

Bank of Cyprus



presents

# The 2<sup>nd</sup> International Compliance Forum

## The Art of Effective Corporate Compliance

### Thematology

- Culture, ethics and personal accountability: regulation, retribution and the desire to name and shame
- International Best Practices for a Robustly Governed Board of Directors
- The personal liability of the Compliance Officer and effective ways of managing it
- Competition Law and Persons at Risk
- CRS, FATCA, Panama Papers, G20 Directions... And Beyond
- The Evolution of the AML Landscape
- A New Era for AML: Risk-based maze or rules-based craze?
- Global Anti-Financial Crime Transparency Initiatives – Significance for Existing Compliance Arrangements
- AML Compliance Failures & Lessons Learned
- Challenges and Opportunities in a United Cyprus

The forum is addressed to compliance professionals from the following sectors:

- Banks and Other Financial Institutions
- Accounting, Audit and Tax firms
- Local and European Regulators
- Law firms
- Fiduciary Service Providers
- Company Formation and Administration firms
- Trust Services
- Jurisdictional Representatives
- Wealth Management Experts
- Compliance Consultants
- International Corporations established in Cyprus
- Government leaders and officials

**Full attendance of the forum corresponds  
to a maximum of 5 CPD units**



**Panel Discussion with the Regulators**



\* Invitation

Friday 14 October 2016, Hilton Park Hotel, Nicosia, Cyprus

Presented by

Bank of Cyprus



Organizers



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## Introduction

The recent evolution in the legal, regulatory, and governance framework on an international level, has rendered the importance of an effective compliance function into a strategic aspect for all corporations. The appointment of an independent and adequately competent Chief Compliance Officer (CCO) and the set-up and running of a robust compliance function is now a catalyst to the viable existence of all entities. The Compliance role involves the communication and application of both international best practice and company-specific corporate governance principles, through the creation, implementation, and continuing enhancement and refinement of practical processes and methodologies. The ultimate objective of today's Compliance function is to establish a corporate culture of ethics through the implementation of integrity, transparency and confidentiality. To make this happen, apart from a robust Compliance function, a strong and ethical leadership should be present in corporations to effectively meet the various regulatory and ethical challenges and effectively minimize the related compliance and reputational risks.

## The 2nd International Compliance Forum

The 2nd International Compliance Forum, which is addressed to all compliance professionals, will present the latest international institutional policy trends and challenges, as well as developments in servicing international investors, whether high net worth individuals or organizations specifically relating to compliance. It will bring together banks, accounting, tax and legal firms, administration services (fiduciary) firms, insurance firms, international corporations and the various Regulators involved, to discuss and exchange practical ideas on how to achieve effective compliance when it comes to European directives, international and local law. This year's event aspires to gather the most updated knowledge and expertise from organisations and professionals around the world, and combine it with local knowledge and practice in order to effectively address current compliance challenges in a continuously evolving environment.

## Forum Details

Friday 14 October 2016 | Hilton Park Hotel | Nicosia  
The forum language will be English

## Audience

The forum is to be attended by professionals from the following sectors:

- Banks and Other Financial Institutions
- Accounting, Audit and Tax firms
- Local and European Regulators
- Law firms
- Fiduciary Service Providers
- Company Formation and Administration firms
- Trust Services
- Jurisdictional Representatives
- Wealth Management Experts
- Compliance Consultants
- International Corporations established in Cyprus
- Government leaders and officials

