom) first. We take reports seriously, may take interim protective measures, and where appropriate will review independently of a single reporting party before imposing permanent exclusion or forfeiture under clause 20.

We may engage independent third-party incident-reporting, safeguarding or investigation services when we consider it appropriate; the identity of any such provider may change from Event to Event and is not permanently locked in these Terms. We may likewise arrange operational inclusion measures at particular Events (for example quiet or calm spaces, diversity reviews or on-site welfare support) as published for that Event. Those measures are operational and do not create warranties beyond what is expressly offered for that Event. Accessibility remains governed by clauses 11.5 to 11.5E.

11.5 Accessibility - general

We design Events so far as is reasonably practicable so that disabled people and others with accessibility needs can participate on an equal footing with other guests, subject to the physical limitations of each venue and to any third-party operator's rules we do not control. Not every venue is a modern fully accessible hospitality site. Some measures (for example induction loops, specialist seating, medical rooms, quiet spaces, carer ticketing and professional communication support) need advance planning.

If you have a foreseeable accessibility need in connection with an Event, you must notify us through the published route as early as is reasonably practicable (and in any case by any deadline we publish for that Event). Early notice improves the adjustments we can arrange with the venue and specialist providers. Late or impracticable requests may limit what can be delivered in time, but nothing in these Terms excludes or limits duties under the Equality Act 2010 that cannot lawfully be excluded or limited, or residual Consumer rights that mandatory law preserves for Consumers.

Accessibility measures we publish for a given Event are operational for that Event. They do not warranty suitability for every individual need unless we separately agree something specific with you. Clauses 11.5A to 11.5E state Climb Group's progressive operational policies for high-priority topics; where those policies go beyond the minimum required by law for a particular case, they remain subject to

reasonable planning rules, genuineness checks and the safety and practicability limits in this clause 11.5.

11.5A Assistance dogs and auxiliary animals

Climb Group acknowledges that venue “no pet” rules do not, of themselves, displace duties under the Equality Act 2010 in respect of disabled persons and auxiliary aids. Without limiting clause 11.5, where a participant is accompanied by an assistance dog (or other animal that is an auxiliary aid for a disability under applicable law), Climb Group will not refuse ordinary Event access or reasonable use of facilities solely because pets are generally prohibited at the venue, except to the extent a genuine and proportionate health-and-safety or other legitimate legal restriction applies that cannot reasonably be adjusted.

Authorised staff and Event contractors acting for us may, where identity or permission is not already clear, ask only the limited questions permitted for service providers under Equality Act practice - namely: (a) whether the animal is required because the person has a disability; and (b) what task or work the animal has been trained to perform. Staff must not ask about the nature or severity of the disability, demand medical evidence as a routine condition of entry, or invent additional documentation tests. Once those limited questions are answered consistently with assistance-animal status, Climb Group staff and contractors acting for us must not contest or re-litigate the animal’s presence as a pet, and must not require the animal to be left off-site as a condition of ordinary attendance, save for the legal and safety limits above.

If a member of staff, a contractor or a venue representative wrongfully refuses access, or improperly demands medical detail, the participant should escalate under clause 11.5E. Climb Group will treat wrongful refusal by its own personnel as a disciplinary matter and will take reasonable steps, so far as it controls the Event estate, to resolve wrongful refusals by venue personnel for that Event.

Other participants must not pet, feed, distract, film for humiliation, block or harass an assistance animal or its handler without the handler’s clear consent. Doing so is misconduct and, where serious, Gross Misconduct. Handlers of assistance animals should keep the animal under appropriate control, ensure it remains suited to a crowded professional environment so far as reasonably practicable, and follow any published safety directions that are not themselves discriminatory. Nothing in this clause requires acceptance of animals that are not assistance animals or other auxiliary aids; ordinary pets remain subject to venue rules and may be refused.

11.5B Personal assistants and carers

Where a disabled person reasonably needs a personal assistant or carer to attend and participate at an Event by reason of disability, Climb Group's policy is to provide free access for one such assistant for the same programme day(s) and the same Ticket class or access level as the paid guest they support (for example the same zone and session access). That free place is provided under this policy in addition to Equality Act duties; it is not a general right to multiple free companions for convenience, networking or childcare.

To deter misuse while remaining accessible, we apply a minimal evidential bar - high enough to discourage freeloading, low enough not to create a practical barrier. On first request through the published route we may ask for: the paid guest's Ticket details; the name of the assistant; a brief statement from the guest (or their authorised representative) that the assistant is needed for disability-related support at the Event; and identity matching at entry so the free badge is used only by that named assistant. We do not routinely require full medical records, diagnostic letters or invasive detail of impairment. We may request limited further clarification only where misuse is reasonably suspected, the request is incomplete, or we need proportionate information to deliver a related arrangement under data-protection law. We treat information so provided as confidential under our Privacy Policy. Carer legitimacy checks under this clause 11.5B take place only through the published ticketing or helpdesk route and ordinary entry badge matching for the named assistant. They are not facilities or toilet gatekeeping, and they are not sex-at-birth or medical verification of the kind prohibited under clause 11.3C.

A second free assistant may be considered in exceptional cases (for example continuous support needs that one person cannot meet over a multi-day Event), at our reasonable discretion and subject to capacity. Free carer or assistant access does not extend to commercial staff of the paid guest, ordinary hospitality guests, children under clause 11.2, or persons attending primarily for their own networking or sales activity. Wrongful refusal or unnecessary barrier handling escalates under clause 11.5E.

11.5C Interpreters and professional communication support

Where a Ticket holder reasonably needs professional communication support because of disability or communication need (including British Sign Language, American Sign Language or equivalent sign-language interpretation, and, where suitable and available, speech-to-text or other professional support), Climb Group will work with the Ticket holder to arrange suitable provision without charge to that Ticket holder for sessions those arrangements cover, subject to this clause.

You must request support as early as is reasonably practicable and by any published Event deadline so that qualified practitioners can be booked. We use reasonable endeavours, having regard to notice given, availability of suitably qualified providers, venue infrastructure and Event programme structure. One interpreter or professional support worker cannot cover multiple concurrent sessions or rooms without advance planning, additional resourcing and, where needed, a further practitioner. Simultaneous multi-track coverage is not warranted without prior agreement on scope, rooms and times. Operational terms for any agreed arrangement (including coverage windows, handovers between practitioners and what happens if a supplier cancels) will be discussed with the Ticket holder when the arrangement is agreed.

Late requests, force majeure affecting suppliers, genuine unavailability of a suitably qualified provider, or programme changes beyond our control may mean that preferred provision cannot be fully met. In those cases we will discuss alternatives with you (for example partial coverage, alternative sessions, recorded materials where offered, or other practicable aids) and will still meet binding Equality Act reasonable-adjustment duties so far as they apply. We do not warrant continuous multi-room simultaneous interpretation, round-the-clock coverage, or support for unscheduled impromptu meetings without notice. Provision arranged under this clause is for the Ticket holder's access need; it is not a free simultaneous-interpretation service for general commercial content capture by third parties.

Limited disability information you supply so that we can book an appropriate practitioner is processed under clause 11.5 and our Privacy Policy solely for that purpose. Wrongful refusal or unnecessary barrier handling escalates under clause 11.5E.

11.5D Other operational access measures

Subject to venue capability and advance notice under clause 11.5, Climb Group commonly considers the following measures for large Events (this is not a closed or exhaustive catalogue, and not every measure is available at every venue): step-free and accessible routes so far as the venue permits, and wayfinding for those routes; access to accessible toilet provision consistent with clause 11.3C; seating, rest points and mobility-related arrangements so far as reasonably practicable in a large conference environment (we do not warrant a seat in every zone at peak times); hearing loops or induction systems where the venue has them installed in relevant rooms, or other hearing-access arrangements we can reasonably organise on notice; quiet or calm spaces or lower-stimulus areas where we publish them for that Event under clause 11.4; complementary accessibility guests beyond a carer

under clause 11.5B only where we expressly offer a published scheme; and other reasonable adjustments agreed case by case.

