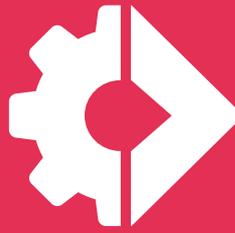


EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



EUROFINAS AND LEASEUROPE ARE PROUD TO PRESENT THEIR JOINT “EUROPEAN REGULATORY WORKSHOP PROGRAMME”

Like every industry, the leasing, automotive rental and consumer credit businesses are subject to regulatory scrutiny and this has a major impact on who can do business and how. Regulation for our industries is only likely to increase going forward. Specialised financial services providers and third parties need to be able to anticipate how regulation will affect business and react appropriately.

The European Regulatory Workshop Programme is available on a yearly basis and consists of 3 different **one-day workshops** on key EU legislation of relevance.

Participants will have the **choice to register to individual workshops or to the full yearly programme.**

The Programme has been designed to ensure it meets your constantly evolving business needs and is aimed at delivering actionable and sustainable results. **Each workshop will give an overview of the regulatory situation in Europe in a specific key area**, address the major points that are under scrutiny from the legislators/regulators perspective, and explain in practical terms what this means, with a specific focus on operational constraints, for specialised consumer finance and leasing providers, legal advisers / corporate counsellors, compliance officers, lawyers, public affairs experts, staff of trade associations and other key stakeholders in the ecosystem.

THE WORKSHOPS WILL BE FACILITATED BY LEADING EXPERTS IN THEIR RESPECTIVE FIELD AND WILL ALSO INCLUDE INTERACTIVE EXCHANGES AND DEBATE AMONG PARTICIPANTS.

In **2018**, the Programme will include **3 workshops** on **Data Protection, International Accounting Standards** and **Anti-money Laundering**

More on next pages >

All workshops will be conducted in English.

WORKSHOP 01

19/04

Data Protection

WORKSHOP 02

14/06

IFRS 9/16

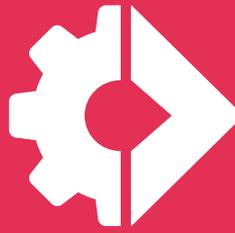
WORKSHOP 03

13/11

**Anti-Money
Laundering**

*We look forward
to seeing you !*

EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



All workshops will be
conducted in English



WORKSHOP 01
**DATA
PROTECTION**
19/04

The new data protection regime

> *Guidance on key provisions
and their impact for our sectors*

Understand the new guidance on
the key elements of the Regulation,
its implications and what still
remains to be ironed out.

The impact of existing case law

> *The role of the case law relating
to the existing legislative regime*

Understand how the existing
case law remains relevant in the
application of the new framework
and how it can be an effective tool
in GDPR compliance.

**Case study:
GDPR & management systems**

> *Achieving GDPR compliance
in the day-to-day data processing*

Understand how the management
software can be made GDPR
compliant and be made a tool
for compliance and accountability.

**Citizen perspective:
Where to in 2020?**

> *What is up for discussion
in the evaluation in 2020?*

The GDPR will be subject to
a first review in 2020, what are
the expectations of citizens already
on the next step for European
legislators? What shortcomings
do they want to see addressed?



WORKSHOP 02
**INTERNATIONAL
ACCOUNTING
STANDARDS**
14/06

Accounting for losses: IFRS 9

> *How lenders need to develop and use
more data on defaults and losses*

Why the new international
accounting standard for financial
instruments, IFRS 9, will mean
lenders are likely to need more
detailed records on defaults
and losses, both from within
their own businesses and across
the European lending industry.

Accounting for revenue: IFRS 15

> *When to recognise revenue when
contracts contain more than finance*

How to identify when finance
contracts contain goods or services
that need to follow the new revenue
recognition standard, IFRS 15.
Understanding the impact on retailers
and equipment suppliers offering
financial services to their customers.

Accounting for leases: IFRS 16

> *How lessee accounting changes
will impact finance companies*

An overview of the likely impacts of
the new lease accounting standard,
IFRS 16, on finance companies
as lessees, including the impacts
on their regulatory capital.



WORKSHOP 03
**ANTI-MONEY
LAUNDERING**
13/11

Latest regulatory developments

> *The most relevant provisions
and their implications*

Understand the EU AML framework,
relevant updates and the implications
for the leasing and consumer sectors.

The risk-based approach

> *EU actions for greater
understanding and convergence*

The actions of the European
Commission and the European
Banking Authority to enable
convergent, informed, risk-based
decisions.