## Organizers



### IMH

IMH is the largest business knowledge and information transfer organisation in Cyprus. Its services include the coordination and running of conferences, seminars and commercial exhibitions, specialist business media publishing and human resources consulting. Every year, IMH organises more than 80 conferences related to every sector of the market, commercial exhibitions and training seminars, and undertakes the entire process of five business award ceremonies. IMH publishes the only dedicated business magazines in Cyprus: the Greek language monthly IN Business and the English-language monthly Gold, which are read by tens of thousands of Cypriot and non-Cypriot professionals, managers and entrepreneurs. It also operates the magazines' accompanying news portals, the IN Business Portal ([www.inbusinessnews.com](http://www.inbusinessnews.com)), the GOLD Portal ([www.goldnews.com.cy](http://www.goldnews.com.cy)) and the РЕΠΟΡΤΕР Online ([www.reporter.com.cy](http://www.reporter.com.cy)) IMH also delivers via e-mail the IN Business Daily Newsletter, the GOLD News Daily Newsletter and the РЕΠΟΡΤΕР Newsletter. The IMH Business Development Department bids for tenders published by local public sector bodies, the European Union and other international organisations. Through its activities, IMH gives businesses a chance to develop, to network, to find new clients and business associates, to communicate with new audiences and discover growth opportunities.  
[www.imhbusiness.com](http://www.imhbusiness.com)



### Gold Magazine

Gold magazine started out as the first English-language magazine in Cyprus to have as its main objective the promotion of Cyprus as an international business centre and to publicize the international companies operating on the island and, at the same time, the professional services sector supporting them. Its goals were achieved and, three years after publication of its first issue, Gold had become synonymous with good business practice in Cyprus, appealing to a unique and valuable readership, comprising High Net Worth Individuals, international companies and English-speaking professionals and executives. Gold has now expanded its coverage to become "The English-Language Business Magazine of Cyprus", providing information on everything happening in the Cyprus market, from manufacturing and real estate development to energy, professional services, banking and retailing.

08:30-09:00 Registration

09:00-09:10 **Chairman's Introduction**

Marios M. Skandalis FCCA, CFC, CFE, MICA Director, Group Compliance Division, Bank of Cyprus Group, Vice-President, ICPAC Executive Vice-Chairman, Transparency International (Cyprus)



09:10-09:30



### Session 1: Corporate Governance and Ethics

#### Culture, ethics and personal accountability: regulation, retribution and the desire to name and shame

The negative characterisation of bankers' public profiles, in the last four decades, has followed a downward path contributed to by film, the press, and in novels. While a number of scandals have fueled the malign appraisal of senior bankers as avaricious, corrupt and exploitative, the imputation of financial services firms as deeply flawed institutions predates many of the scandals and the financial crisis 2007-9. This paper will argue that the portrayal of individuals and events in the media as amoral forms a context that has fostered a perspective in which the culture of financial services firms are considered ethically poor, which has contributed to the desire to publicly name and shame high-profile individuals and firms, and compelled a regulatory approach for heightened individual accountability.

Dr. David Jenkins-Handy, CEA FCIEA FICA, Director of Quality Assurance and Audit, International Compliance Association, UK

09:30-09:50

SpencerStuart

### International Best Practices for a Robustly Governed Board of Directors

The purpose of the presentation is to underline what makes a robust board in terms of governance structure, practices and behavior. The presentation will draw learnings from more than 100 board assessments conducted by Spencer Stuart across Europe.

Bertrand Richard, Co-Head of the EMEA Board and CEO Succession Practice, Spencer Stuart, France

09:50-10:10



### The personal liability of the Compliance Officer and effective ways of managing it

The international standards ISO 19600:2014 Compliance Management Systems (CMS) and the in 2016 to be launched ISO 37001 Anti-Bribery Management Systems (ABMS) provide potential powerful tools for organizations to prevent and detect misconduct within their operations and throughout their supply chains. Join this session to discuss how the implementation of these standards can support a strong conduct culture and provide evidence of an effective compliance surveillance based on adequate risk assessments.

Dr. Barbara Neiger, FICA, MA, MBA, Lecturer, Compliance & Anti-Corruption Advisor, Author, Neiger Successful Compliance, Austria

10:10-10:30

### Session 2: Regulatory Compliance Competition Law and Persons at Risk

10:30-10:50



#### Presentation

Speaker from PwC Cyprus

10:50-11:00

Questions and Discussion

11:00-11:30

Networking Coffee Break

11:30-11:50



### Session 3: Financial Crime

#### The Evolution of the AML Landscape

The presentation will describe how the AML landscape evolved over the years, the main areas of significance within the AML arena as these developed over time, and how in current days AML has become one of the most significant areas of concern and focus especially within the financial services sector.