Dietary, medical-room, prayer-room and similar facilities, where offered, are Event-specific operational provisions and are not warranties unless separately agreed. Always check what is listed for the specific Event. Event sites are often large; persons who struggle with long walking distances, standing or sparse seating should make arrangements ahead of time (for example wheelchair hire, personal portable seating where venue rules allow, or companion assistance under clause 11.5B).

11.5E Accessibility complaints and escalation

If an accessibility request or related privacy standard under clauses 11.3C to 11.5D is wrongfully refused, delayed without good reason, or handled in a way that appears to impose an unnecessary barrier, contact the Event helpdesk first with your Ticket details and a short description of the problem. If not resolved promptly, escalate through the Event supervision chain to the Event Organiser, then the Event Supervisor, then the HR Director or Chief Operating Officer (or such other officers as we publish for that Event). Climb Group will treat wrongful handling by its own personnel as a disciplinary matter and will take reasonable steps, so far as it controls the Event estate, to resolve wrongful refusals by venue or specialist-provider personnel for that Event.

11.6 Optional activities and physical risk

Programme elements may include optional physical or participatory activities (for illustration only, sports such as football, movement classes such as yoga, and contact or near-contact sessions such as self-defence or martial-art introductions). Participation is voluntary. You are solely responsible for assessing your fitness and health, obtaining medical advice where appropriate, following all safety instructions of instructors and staff, wearing suitable clothing and footwear, and ensuring any remote environment is safe if you join online.

We and independent instructors take reasonable care in designing sessions and expect best practice for the activity type, but instructors and facilitators who deliver activities, whether our staff, subcontractors or independent providers, are not insurers of your safety against inherent risks of the activity. By participating you accept those inherent risks. Pregnant persons and persons who are medically vulnerable should not engage in strenuous or contact activities without prior medical clearance, and we do not recommend such participation; we may refuse participation where we reasonably consider it unsafe. Subject to clause 18, liability

for injury arising solely from inherent risks of a properly conducted optional activity, or from your failure to follow instructions, is excluded to the fullest extent permitted by United Kingdom law. Nothing excludes liability for death or personal injury caused by negligence.

11.7 Personal property

You are solely responsible for your personal belongings, clothing, luggage, devices, documents and other property while at an Event, in any associated space we control for that Event, and while travelling to or from it, including items left under seats, on tables, in networking zones, in green rooms, at stands or unattended in public areas. Large multi-day Events carry a material risk of opportunistic theft, misplacement and accidental damage that is inherent in open professional environments. Business Customers are expected, in line with clause 4, to insure portable business equipment and other property of value that they bring, or to leave such property in more suitable custody than the Event floor. Subject to clauses 4 and 18, we are not liable for loss of, theft of, damage to, delayed return of, misdelivery of or destruction of personal property except to the extent caused by our negligence (or by the negligence of those for whom we are in law responsible) where that liability cannot lawfully be excluded or limited under United Kingdom law, including residual non-excludable rights of a person who deals as a Consumer.

11.7A Cloakroom, temporary bag holding and similar facilities

For some Events we, the venue operator, security contractors or another contractor may operate or arrange a cloakroom, coat rail, temporary bag-holding counter, left-bag room, overnight bag area or similar facility (together, for this clause, a Facility). A Facility is an optional operational convenience where it is offered; it may not exist at every Event, every zone or every day of a multi-day Event, and capacity, hours and location may change without creating a right to refund or compensation under the Booking. Depositing any item in a Facility is voluntary and, so far as United Kingdom law permits, is entirely at your own risk. A Facility is not insurance for your benefit, is not marketed as secure vault-standard storage, and, even where a deposit charge, numbered tag, ticket or digital token is used, is not a contract of safe custody guaranteeing undamaged or timely return of the item or its contents. Any fee that may be charged for use of a Facility is a limited access or handling charge for the process and space offered, and is not consideration for risk transfer or for a warranty of safe keeping. We do not underwrite the value of property left in a Facility. We may also display short own-risk and valuables notices at or near a

Facility; those notices form part of the operational conditions of use of that Facility and do not expand our liability beyond clauses 11.7 to 11.7D and clause 18.

A Facility may be unattended, attended only intermittently, closed for breaks, full, or open for shorter hours than the Event programme. Continuous monitoring of deposited items is not warranted. We (or the operator of the Facility) may refuse oversized, wet, soiled, hazardous, perishable or odorous items, additional bags beyond published limits, items prohibited by law, venue rules or clause 11.1, and items that we reasonably consider unsuitable for temporary holding in a busy Event environment. We recommend that you do not deposit cash, passports or other identity documents, payment cards, financial instruments, high-value jewellery, primary laptop computers or other devices used as principal instruments of business, authentication tokens, spare keys, medicines requiring environmental control, or any other valuables. Keep such property on your person, in locked hotel safe facilities, or in hotel or carrier bag storage as clause 11.7B contemplates. If you deposit valuables contrary to this recommendation, you do so entirely at your own risk, subject only to residual liability that cannot lawfully be excluded. Where reclaim is controlled by a tag, ticket or token, that control is for logistics of return only; it is not a valuation certificate, inventory of contents or proof of entitlement against third parties; and release may be refused without reasonable proof of ownership or presentation of the matching token. We may open packages for identification, safety or security screening, or to investigate a disputed reclaim. In an evacuation or other emergency the Facility may pause or close without liability beyond that which cannot lawfully be excluded. Assistive equipment reasonably needed by a disabled person for participation remains subject to Equality Act duties under clauses 11.5 to 11.5E and is not refused solely as "oversized luggage" without considering those duties. Mobility aids, auxiliary aids and other assistive equipment used by a disabled person for participation are not treated as valuables that we recommend against depositing solely because of size or value; deposit of such aids remains voluntary and subject to residual liability that cannot lawfully be excluded, without diminishing Equality Act duties.

Where a Facility is operated wholly or partly by the venue, security providers or an independent left-luggage provider, your use of that Facility may, in addition to these Terms, be subject to that operator's rules, and that operator's contract or terms may govern deposit and recovery. We are not an insurer of the operator's performance and, subject to clauses 4 and 18, we are not liable for loss, theft, damage, delayed return or misdelivery attributable to that operator except to the extent caused by our negligence in arranging the Facility that cannot lawfully be excluded. Nothing in this clause 11.7A converts a free or low-cost Facility into a paid

secure warehousing service, or into a substitute for hotel or Travel Partner storage under clause 11.7B. Exhibitor freight, stand-build materials, shippable commercial cargo and similar logistics are governed by the applicable Client Agreement, stand rules and health and safety directions, not by the personal-property Facility described here.

11.7B Hotel, Travel Partner and carrier storage as the preferred alternative

Where you need secure, overnight, multi-day or high-value storage of luggage or personal effects, you should use hotel left-luggage counters, hotel safes, carrier bag storage or other similar services offered by your hotel, accommodation provider, airline, rail or coach operator, or other Travel Partner, in preference to any temporary Event Facility under clause 11.7A. Those hotel, carrier and Travel Partner services are better suited to longer holds and, where available, to higher-value luggage handling. They are provided under the terms, conditions, charges and insurance positions of the hotel or provider concerned, not under a Climb storage contract. Clause 10.8 and clause 10.9 apply: we are not the hotel or carrier; we do not operate their left-luggage rooms or safes; and, subject to mandatory United Kingdom law, we are not liable for their performance or for property held by them. Our referral, listing or facilitation of hotels through Platforms does not make us the depository of bags stored with those hotels.