CFT requirements

> *International actions
strengthening global counter-
terrorist financing regimes*

The key aspects in combatting
terrorist financing

**Opportunities and challenges
of FinTech**

> *How FinTech and innovation can
change the understanding and
execution of AML standards?*

What are the opportunities
and risks?



GENERAL INFORMATION

Venue and duration

Workshops are scheduled to take place at the Eurofinas and Leaseurope premises in Brussels from 10:00 to 15:00 CET, including a light sandwich lunch and refreshment breaks.

Address Boulevard Louis Schmidt 87, 4th floor | B-1040 Brussels

Format

Exclusive and informal roundtables of maximum 20 participants who will hear from field experts (officials, lawyers, academics, etc.) and have the possibility to engage in focused discussion with the speakers as well as other partakers.

Pre-requisite

Knowledge of the topics or experience in the workshops field is desirable.

Added-value for participants

- > Understand or refine your understanding of the key EU legislation (objectives, key provisions and loopholes)
- > Challenge your perspective
- > Engage with experts and peers
- > Benefit from “*in situ*” experts with ongoing interaction with regulators

Participants profile

- > Specialised consumer finance and leasing providers
- > Legal advisers / corporate counsellors
- > Compliance officers
- > Lawyers
- > Public affairs experts
- > Staff of trade associations

Registration

Registration to the workshops is made via our websites: www.leaseurope.org and www.eurofinas.org
Registration is based on the first come, first served principle.

Workshop fees

The fee for each individual workshop is indicated below and is subject to Belgian VAT (21%).
Some organisations may be able to reclaim VAT.

People who register to the 2018 full programme, comprised of 3 workshops, will benefit from a discount of 15% of the total cost of the workshops.

Additionally, Leaseurope and Eurofinas member associations, Leaseurope and Eurofinas associate members as well as leasing or credit providers who are members of the national associations represented by Leaseurope and Eurofinas benefit from a discount of 25% of the standard fees overall (figures rounded up to the nearest 5).

Standard fees

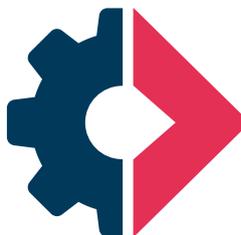
- > 1-day workshop: 350 € + 21% VAT
- > 2018 full programme: 995 € + 21% VAT

Member fees

- > 1-day workshop: 265 € + 21% VAT
- > yearly programme: 750 € + 21% VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



CERTIFICATE OF PARTICIPATION

All participants receive a certificate upon completion of a Leaseurope & Eurofinas European regulatory workshop.



LANGUAGE

All workshops and material are in English.



DRESS CODE

Business casual.



REGISTRATION ACKNOWLEDGEMENT

When you register for a workshop or the 2018 full programme, you will receive an acknowledgement by mail. This tells you that your registration has been successful.



WORKSHOP CONFIRMATION

You will receive workshop / yearly programme confirmation upon receipt of your payment of the registration fee before the workshop date or first workshop date in case you register to the full yearly programme. Along with this confirmation, you will receive the agenda and details of the workshop. In case you register to the full yearly programme, you will receive the agenda and details of the workshops prior to each workshop.

Disclaimer

Programmes are purely indicative – speakers may change depending on availabilities. We reserve the right to cancel workshops or reschedule them in case of exceptional circumstances or for reasons beyond our control.



CANCELLATION POLICY

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged.

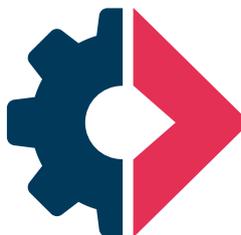
All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee.

All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee.

No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.



TRAVEL & ACCOMMODATION

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.



SUPPORT TO OBTAIN A VISA

If you need to obtain a visa to travel to the workshop location, please advise us when registering. You will receive an electronic image of an official invitation letter by e-mail. If you require an original (paper) version of the invitation letter, there will be a charge of 50 € to cover the express delivery of the letter. In case of modifications to the invitation letter or additional support, an additional charge may be applied to cover administration costs. Eurofinas and Leaseurope cannot be held liable for delays in obtaining visas. You are advised to submit paperwork for visas to the relevant embassy as soon as possible after booking a workshop.



GOVERNING LAW AND JURISDICTION

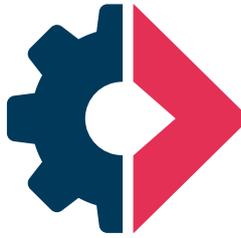
These terms and conditions are to be construed in accordance with, and governed by the laws of the Kingdom of Belgium. The Courts of Brussels shall be solely competent to hear and determine any dispute arising out of this agreement and its performance. All information contained, published or distributed in the workshops is proprietary to Eurofinas and Leaseurope, is confidential and must not be duplicated, published or disclosed in whole or in part without the prior written consent of Eurofinas and Leaseurope.