Niki Charilaou, Manager, Group Financial Crime Compliance Department, Bank of Cyprus Group & Chair of ICPAC's Compliance Committee

11:50-12:10



#### A New Era for AML: Risk-based maze or rules-based craze?

When following a risk-based approach to AML, the aim is to identify and assess the relevant risks faced by the institution and then concentrate on tackling those risks effectively, starting from the higher-risk areas and working your way down the lower-risk end. However, in today's regulatory environment, there seem to be a plethora of rules financial institutions need to follow in order to be compliant and avoid possible sanctions. These rules keep increasing in numbers making it more difficult, and costly, for financial institutions to manage. Are we really moving towards the prescribed risk-based approach or are we being pushed back to ticking the boxes?

Gregory Dellas CAMS MICA, Manager Compliance Risk Management, International Banking and Wealth Management, Bank of Cyprus & Chair, ACAMS Cyprus Chapter

12:10-12:30



### Global Anti-Financial Crime Transparency Initiatives – Significance for Existing Compliance Arrangements

Over the last 12 months, a number of global initiatives have been announced to try and improve transparency around beneficial ownership for the benefit of both law enforcement and financial institutions. The three areas of greatest interest have been tax evasion, money laundering and terrorist financing. This presentation will review some of these initiatives and comment on whether these developments will help financial institutions better manage the financial crime risks and how they might impact upon the way anti-financial crime compliance arrangements are organized and applied.

Samantha Sheen, AML Director Europe, ACAMS, UK

12:30-12:50



### AML Compliance Failures & Lessons Learned

The presentation will discuss many of the failures that international banks are experiencing, lessons learned and possible suggestions to avoid the same mistakes or implement remedies.

Douglas Sloan, Director, AFC Special Investigations Unit, Deutsche Bank, USA

12:50-13:10

### Challenges and Opportunities in a United Cyprus

Polyvios G. Polyviou, Managing Partner, Chryssafinis & Polyviou LLC

13:10-13:20

Questions and Discussion

13:20-14:20



### Panel Discussion with the Regulators

Panelists include:

- Kyriakos Iordanou, General Manager, Institute of Certified Public Accountants of Cyprus
- Panayiotis Stavrou, Supervision Department Officer, Cyprus Securities and Exchange Commission
- Stelios Georgakis, Assistant Director, Central Bank of Cyprus
- Koulia Vakis, Chief Executive Officer, Cyprus Bar Association\*



Panel Moderator:

Phil Ryan MBA, FCI OBS, FCMI, ACIB, Prince 2 Practitioner, CMgr, Chief Executive Officer, International Compliance Association, UK

14:20-14:30

Closing Remarks

14:30

End of Forum – Networking Cocktail

## Presented by

Bank of Cyprus



### Bank of Cyprus

Bank of Cyprus Group is the leading banking and financial services group in Cyprus. The Group provides a wide range of financial products and services which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, life and general insurance. The Group operates through a total of 136 branches, of which 130 operate in Cyprus, 1 in Romania, 4 in the United Kingdom and 1 in the Channel Islands. Bank of Cyprus also has representative offices in Russia, Ukraine and China.

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### Hellenic Technical Enterprises

Hellenic Technical Enterprises is a leading Cypriot company that specializes in: Information Technology, Telecommunications, Education Technologies, Industrial Automations, Fluid Handling, Energy Saving Technologies. The company was founded in 1976, and is part of the Hellenic Mining Group of Companies. At its founding, the company had a focus of the telecommunication industry. Over the years Hellenic Technical Enterprises has expanded into the Information and Communication Technology industry and diversified into electromechanical services.

## Communications Sponsors

ACCOUNTANCY CYPRUS

### ACCOUNTANCY CYPRUS

The first issue of the brand new Accountancy Cyprus, published under an agreement between IMH and the Institute of Certified Public Accountants of Cyprus (ICPAC), will be available shortly. The magazine, which has been published continuously by ICPAC since 1982, aims to keep its members informed about all the latest developments related to the economy, the accounting and audit profession, and to taxation, compliance and regulation issues. It also provides Institute news and includes articles on a wide range of subjects of interest to members. Under this new arrangement, ICPAC continues to publish Accountancy Cyprus, while IMH is responsible for its editorial content, design, printing and commercial management.