11.7C Liability allocation, Business and Consumer residual paths

Without prejudice to clause 18, and so far as the Unfair Contract Terms Act 1977 permits for Business Bookings and other contracts to which that Act applies, our liability for loss of, theft of, damage to, delayed return of, misdelivery of or destruction of personal property arising from unattended property on the Event estate, or from deposit in a Facility, is excluded except where caused by our negligence (or by the negligence of those for whom we are in law responsible) to an extent that cannot lawfully be excluded or limited, and where that residual liability applies it remains subject to the aggregate caps, pure economic loss exclusions and other limitations of clause 18. We shall not be liable merely because a Facility was closed, full, intermittently staffed, suspended in an emergency, or unavailable for a particular class of item, nor for opportunistic third-party theft from an open Event estate where we have not been negligent, nor for the natural incidence of large crowds. For a person who deals as a Consumer, nothing in clauses 11.7 to 11.7D excludes liability for our failure to perform a service with reasonable care and skill so far as the Consumer Rights Act 2015 so provides, nor any other right that cannot lawfully be excluded; clause 4 and clause 18 remain the residual routes for those mandatory rights, and claims remain subject to any fair and lawful limitations those

clauses preserve. Nothing in clauses 11.7 to 11.7D excludes or limits liability for death or personal injury caused by negligence, or for fraud or fraudulent misrepresentation.

11.7D Lost property, reclaim, disposal and devices

Items left unattended or abandoned on the Event estate, items found by staff or other participants, and items not collected from a Facility by the published reclaim deadline for that Facility session (including end of that day's Facility hours or the last public day of the Event, as we publish) may be treated as lost property under this clause 11.7D. During the Event you should report and reclaim such items through the published Event helpdesk or security point. After the Event, reclaim requests should be sent to queries@climb-group.com (or such other channel as we publish for that Event), with a description of the item, the probable place where it was left or found, Ticket or Account details and evidence of ownership. We may refuse release without reasonable proof of ownership. We use reasonable endeavours for a limited operational period, not a warehouse undertaking: we aim to hold ordinary non-perishable lost property for up to fourteen days after the last public day of the relevant Event (or such other shorter or longer period as we reasonably publish for that Event or as safety requires). Perishable, hazardous, soiled or illegal items may be destroyed or surrendered to the competent authorities immediately. After the reclaim period we may, so far as United Kingdom law permits, dispose of, recycle, donate, destroy, sell or otherwise deal with unclaimed items, without any warranty of residual monetary value to you. Where goods were deposited in a Facility or otherwise held by us or our agents as bailee and remain uncollected, any mandatory statutory procedure for uncollected goods continues to apply so far as it cannot lawfully be excluded or modified (including notice and account-of-proceeds duties under the Torts (Interference with Goods) Act 1977 where that Act applies). Liability for our negligence in any disposal process remains to the extent it cannot lawfully be excluded. Clear abandoned or discarded items found on the Event estate that never entered a Facility may be dealt with under ordinary Event house rules subject only to residual mandatory law. We are not obliged to store items indefinitely, to open every item for a full inventory of contents, or to ship property internationally at our cost; if we agree on request to arrange return we may require advance payment of reasonable administration, postage and courier charges and still make no warranty of transit safety once the item leaves our control or the venue's control.

Devices, storage media and documents left as personal property or lost property may contain confidential information or personal data. You are responsible for locking devices, encrypting storage, removing authentication factors and not

depositing materials that contain other people's personal data except where strictly necessary and adequately protected. Our handling of found devices and packages for the purposes of safety, reclaim or disposal is governed by these Terms, clause 28 and our Privacy Policy; we may power a device or open packaging solely so far as reasonably needed to identify an owner or to assess security risk, and staff are not authorised to browse personal content for curiosity. Corporate data left on a device remains your risk; nothing in these Terms makes us an insurer of business information simply because a Facility or lost-property desk existed. Exhibitor and commercial freight continues to fall outside this reclaim pathway except where separately agreed.

12. MEDIA, RECORDINGS, LIVESTREAMS AND COPYRIGHT ENFORCEMENT

12.1 Official production

Official photography, videography, audio recording, livestreaming and related production are part of many Events. Crowd, atmosphere and wide shots of public Event spaces may be made and used for promotional, marketing, archival, training and commercial product purposes worldwide, consistent with our Privacy Policy and applicable United Kingdom data-protection law (typically legitimate interests for general event documentation, not Ticket contract alone). Session and stage recordings and livestreams are a normal part of our main Events and may be used for the same purposes, including incorporation into future paid courses or media products unless Event conditions state otherwise. For live online Events or hybrid remote attendance, you may use the platform controls available to you (including camera and microphone) to limit how your image and voice are captured in interactive segments; programme stage streams of facilitators may continue if you remain connected for audio-only. Where we offer badge, lanyard or digital indicators requesting reduced featured photography, we shall use them as an operational aid, without guaranteeing exclusion from all crowd or atmosphere images.

12.2 Featured content and opt-out

If you do not wish to appear in featured session or livestream material, you must request opt-out through the helpdesk at least one calendar month before the Event where recording is intended, and we shall take reasonable steps to accommodate that request operationally. Featured interviews, mic'd stand-ups and testimonials require your participation; your participation is evidence of consent to that capture, subject to any separate release. Children require appropriate parental or guardian consent for featured interviews. Persons who consider themselves vulnerable

should notify us in advance so that reasonable arrangements can be discussed. Restricted no-photography zones will be signposted or announced where used.

You may withdraw permission for future promotional use of identifiable featured material by contacting the Event team, marketing@climb-uk.com for ClimbUK Events, queries@climb-group.com for other Climb Group activities, or dataprotection@climb-group.com. Withdrawal applies to future use where reasonably practicable and does not require recall of materials already published, licensed, archived in historical programmes, or beyond our practical control, as further described in the Privacy Policy.

Ticket acceptance is not relied upon as the sole lawful basis for every media processing activity; lawful bases are described in the Privacy Policy (including legitimate interests for general audience photography where individual consent is not practicable, and separate permission for featured focus).

12.3 Partners, exhibitors and third-party capture

Partners, sponsors, exhibitors, media organisations and other Commercial Clients may capture images and recordings at Events for their own lawful purposes subject to venue rules, our published media policy for the Event, any applicable Client Agreement and data-protection law. Where they act independently and not on our instructions, subsequent processing is their responsibility. We may also obtain licences from or for such parties as described in the Privacy Policy. Unauthorised commercial filming that conflicts with exclusive production rights we have granted, or that creates a safety or disruption risk, may be stopped.

12.4 Speakers

Speakers grant us a perpetual, worldwide, royalty-free licence to use, edit, reproduce, publish and distribute recordings, photographs and images capturing their participation for marketing, promotional, educational and commercial purposes, without additional compensation, as more particularly described in the ClimbUK Speakers and Hosts Conditions (or successor speaker schedule) and Main Terms where issued. Speakers remain responsible for the content they present. Session-specific operational rules (green room timings, slide policy, complimentary Ticket rules) remain in those Conditions and Event packs and do not replace general conduct and media rules in these Terms.

12.5 Unauthorised commercial exploitation of our footage

All rights in official Event content produced by or for us remain owned by or licensed to the Company. Unauthorised professional recording, commercial

rebroadcast, paywalled republication or other profiteering from our footage, livestreams or stills without our licence is prohibited. We may require removal, seek injunctive relief, claim damages including an account of profits, and report infringement to platforms and competent authorities. Where hosts accept United Kingdom, European or United States copyright notice procedures (including, where applicable, DMCA-style notices on US-facing platforms), we will use those mechanisms in addition to rights under the Copyright, Designs and Patents Act 1988 and other applicable law. Speakers and Hosts are subject to the ClimbUK Speakers and Hosts Conditions (or successor speaker schedule) for Session recording, publication of Recordings and related licences. The one-month featured opt-out pathway in clause 12.2 does not apply to Session performance capture of Speakers or Hosts except as that schedule and the Privacy Policy expressly allow.

12.6 Photo Discovery, Face Matching and Similar Services

We may from time to time provide tools that allow attendees, speakers, exhibitors and other authorised participants to search, identify, organise or receive Event photographs, including by reference to uploaded selfies, facial similarity technology, artificial intelligence, image-recognition systems or comparable technologies operated by us or by third-party providers.