DATA PROTECTION

Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address, telephone, etc. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



ABOUT THE ORGANISERS



Eurofinas, the European Federation of Finance House Associations, is the voice of the specialised consumer credit providers in the EU. As a Federation, Eurofinas brings together associations throughout Europe that represent finance houses, specialised banks, captive finance companies of car, equipment, etc. manufacturers and universal banks. The scope of products covered by Eurofinas members includes all forms of consumer credit products such as personal loans, linked credit, credit cards and store cards. Consumer credit facilitates access to assets and services as diverse as cars, studies, furniture, electronic appliances, etc.

More information on Eurofinas at www.eurofinas.org



Leaseurope, the European Federation of Leasing Company Associations, represents the leasing, long term and/or short term automotive rental industries in the EU. The scope of products covered by Leaseurope's members ranges from hire purchase and finance leases to operating leases of all asset types (automotive, equipment and real estate) and also includes the rental of cars, vans and trucks.

More information on Leaseurope at www.leaseurope.org

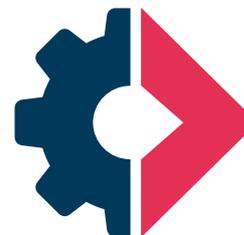
For additional information,
please contact the Eurofinas & Leaseurope Secretariat

+32 2 778 05 60

j.debruyne@eurofinas.org & j.debruyne@leaseurope.org
www.eurofinas.org & www.leaseurope.org

REGISTRATION FORM FULL YEARLY PROGRAMME

EUROFINAS & LEASEUROPE 2018 EUROPEAN REGULATORY WORKSHOP PROGRAMME



**TO REGISTER TO THE FULL 2018 PROGRAMME,
PLEASE RETURN THIS FORM DULY COMPLETED
BY 5 APRIL 2018, BY FOLLOWING THE STEPS BELOW:**

- Fill in all fields (all fields are mandatory).
- Return the form to j.debruyne@eurofinas.org or j.debruyne@leaseurope.org

> Invoicing Details

Mr. / Mrs. Family name _____ First name _____
Company name _____ Position _____
Company address _____ Postal Code _____
City _____ Country _____
Tel. _____ Mobile _____
Company VAT n° _____ E-mail _____

> Registration Fee

The fee for the full yearly programme is indicated below and is subject to Belgian VAT (21%). It includes a reduction of 15% of the total sum of the 3 individual workshops fees (figures rounded up to the nearest 5). Some organisations may be able to reclaim VAT. **Note:** Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee.

Standard fee

> 995 € + 21% VAT

Member fee

> 750 € + 21% VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than **12 April 2018**.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference **2018ERWP** followed by the **delegate's name and company**.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

REGISTRATION FORM

WORKSHOP 01

DATA PROTECTION

EUROFINAS & LEASEUROPE

2018 EUROPEAN REGULATORY WORKSHOP PROGRAMME



TO REGISTER PLEASE RETURN THIS FORM DULY COMPLETED

BY 5 APRIL 2018, BY FOLLOWING THE STEPS BELOW:

- Fill in all fields (all fields are mandatory).
- Return the form to j.debruyne@eurofinas.org or j.debruyne@leaseurope.org

> Invoicing Details

Mr. / Mrs. Family name _____ First name _____
Company name _____ Position _____
Company address _____ Postal Code _____
City _____ Country _____
Tel. _____ Mobile _____
Company VAT n° _____ E-mail _____

> Registration Fee

The fee for the workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT. Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee (figure rounded up to the nearest 5).

Standard fee

> 350 € + 21% VAT

Member fee

> 265 € + 21% VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than **12 April 2018**.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference **2018ERWP** followed by the **delegate's name and company**.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

REGISTRATION FORM

WORKSHOP 02

INTERNATIONAL ACCOUNTING STANDARDS

EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



TO REGISTER PLEASE RETURN THIS FORM DULY COMPLETED

BY 31 MAY 2018, BY FOLLOWING THE STEPS BELOW:

- Fill in all fields (all fields are mandatory).
- Return the form to j.debruyne@eurofinas.org or j.debruyne@leaseurope.org

> Invoicing Details

Mr. / Mrs. Family name _____ First name _____
Company name _____ Position _____
Company address _____ Postal Code _____
City _____ Country _____
Tel. _____ Mobile _____
Company VAT n° _____ E-mail _____

> Registration Fee

The fee for the workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT. Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee (figure rounded up to the nearest 5).