Such services are provided solely as a convenience feature. We do not guarantee that any photograph will be identified, matched, delivered, located or made available through such tools.

Image-recognition, facial-similarity and artificial-intelligence systems may produce incomplete, inaccurate, missed or incorrect results. Users must not rely upon such systems as proof of identity, attendance, conduct, entitlement, location or participation. We may use third-party providers to facilitate these services. Such providers may process photographs, selfies and related metadata on our behalf or as independent controllers in accordance with their own terms and privacy notices where applicable.

You must not upload photographs, selfies or other images that you do not have lawful authority to provide, and you must not misuse these services to identify, profile, track, harass, intimidate or otherwise interfere with the privacy or rights of another person. Climb Group may suspend or withdraw access to such services at any time without liability where reasonably necessary for legal, security, operational or technical reasons.

13. PLATFORMS, APP, NETWORKING AND ECOSYSTEM PRODUCTS

13.1 Licence and acceptable use

We grant you a limited, revocable, non-exclusive, non-transferable licence to use the Platforms for their intended purposes. You must not impersonate others, frame or deep-link without consent, reverse engineer except to the extent mandatory law permits, introduce malware, impose unreasonable load, scrape user data without permission, harvest contacts for unsolicited marketing, post unlawful or infringing content, or attempt unauthorised access. We may remove content, rate-limit, suspend or terminate access for breach. You must not upload or transmit illegal content or content we reasonably determine is prohibited under these Terms. We may remove or restrict such content, preserve materials, cooperate with lawful requests from competent authorities, and take account measures under clause 20. Nothing in these Terms constitutes a representation that we are required by the Online Safety Act 2023 to monitor all user content on a continuous general basis; duties under that Act apply only to the extent the Act and secondary measures so require for the category of service we operate.

13.2 App and third-party event technology

App access is limited to registered attendees and other persons we authorise for a given Event or programme. Functionality may differ by operating system and version. Features may be beta or experimental. Vendor or third-party Apps designated for an Event are subject to that vendor's terms for their technology; those terms apply directly between you and the vendor for that technology. Our Tickets, Event access, conduct rules and Account relationship with you remain governed by these Terms. Distribution through the Apple App Store or Google Play does not make Apple or Google a party to your contract with us for a Climb-published App; those stores have no warranty or support obligation to you for that App under these Terms, and they are third-party beneficiaries of platform-compliance provisions to the extent required by their developer terms.

13.3 User content and brand assets

You retain ownership of content you submit, subject to Client Agreements and to our ownership of Platforms, templates, software and aggregated materials. You grant us a non-exclusive, worldwide, royalty-free licence to host, process, display and use your submitted content as needed to operate Events and Platforms, including directories, networking, communications, analytics, reporting, post-Event promotion and future Event iterations. Where you upload employer brands or marks, you warrant authority to do so. You must not upload content that infringes third-party rights.

13.4 Networking

Networking Features may enable messaging, contact exchange, badge or QR scanning, meeting requests, LinkedIn-linked information and similar tools. Visibility and sharing follow the controls you use and any mutual connection requirement we implement. Once contact details leave our systems to a recipient, that recipient is responsible for subsequent use. Analytics, matching scores and relationship insights are informational only and may be incomplete or inaccurate; they are not professional advice and are subject to clause 16.

13.5 Document sharing

Users who upload or share documents are solely responsible for their content and for compliance with intellectual property and data-protection law. We may moderate or remove documents that appear unlawful or in breach of these Terms.

13.6 SMS and messaging

Where you provide a mobile number and opt in, we or our operators may send service messages and, where separately consented, promotional messages. Consent to marketing SMS is not a condition of purchase. Carrier rates may apply. You may use STOP, HELP or equivalent controls where offered. We are not liable for failed delivery to obsolete numbers.

13.7 Availability and APIs

We aim for reliable Platforms but do not warrant uninterrupted or error-free service. Planned and unplanned maintenance, third-party outages and changes to APIs may occur. APIs are secondary to end-user functionality, may change, and are provided without long-term stability promise; documentation may be supplied. Integration with third-party systems is not guaranteed. API credentials are platform/developer facilities under clause 7, not ClimbGroup AI access.

13.8 Ecosystem Products

Products and tools may exist within the Climb Group ecosystem that are branded for, or promoted to, our community but operated by independent providers under their own terms and privacy notices (including, where offered, Climb Growth Score powered by Closing Foundry Ltd at climbgrowthscore.com). Unless we expressly state that the Company is the contracting supplier of a particular Ecosystem Product, your contract for that product is with the third-party operator, not with us. We may link to or embed such products without endorsing their outputs. Clause 16 applies to any informational scores or reports. We are not liable for Ecosystem

Product performance except to the extent caused by our negligence that cannot lawfully be excluded, or where the Company is expressly the supplier.

14. CLIMBGROUP AI AND AUTOMATED SERVICES

14.1 Disclosure and purpose

We use ClimbGroup AI and other automated tools within helpdesk, live chat, knowledge bases, the App, phone systems and other Platforms. We endeavour to make AI involvement reasonably clear in the relevant interface. Helpdesk emails and workflows may include automated first-line responses. Our intended purposes include customer assistance, classification, summarisation, routing, drafting support for agents, recommendations, matching and Event insights. ClimbGroup AI is a platform assistance layer for those purposes under these Terms, not a separate professional services engagement to design client systems, deliver consulting deliverables or grant public AI API access for third-party products, unless a written statement of work with us expressly says otherwise.

14.2 No professional advice; user review

AI outputs may be incomplete, inaccurate, out of date or unsuitable. Clause 16 applies. You must not rely on outputs as legal, financial, investment, tax, medical or other professional advice. You remain responsible for reviewing outputs before acting. For the avoidance of doubt, image-recognition, facial-similarity, photo-discovery and photo-matching results generated by AI Features or third-party providers are informational only and may be incomplete, inaccurate, contain false positives or fail to identify relevant photographs. Such results must not be treated as proof of identity, attendance, location, entitlement or participation. Emergency, safeguarding and other time-critical situations must not be handled solely through chatbots; contact emergency services and, for account-critical legal issues, request a human as described below.

14.3 Human review and escalation

Human agents review AI-drafted helpdesk ticket responses before or as part of resolution under our ordinary ticket handling. Live chat may be reviewed after the fact; you may use any “Ask a Human” or equivalent control to escalate. On telephone systems, you may ask to “speak to a human”, “speak to an operator” or use similar wording; you may be placed into a menu to route the call. Calls are recorded and transcribed where that channel is enabled, and may be sampled for quality. Automated inputs and outputs may be attached to your Account, visitor profile (where analytics are enabled) or support ticket.

14.4 Inputs, providers, training and ownership

You must not submit prompts or uploads that are unlawful, harmful, infringing, or that compromise security, and you must not input confidential, special-category or third-party personal data without lawful authority. We use multiple technology vendors. Processing of prompts, outputs, telemetry and feedback (including analytics tooling such as PostHog where deployed) is described in the Privacy Policy. Data is anonymised or pseudonymised where practicable. We instruct relevant vendors not to use our customer content to train foundation models where the vendor offers that control, and we deploy governance measures where reasonably available; we do not warrant that every upstream model provider historically trained on public data is free of third-party intellectual-property claims. Concerns about third-party training corpora may be escalated to the provider of the relevant model; we can identify the AI service used for a given interaction on request to dataprotection@climb-group.com where records permit.

As between you and us, we own the intellectual property in system-generated outputs of ClimbGroup AI that are not merely a copy of your pre-existing materials, while you retain rights in your original inputs. You receive a limited licence to use those outputs for your internal or personal purposes in connection with your relationship with us, subject to these Terms and third-party rights. We use inputs and outputs to provide and improve the service as described in the Privacy Policy.

14.5 Abuse and beta features

Unsafe or abusive use of AI Features may lead to suspension or termination under clause 20. Preview and experimental features may run alongside production features and may be announced via news channels or Account pages. They may change or end without liability beyond remedies for paid services not delivered.

15. HELPDESK AND SUPPORT

Helpdesk services are provided on a reasonable-efforts basis. Automated acknowledgements may state a target response time (commonly of the order of three business days); such targets are service aspirations and not contractual service levels unless a Client Agreement states otherwise. During periods extremely close to Event dates, remote email or chat response before the Event may be impracticable because operational staff are committed to on-site delivery. In such periods, Ticket, access and attendance questions should be addressed in person at the Event helpdesk. Support is not a substitute for emergency services.

Communications may be recorded, transcribed, summarised and stored for training, quality, security and compliance, under the Privacy Policy and the Data

Protection Act 2018 and UK GDPR. The first response is often automated even where not labelled as AI. Appeals against Account enforcement are submitted through the helpdesk and reviewed under clause 20.

16. NO PROFESSIONAL ADVICE UNDER THESE TERMS; NATURE OF EVENTS AND PLATFORMS; THIRD-PARTY CONTENT; SEPARATE PROFESSIONAL SERVICES

16.1 Intended nature of the services supplied under these Terms

Under these Terms the Company supplies access to websites, portals, applications, Tickets, Events, community and networking features, digital tools, programmes and related platform facilities under the Climb Group, ClimbUK, Climb Dubai, Investor Ladder and related trading names as brands of The Investor Ladder Limited. Those services are designed and marketed as professional networking, knowledge-sharing, educational and community platforms for participants in industry, entrepreneurship, innovation, investment and related commercial ecosystems. Subject to clause 16.4 and to any other instrument that expressly says otherwise, engagement under these Terms is not contracted as the supply by the Company of regulated investment advice, personal recommendations on particular investments, legal advice, tax advice, medical advice, insurance mediation, or a brokerage or arranging service under United Kingdom financial services law. Nothing in these Terms constitutes, or is to be treated by the parties as, an authorisation by the Financial Conduct Authority, an approval of any invitation or inducement for the purposes of section 21 of the Financial Services and Markets Act 2000, or a statement that the Company holds any particular FCA permission. These Terms characterise the contractual product between you and the Company; they do not, and cannot, re-label a communication that is in substance an invitation or inducement to engage in investment activity by mere contractual declaration.

16.2 No Company invitation or endorsement as platform or Event product

Without limiting clause 16.1, under these Terms the Company does not, as the deliverable of a Ticket, free registration, website access or networking feature, invite or induce you to engage in a specific investment activity as the Company's own contracted product, and the Company does not under these Terms present, recommend or endorse any particular investment, security, fund, issuer, collective investment scheme, crowdfunding opportunity or other specified investment opportunity as the Company's advice or product. Facilitating general introductions among participants in investment and innovation communities, hosting sessions for networking and education, and operating Platforms on which third parties may communicate, does not of itself appoint the Company as your broker, investment

adviser, agent or professional intermediary in respect of any resulting discussion, introduction or transaction. You remain free to form commercial relationships with other participants; any such relationship is between you and those third parties unless a separate written engagement with the Company (or another group company) expressly provides otherwise.

16.3 Third-party statements, pitches and limited control of content

Any statement, presentation, pitch, panel or fireside remark, mentoring comment, chat or AI output, exhibition material, document shared through Networking Features, or informal conversation by a speaker, host, facilitator, attendee, partner, exhibitor, Commercial Client, subcontractor or member of staff is given in the personal or professional capacity of that individual or of their own organisation. Such material is for educational, informational or commercial self-presentation purposes of the speaker or third party unless the Company confirms otherwise in a separate professional engagement. It does not constitute advice by or on behalf of the Company under these Terms and must not be treated as the Company's opinion, recommendation, approval or endorsement merely because it appears on a Platform operated by us, is scheduled in a programme we publish, or is delivered in a room or on a stage we hire or manage. Speakers and other third parties remain responsible for the accuracy, lawfulness and regulatory status of content they supply (including any invitation or inducement they make). The Company does not fully control all content delivered by third parties at Events or through user-driven Platform features, and the presence of a third-party communication on our programme or Platform is not, without more, an approval by the Company of that communication under financial services law. Clause 12.4, clause 11.3 and the ClimbUK Speakers and Hosts Conditions (or successor speaker schedule) remain relevant to speaker content and conduct.

16.4 Separate professional services (including other brands)

Other companies in our corporate group, or other brands under which the Company or group companies trade, may offer separate professional services under their own contracts, regulatory permissions (where such permissions are required and obtained) and product terms. Without limiting that generality, recruitment and staffing services may be offered by CRSI (or such trading name as that business uses from time to time) under that business's agreements, and investment-related advisory or other professional services may, to the extent separately contracted and, where required, permitted under applicable financial services law, be offered under the Investor Ladder brand or another stated brand under that engagement's terms. Those services are not performed under these

platform and Event Terms unless an order or Client Agreement expressly incorporates both sets of terms. Engaging with Climb Events, Investor Ladder branded Events operated as networking or educational Events under these Terms, or with free Platform use, does not of itself appoint us or any sister company as your adviser or agent. Nothing in this clause 16.4 is a representation that any particular permission is held at any time; status of any regulated activity depends on the separate instrument and on applicable law and regulation at the time of that engagement.

16.5 Due diligence, risks and acknowledgements

You must conduct your own due diligence and take independent professional advice from persons who are appropriately qualified (and, where advice is regulated, authorised) before relying on any information obtained at or through our Events or Platforms and before making any investment, commercial, employment or partnership decision. Investing involves risk of loss of capital. Past performance of any business, investment theme, speaker portfolio or case study is not indicative of future results. You acknowledge and agree that you are responsible for your own investment and commercial decisions and for the legal, tax, accounting and regulatory steps that apply to you. No introduction, investment, fundraise, partnership, employment or other commercial outcome is guaranteed under these Terms. Information, discussions and presentations at Events, and materials on the Platforms, are intended for educational, informational and professional networking purposes under the characterisation in clause 16.1 and are not a substitute for advice tailored to your circumstances.

16.6 Liability, non-reliance and relationship with clause 18

Subject always to clause 18 (Liability and risk), and without limiting any liability that cannot lawfully be excluded or limited under United Kingdom law (including liability for death or personal injury caused by negligence, for fraud or fraudulent misrepresentation, and non-excludable rights under the Consumer Rights Act 2015 where you deal as a Consumer), you agree that: (a) you do not rely on the Company as your investment, legal, tax or other professional adviser merely by attending an Event, using a Platform or reading information hosted by us; (b) pure economic loss arising from investment or commercial decisions you make, or fail to make, after attending an Event or using a Platform is subject to the exclusions and aggregate caps in clause 18 to the fullest extent permitted by law; and (c) nothing in this clause 16 excludes or limits liability that clause 18 expressly preserves. Questions about the nature of our Events and Platforms under these Terms may be directed to the general contact details in clause 32 (including queries@climb-group.com). For

further public guidance on financial regulation and investment advice, independent sources such as materials published by the Financial Conduct Authority may be consulted; those sources are not part of these Terms and the Company does not hereby supply regulated advice by referring to them.

17. PROGRAMMES, COURSES AND ACCELERATORS

We may offer e-learning, live workshops, webinars, cohort-based accelerators and similar programmes. The particular format, eligibility, selection, timetable, attendance expectations, access duration, assessment and any certificate criteria are as described at purchase or in programme-specific particulars, which prevail for those operational details.

You purchase access to the programme as described, not a guaranteed business, investment, revenue, employment or accreditation outcome. Mentoring and feedback, where offered, are educational opinions only and subject to clause 16. Course materials, curricula and branding remain owned by or licensed to us. Subject to programme-specific terms, practical outputs you create in project work (for example business plans or product builds in an accelerator) remain yours, while our templates and teaching content remain ours. Peer confidentiality and community conduct obligations apply.