Standard fee

> 350 € + 21% VAT

Member fee

> 265 € + 21% VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than **7 June 2018**.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference **2018ERWP** followed by the **delegate's name and company**.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

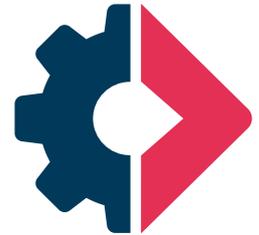
Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org

REGISTRATION FORM

WORKSHOP 03

ANTI-MONEY LAUNDERING

EUROFINAS & LEASEUROPE
2018 EUROPEAN
REGULATORY WORKSHOP
PROGRAMME



**TO REGISTER PLEASE RETURN THIS FORM DULY COMPLETED
BY 30 OCTOBER 2018, BY FOLLOWING THE STEPS BELOW:**

- Fill in all fields (all fields are mandatory).
- Return the form to j.debruyne@eurofinas.org or j.debruyne@leaseurope.org

> Invoicing Details

Mr. / Mrs. Family name _____ First name _____
Company name _____ Position _____
Company address _____ Postal Code _____
City _____ Country _____
Tel. _____ Mobile _____
Company VAT n° _____ E-mail _____

> Registration Fee

The fee for the workshop is indicated below and is subject to Belgian VAT (21%). Some organisations may be able to reclaim VAT. Eurofinas and Leaseurope members benefit from a discount of 25% of the standard fee (figure rounded up to the nearest 5).

Standard fee

> 350 € + 21% VAT

Member fee

> 265 € + 21% VAT

The fee includes workshop attendance, materials and lunch & refreshment breaks during the workshop (it does not include breakfast, dinner, travel and accommodation costs).

Who can benefit from the reduced member fee?

- Eurofinas or Leaseurope's member associations
- Credit providers located in countries of which the national consumer credit association is a member of Eurofinas
- Leasing / automotive rental companies located in countries of which the national leasing / automotive rental association is a member of Leaseurope
- Eurofinas or Leaseurope's associate members

> Payment Method

Registration fees are to be paid no later than **6 November 2018**.

Payment via bank transfer

Registration fee + VAT to be paid to Leaseurope's account:

ING Bank Belgium - IBAN: BE62 3100 0032 7361 - BIC (Swift Code): BBRUBEBB.

Please indicate clearly on the transfer slip the reference **2018ERWP** followed by the **delegate's name and company**.

> Cancellation Policy

Cancellation by the participant

You may transfer your registration to another participant by communicating this in writing to the Eurofinas and Leaseurope Secretariat prior to the workshop date. In this case no cancellation fee will be charged. All cancellations received in writing at least five weeks before the workshop date will not be subject to a cancellation fee. All cancellations received in writing less than three weeks before the workshop date will be charged 75% of the workshop fee. No-shows will be charged at 100% of the workshop fee.

Cancellation by Eurofinas & Leaseurope

Eurofinas and Leaseurope reserves the right to cancel any workshop three weeks prior to the published date of the workshop in exceptional circumstances or for reasons beyond their control. Eurofinas and Leaseurope will not be liable for any losses that may be incurred from such a cancellation, such as travel or accommodation bookings/tickets. With this in mind, you are advised not to buy non-refundable airline tickets or book non-refundable accommodation until you receive the workshop confirmation.

> Travel & Accommodation

Travel and accommodation costs are not included in the workshop/yearly programme fee. Eurofinas and Leaseurope are not responsible for travel and accommodation arrangements. Once the workshop has been confirmed, you will need to make your own booking and pay all your accommodation and travel expenses directly to the hotel and/or to your travel agency.

Data Protection: Eurofinas and Leaseurope respect privacy. For the purposes of organising the workshops, providing workshop materials, preparation of certificates and invoicing, Eurofinas and Leaseurope need to collect a minimum scope of personal data, such as name of each participant, company, address of the company, email address and telephone. Eurofinas and Leaseurope maintain appropriate administrative, technical and physical safeguards to protect personal data against accidental or unlawful destruction, accidental loss, unauthorised alteration, unauthorised disclosure or access, misuse, and any other unlawful form of processing of personal data. Participants have the right to receive information about their personal data stored by Eurofinas and Leaseurope and to access and rectify their personal data by contacting us at j.debruyne@eurofinas.org & j.debruyne@leaseurope.org