If we reschedule a programme, fees already received apply to the new dates; transfer of your place may be permitted. If you cannot attend the new dates because of pre-arranged commitments evidenced to our reasonable satisfaction, we shall offer transfer to a later cohort where reasonably available, or a refund of fees for undelivered sessions, less any non-recoverable third-party costs. If we agree to a deferral at your request, we may charge a reasonable administrative fee disclosed before the deferral is confirmed. We shall not discontinue a paid programme solely at will so as to retain all fees without delivering a substitute or refund for undelivered elements. Learner-initiated withdrawal after the statutory cooling-off period (where applicable) does not of itself entitle you to a full refund. Programme-specific particulars may set staged refund, transfer or credit rules by reference to days before cohort start. Absent such particulars, transferable places remain the primary remedy, and refunds of undelivered sessions apply only where we cancel the programme without substituting a reasonable alternative, or where this clause's reschedule conflict rule applies. Removal for Gross Misconduct may lead to loss of remaining access without refund of fees attributable to sessions already delivered or reasonably committed.

Payment plans may use third-party providers as at checkout. Cooling-off and early access requests for Consumers follow clause 4 and applicable law.

18. LIABILITY AND RISK

Nothing in these Terms excludes or limits liability for death or personal injury caused by negligence, for fraud or fraudulent misrepresentation, or for any other liability that cannot be excluded or limited by applicable United Kingdom law, including non-excludable rights under the Consumer Rights Act 2015 where you deal as a Consumer.

Subject to the preceding paragraph, we are not liable for loss arising from your failure to follow reasonable instructions of staff or venue operators, from your own acts or omissions, from disputes between attendees or third parties, from risks reasonably incidental to large public Events that we could not reasonably have prevented by exercising reasonable care, from Travel Partner performance under clause 10.9, from travel and accommodation you arrange yourself, or from loss of, theft of or damage to personal property on the Event estate or deposited under clause 11.7 (including Facilities under clause 11.7A and hotel or Travel Partner storage under clause 11.7B) except to the extent liability cannot lawfully be excluded under clauses 11.7 to 11.7D and this clause 18. Pure economic loss arising from investment or other commercial decisions made after use of Events or Platforms is further addressed in clause 16 and remains subject to the non-excludable carve-outs and monetary limits of this clause 18.

Subject to non-excludable liabilities, our total aggregate liability arising out of or in connection with a particular Booking shall not exceed the fees actually received by us from you for that Booking (and, where the remedy is a refund of those fees required by mandatory law, that refund is of the Ticket or service price you paid for the relevant element, subject only to deductions that mandatory law permits). We shall not be liable for loss of profit, revenue, goodwill, business, opportunity, pure economic loss, or any indirect or consequential loss, whether in contract, tort (including negligence) or otherwise, except to the extent such exclusion is not permitted against a Consumer.

For Client Agreements, each party's aggregate liability is limited to the fees paid or payable under that Client Agreement as stated therein and, in default of such statement, shall be deemed so limited, subject to the same non-excludable carve-outs, and we shall not under a Client Agreement be liable for loss of income, profit, customers, opportunity or reputation, or for indirect or consequential loss. Where free or sponsored access is provided, sponsors and content partners may, where

lawful, benefit from the same disclaimers and limitations as we do in respect of sponsored content and access, without creating partnership or agency.

If you act in the course of a business, you shall indemnify us and our officers, employees and agents against claims, damages, costs and expenses (including reasonable legal costs) arising from your Gross Misconduct, your material breach of these Terms, your infringement of third-party rights in content you supply, or your misuse of Platforms, except to the extent caused by our negligence or breach. If you deal as a Consumer, nothing in this paragraph requires you to indemnify us beyond what is permitted by law; we may still recover our reasonable losses caused by your fraud, Gross Misconduct or deliberate infringement of third-party rights to the extent allowed by law.

19. RECORDS, INVOICES, CREDITS AND MIGRATION

The price agreed at contract formation prevails over later catalogue prices. Invoice, gateway and Account records are administrative evidence of transactions but are not irrefutable in the face of genuine payment proof you produce (including bank or card evidence). We have migrated records from prior systems into a consolidated enterprise resource planning environment; balances shown after migration may require reconciliation in either direction. A disputed historic balance is not of itself fraud or Gross Misconduct. You may escalate discrepancies through the helpdesk for investigation. We shall correct duplicate payments and validated overpayments. Credits, refunds and chargebacks are applied when determined due. Commercial Clients remain subject to invoice payment terms in their Client Agreement (commonly fourteen days from invoice unless otherwise stated) and to withholding of marketing benefits until cleared funds are received where those commercial terms so provide.

20. SUSPENSION, TERMINATION, FORFEITURE AND APPEAL

We may suspend digital access (including Affiliate dashboards, forums, App access and APIs) immediately where we reasonably suspect fraud, Gross Misconduct, security risk or material breach, or where required by law. Immediate suspension of online systems does not of itself cancel in-person Event rights already paid for unless the suspension notice so states or the misconduct relates to Event safety.

Permanent termination means ending access to services going forward, placing the person or organisation on a refused-business list, cancelling future entitlement to attend, and declining new Bookings. Permanent termination for Gross Misconduct or fraud is ordinarily imposed only after we have reviewed the matter independently of a single reporting user, acting reasonably on the information

available. You may appeal through the helpdesk within fourteen days of notice; we shall review the appeal without an obligation to reinstate.

Upon termination for fraud or Gross Misconduct, we may, to the extent permitted by law, cancel Bookings obtained through or closely connected with the misconduct, forfeit unlawfully or fraudulently accrued eWallet balances and associated improperly obtained credits, and take proportionate action on linked Accounts used in the scheme. Lawfully paid Tickets or services unrelated to the misconduct shall not be forfeited solely as a penalty of affiliation or Account linkage; depending on seriousness and nexus to the misconduct, unused Bookings may be cancelled with refund of fees received by us less clause 8.4 amounts where we are not at fault, cancelled without refund, or refused for future attendance with refund limited as mandatory law requires. Accrued rights and clauses intended to survive (including liability, intellectual property, confidentiality, data protection and governing law) survive termination.

We shall not terminate Accounts for “any reason we consider sufficient” without a legitimate contractual or legal basis. We may close free Accounts for prolonged inactivity with reasonable notice where practicable.

21. AFFILIATE PROGRAMME

21.1 Participation and plans

Participation in the Affiliate Programme is subject to these Terms and to the Commission Schedule published for the relevant plan, Event portfolio and period. By applying or using Referral Links you agree to these Terms. We may reject any application without obligation to give reasons. Affiliates must comply with United Kingdom advertising and online safety law and maintain professional conduct. Affiliates join under an Individual or Company plan category as we approve and may not switch without our written consent. Specific cash rates, thresholds and benefits (including complimentary Tickets, lounge access, vouchers or VIP upgrades) are set only in the Commission Schedule, which we may amend prospectively for future referred sales by publishing an updated schedule; completed verified sales already credited are not retrospectively reduced except for clawback under clause 21.3. The Programme operates across multiple Events and years; plan status continues until terminated, subject to re-approval if we redesign plan categories.

21.2 Tracking and attribution

Affiliate sales are tracked by cookies or successor tracking technology placed on a user's device when the Referral Link is used, for the attribution window published in the Commission Schedule or dashboard (currently thirty calendar days unless stated otherwise), with last valid click prevailing unless we determine otherwise for fraud or system error. Affiliates have dashboard access to monitor clicks and sales metrics. Our reasoned determination of attribution is binding for contractual purposes, subject to correction for clear system error and to non-excludable legal remedies. Where a visitor has lawfully opted out of non-essential cookies or tracking under PECR, the UK GDPR or browser controls, we may be unable to attribute that visitor to an Affiliate, and no commission accrues from untracked visits.

21.3 Commission, eWallet and clawback

Commission and plan benefits accrue only on completed, paid and verified sales that remain free of refund, chargeback, fraud cancellation or credit note. Commissions are credited to the eWallet on the tenth day of each calendar month following the month of the qualifying sale, or on such other cadence as the Commission Schedule states. eWallet balances may be spent on Climb Group products or, subject to identity verification and a minimum balance of one hundred and fifty pounds sterling (£150) or such other threshold as published, withdrawn to a supported bank account by request to affiliate@climb-group.com. We may delay or refuse withdrawals pending fraud or compliance checks.

No commission is due on cancelled, refunded, chargebacked or fraudulent transactions. We may reverse previously credited commission and require repayment of withdrawn sums attributable to such transactions. We do not retrospectively add commission for sales that our systems did not attribute, unless you provide hard, irrefutable proof that the sale was made through your Referral Link, consisting of a contemporaneous screenshot or invoice clearly showing your affiliate identifier on the final payment processing screen (or equivalent undisputed system evidence we accept). Verbal claims, partial URLs without confirmation data, and post-hoc assertions without such proof are insufficient.

21.4 Marketing materials and conduct

We may supply promotional materials. Those materials remain our property under a limited revocable licence solely for Programme promotion and must not be altered without consent. Affiliates are responsible for their own additional marketing copy and channels, which must be accurate, not misleading, and must

disclose material connections including receipt of commission. Misleading, aggressive or unethical marketing is a material breach.

21.5 Termination

We may suspend or terminate Programme participation for breach of these Terms, advertising violations, fraud or Gross Misconduct, after review consistent with clause 20. Upon termination for fraud or Gross Misconduct we may, to the extent permitted by law, forfeit fraudulently or improperly accrued eWallet balances and take linked-Account measures as clause 20 allows. Lawful pre-paid Bookings unrelated to the misconduct remain governed by clauses 8 to 11. Termination does not create a claim for future lost commissions.

22. COMMERCIAL CLIENTS (PARTNERS, EXHIBITORS, SPONSORS AND AWARDS)

22.1 Application

This clause applies to Commercial Clients in addition to the rest of these Terms. Specific fees, deliverable lists, asset deadlines, change-request windows and cancellation charge ladders appear only in the Client Agreement and Event pack and prevail for those subjects. General operational principles below apply across Events and years unless the Client Agreement expressly varies them.

22.2 Mutual obligations and non-endorsement

Each party shall provide the other with such reasonable assistance as is required to perform the Client Agreement. Neither party shall represent that it is authorised or endorsed by the other except as expressly permitted in writing. We shall perform Host activities to the standard of a competent professional and in accordance with applicable United Kingdom law. Marketing of a Commercial Client's involvement may be deferred until the applicable fees are received in cleared funds where the Client Agreement so provides.

22.3 Intellectual property and marks

Each party retains ownership of its own marks and branding. Intellectual property in materials produced for the activities by or for us, other than the Commercial Client's marks, vests in us; the Commercial Client assigns any residual rights on request. The Commercial Client grants us a royalty-free licence to use its marks solely to perform the Client Agreement, which ends on termination or on written cease notice. We grant the Commercial Client a royalty-free licence to use our marks to promote association with the relevant Event under brand guidelines, which ends on the timetable stated in the Client Agreement (and in default four

weeks after termination). Marks must be supplied in the formats we reasonably require; inability to use non-compliant assets is not our breach.

22.4 Exhibition and stand principles

Where a package includes exhibition space, the Commercial Client shall complete health and safety and stand information forms by the deadlines in the Event pack. Material failure may result in refusal of entry without refund of commercial fees under the Client Agreement economics. Stands must be set up, manned and removed in accordance with published build and breakdown windows; early pack-down without consent is a breach. Stand operational rules in Event packs elaborate these principles without restating cancellation ladders here.

22.5 Awards packages

Award sponsorship confers only the branding and package rights stated in the Client Agreement. Unless expressly agreed, sponsors do not obtain judging rights, access to confidential nominee data, or the ability to direct award outcomes. We retain exclusive control of awards rules, judging and winner publicity subject to package branding entitlements.

22.6 Speakers supplied under packages

Where a package includes a speaking slot, speaker details must be supplied by pack deadlines; late failure may permit reallocation of the slot without reducing the package fee unless the Client Agreement provides otherwise. Speakers remain subject to clause 12.4 and the ClimbUK Speakers and Hosts Conditions (or successor speaker schedule) for content and conduct.

22.7 Data sharing

Where parties share Event registration personal data as independent controllers for agreed purposes (for example relevant business correspondence where lawful), each shall comply with UK data-protection legislation, provide appropriate transparency, restrict processing to permitted recipients under confidentiality obligations, implement appropriate technical and organisational measures, and apply lawful transfer safeguards. The Privacy Policy and any data schedule in the Client Agreement give further detail. Older pure-EEA wording in legacy pack forms is read as United Kingdom and UK GDPR-aligned for packs governed by these Terms.

22.8 Change control

Informal email alone need not be actioned. Change requests must use the designated form or portal path in the Client Agreement. Caps, cut-offs and response times are commercial schedule matters.

22.9 Commercial force majeure as between parties

Either party may suspend obligations under a Client Agreement that cannot be performed by reason of a Force Majeure Event. Neither is liable for loss caused solely by such suspension. If Force Majeure continues for thirty days or more, either party may terminate the Client Agreement in whole or in part by written notice, subject to any fee consequences expressly stated in that Client Agreement (not restated here).

23. ANTI-BRIBERY AND PACKAGE FREEBIES

Each party shall comply with applicable anti-bribery laws including the Bribery Act 2010. A material breach of this clause by a Commercial Client is a material breach of the Client Agreement. From time to time packages include gifts, freebies or promotional items supplied by us or by partners as unconditional components of a purchased package. Those items are provided with no expectation of any favour, influence, preferential treatment or improper advantage in return from the recipient. Recipients who do not wish to receive a freebie may request removal or non-utilisation through the helpdesk or their Commercial Client contact, and we shall use reasonable endeavours to accommodate that request. Nothing in this paragraph authorises offering or accepting bribes, or gifts to public officials where prohibited by law.

24. MERCHANT POINT-OF-SALE SERVICES

We may provide approved merchants with access to proprietary point-of-sale systems, software, hardware rental and related payment acceptance tooling, which may be offered in preview or experimental status. POS systems remain our property or that of our licensors and are licensed on a non-exclusive, non-transferable basis. Merchants must not reverse engineer the systems, must secure credentials and devices, limit sub-user access to trusted personnel under the merchant's control, and must process only lawful transactions. The merchant remains the merchant of record, or as the payment provider's documentation describes, and is responsible for consumer transactions, refunds to cardholders, chargeback defence and compliance with card-scheme and payment provider rules. We are not a bank, electronic money institution or payment service provider merely because we supply POS tooling.

Processing fees, platform commission, hardware rental fees and settlement timing are set out in the merchant schedule or portal pricing in force when the transaction is processed or the device is rented, and may be varied prospectively by notice. Transaction failures, declines, scheme outages and acquirer decisions outside our control do not constitute our breach. We may suspend POS access for suspected fraud, scheme instruction or breach. Sub-users act on the merchant's authority; the merchant is liable for their use.

25. RENTALS AND PORTAL ORDERS

Equipment and similar rentals for Events (including displays, furniture and related items ordered through a logged-in portal against partner Accounts) form a contract when the portal order is confirmed. The order confirmation states hire period, delivery or collection point, charges, deposits and risk pass. Hired goods remain the property of the Company or of our suppliers, subcontractors or licensors as applicable; the hire does not transfer title to you. Risk in the goods passes as the order states; you must return them in good condition fair wear excepted by the return deadline. Loss, damage beyond fair wear, contamination or failure to return may result in repair, replacement or residual-value charges against the Account or payment method on file. You must not sub-hire without our consent and must hold any insurance the order requires. Late cancellation of rentals may attract charges stated on the order. Clause 18 survives. Packages of free furniture included in an exhibition fee are governed by the Client Agreement's inclusion list rather than as paid rentals unless separately ordered.

26. LEAD FORWARDING

Lead forwarding arrangements may transmit enquiries to third-party suppliers. We are not responsible for the outcome of such referrals and do not guarantee conversion, suitability or performance of third-party products. Data shared is handled under United Kingdom data-protection law and the Privacy Policy. Clause 16 applies.

27. INTELLECTUAL PROPERTY

Content, branding, software and materials on the Platforms that are owned by or licensed to the Company are protected by United Kingdom and international intellectual property laws. Except as licensed under these Terms or mandatory law, you may not copy, distribute or commercially exploit that material without prior written consent. Content belonging to speakers, partners, exhibitors, attendees, licensors or technology providers remains theirs. Client marks remain the

Commercial Client's; Host marks remain ours, subject to limited licences under clause 22.

Copyright notice: © The Investor Ladder Limited. All rights reserved. Trading styles include Climb Group, ClimbGroup, Climb UK, ClimbUK, Climb Dubai, ClimbDubai and Investor Ladder.

28. PRIVACY AND INTERNATIONAL PROCESSING

Personal data is processed under United Kingdom data protection law as described in our Privacy Policy, published at <https://www.climb-group.com/privacy> and <https://www.climb-uk.com/privacy> (or the successor URLs we publish) and identified by the version date shown on those pages. A durable copy or link is also provided at Account creation, Booking checkout and Event registration where those flows apply. Using our services does not of itself mean that every processing activity is based on consent; other lawful bases may apply under the UK GDPR and Data Protection Act 2018. Third-party infrastructure and service providers are used, and some processing may occur outside the United Kingdom with appropriate safeguards as described in the Privacy Policy from time to time. We do not promise UK-only processing. Third-party functionality and Ecosystem Products may be subject to additional terms. Attendance in certain sponsored zones or scanning activities may involve sharing of registration data with exhibitors or sponsors as independent controllers; such sharing is described at the relevant point and in the Privacy Policy, and subsequent processing by those third parties is their responsibility once lawfully received.

29. NOTICES

Notices from us may be sent by email to the address on your Account or Booking. A notice is deemed received twenty-four hours after sending if no Bounce is received by our sending systems. Placement of a message in junk, spam, promotions, "other" or similar folders, silent filter deletion without Bounce, corporate mail rules, or the addressee's failure to read a delivered message does not prevent deemed receipt once accepted by the receiving mail infrastructure. You are responsible for maintaining a working mailbox, monitoring all folders, and updating your contact email. Notices sent to an obsolete address that you failed to update may still be effective if no Bounce is received. Where these Terms give a Consumer a time-limited election following our notice of a Material Change or cancellation, and you show that our notice never reached any mailbox you control despite a working email on the Booking (as distinct from placement only in a junk folder of a delivered message), we shall act reasonably to restart or extend the election period for that

Consumer once notified, without creating any general obligation as to filtered mail. Notices to us for contractual purposes should be sent to queries@climb-group.com or to the registered office, unless a Client Agreement specifies another channel. Data-protection requests should be sent to dataprotection@climb-group.com. Affiliate payment requests follow clause 21.

30. GENERAL

If any provision of these Terms is held invalid, the remaining provisions continue in force. No failure or delay to enforce rights is a waiver. Except for app-store beneficiaries and any expressly identified sponsor beneficiaries under clause 18, a person who is not a party has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce these Terms, and the parties may amend or terminate without third-party consent. You may not assign a consumer Booking without our consent; we may assign these Terms to a successor of our business. Words describing United Kingdom institutions (for example “business day”) are construed by reference to England unless a Client Agreement states otherwise.

31. GOVERNING LAW AND JURISDICTION

These Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with them or their subject matter are governed by the law of England and Wales. The courts of England and Wales have exclusive jurisdiction, subject to any non-excludable right of a Consumer to bring proceedings in the courts of the Consumer’s domicile, and subject to any Event-specific booking conditions for Events outside England and Wales that lawfully designate another mandatory forum. Nothing in this clause deprives a Consumer of mandatory protections of the law of the Consumer’s habitual residence that cannot be derogated from by agreement. We may still bring proceedings in any competent court to recover unpaid fees. These Terms are drafted for a United Kingdom company and United Kingdom market; references to foreign law appear only where mandatory for the relevant consumer or for third-party platform contracts.

32. CONTACT

The Investor Ladder Limited trading as Climb Group, ClimbGroup, Climb UK, ClimbUK, Climb Dubai, ClimbDubai and Investor Ladder
Company number: 10289755
VAT: GB335770882
Registered office: Suite 3, Bignell Park Barns, Chesterton, Bicester, OX26 1TD, United Kingdom

General queries: queries@climb-group.com

Data protection: dataprotection@climb-group.com

Affiliate matters: affiliate@climb-group.com

Speaker programme: speakers@climb-uk.com

ClimbUK marketing preferences and certain media withdrawals: marketing@climb-uk.com

33. VERSION HISTORY

We maintain a dated version of these Terms and the revision history in the table below so that you can see when a published version took effect and, in outline, what material changes were introduced. How a particular published version binds free use of the Platforms, new Bookings, already confirmed paid Bookings, Client Agreements, course fees already contracted, and ongoing Affiliate participation is governed exclusively by clause 3 (Formation, versions and changes to these Terms). Nothing in this clause 33 creates an independent right for us to rewrite an existing paid Booking or fixed commercial fee schedule by website publication or continued use alone.

We may, where we consider it useful for transparency or audit, make previous versions available alongside the version then in force, together with the short summary of material changes set out in this table or published with that revision; we do not warrant that historic drafts or superseded short-form website conditions will be kept indefinitely in every case. Where a Booking confirmation identifies a version of these Terms, that identified version continues for that Booking as clause 3 provides even if a later version has since been published for new Bookings. For operational, legal or security reasons we may issue a revised published version without personal notice to every account holder, but personal notice (including by email where we hold a working address) will be used where clause 3 or mandatory law so requires or where we reasonably consider the change material to how you use free Platform services. If there is any conflict between this clause 33 and clause 3, clause 3 prevails.

The summaries below are provided for navigation and transparency only and do not describe every amendment.

Version	Effective date	Summary of changes
2026-10	October 2026	Travel Partner accommodation provisions strengthened, including disclaimers regarding

		third-party hotel information and clarification that booking, cancellation, refund and reservation disputes must be pursued with the relevant accommodation provider. Added provisions for optional AI-powered photo discovery and facial-similarity services, including acceptable use requirements and clarification that matching results may be incomplete or inaccurate.
2026-09	September 2026	Full modernisation and restructure of the Climb Group Terms for The Investor Ladder Limited. Business-to-business first Tickets with residual Consumer rights; expanded attendance, equality, accessibility, personal property, media, platforms, Affiliate, commercial client and liability framework; FSMA-aware nature of Events and Platforms under clause 16; version history and archive transparency reading with clause 3. England and Wales law. Supersedes short-form Climb ticket conditions and the 2025 platform Terms for new Bookings on publication.
4.0	2025	First full Climb Group platform Terms of Service under The Investor Ladder Limited trading names (Climb Group, ClimbUK, Climb Dubai, Investor Ladder and related). Moved beyond event-year ticket lists to cover accounts, non-refundable ticketing and add-ons, event change and force majeure, media, payments, POS, affiliates, subscriptions, rentals, helpdesk, e-learning and general liability.
3.0	2024	Short-form ClimbUK ticket terms (Investor Ladder). Standard ticket use, non-transfer, media consent, force majeure non-refund,

		programme change and personal property exclusions for ClimbUK Events.
2.0	2023	Short-form Climb24 ticket terms (Investor Ladder). Carried forward Climb23 ticket structure for Climb24, with partner contact-sharing consent and related attendance conditions.
1.0	2022	Short-form Climb23 ticket terms (Investor Ladder). Core purchase acceptance, non-transfer, transaction fees, media consent, force majeure non-refund, event variation and limited liability for tickets and personal property.

These Terms are a commercial instrument of the Company for use with our Platforms and Events under the law of England and Wales. They do not constitute legal advice to third parties. Questions about interpretation for staff should be referred to the directors or appointed counsel.