REPORTER ONLINE

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A large team of journalists brings the latest news and developments in all areas to this comprehensive news portal. Dedicated to the objective presentation of valid news, with a focus on immediacy, [www.reporter.com.cy](http://www.reporter.com.cy) is a 24/7 online news and entertainment hub presenting what's happening in Cyprus and the world. WebTV, audio, infographics and other innovations enrich and enhance the content of the portal, which is optimized for all devices – desktop, laptop, tablet and smartphone.

IN Business

### INBusiness

IN Business magazine has a readership in excess of 40,000. It is the only monthly magazine to present a panoramic view of the Cyprus market, to provide comprehensive information on all sectors of the economy and news from the local business community: commerce, services, manufacturing, the market, start-ups, new products, innovation, Corporate Social Responsibility, deals, reshuffles, new appointments and activities. It has been the leading publication in Cyprus and an innovator for nine years, thanks to its in-depth analyses and to its ability to come up with previously unpublished research and information.

## Under the auspices of



## Speaker Biographies

### Chairman



**Marios M. Skandalis, FCCA, CFC, CFE, MICA, Director, Group Compliance Division, Bank of Cyprus Group | Vice-President, ICPAC | Executive Vice-Chairman, Transparency International (Cyprus)**

Marios Skandalis was born in 1971. He is a fellow member of the Association of Chartered Certified Accountants (UK), a licensed member of the Association of Certified Fraud Examiners (US) and a Certified Financial Consultant. He is an accredited professional member of the International Compliance Association of the United Kingdom and a member of the Society of Corporate Compliance and Ethics of the United States of America. Today he is the Director of the Group Compliance Division of the Bank of Cyprus Group. His professional career commenced in 1995 when he served as an Audit Supervisor and a Senior Management Consultant with Ernst & Young all over the South-Eastern European region. In year 2000 he moved to the Bank of Cyprus Group and took the post of Chief Financial Officer of the General Insurance of Cyprus for over a decade. He then took the post of Manager for the Organization of the Bank's Overseas Operations until 2013 when he was appointed as Legal Representative of the Bank in Greece. Skandalis is the Vice-President of the Institute of Certified Public Accountants of Cyprus and the Executive Vice-Chairman and founder member of Transparency International (Cyprus).



**Dr. David Jenkins-Handy, CEA FCIEA FICA, Director of Quality Assurance and Audit, International Compliance Association, UK**

An assessment, accreditation and quality assurance practitioner with five years in a senior management role within the ICA. David completed a PhD in English Literature in 2005 and began lecturing in humanities subjects including cultural studies and communication theory at the University of Birmingham; in 2009 he commenced employment with Ofqual, the UK's regulator of qualifications, in a compliance and accreditation role. At the beginning of 2011 he took up a role with the International Compliance Association that has evolved into his current position as Director of Quality Assurance and Audit. David is the principal author and editor of ICA's Professional Postgraduate Diploma manuals, and has achieved accreditation of ICA qualifications with a number of regulatory and higher education institutions, including IBF in Singapore.



**Bertrand Richard, Co-Head of the EMEA Board and CEO Succession Practice, Spencer Stuart, France**

MBA from the French Business School ESSEC and post graduate in Economy from the Sorbonne University, Bertrand Richard after almost 2 years in the French Navy, started his career in investment banking at Bank of America and stockbroking at TRP. He became Headhunter in 1990 and later General Manager of Korn/Ferry in Paris before joining Spencer Stuart in 2006. Today's, he focuses on governance assignments across industries.



**Dr. Barbara Neiger, FICA, MA, MBA, Lecturer, Compliance & Anti-Corruption Advisor, Author, Neiger Successful Compliance, Austria**

Barbara Neiger is lead auditor for compliance management systems, academic lecturer, regular international speaker and adviser to organisations on developing, implementing, maintaining and auditing compliance/anti-corruption management systems. As an expert, she participated in the development of the international standard ISO 19600 Compliance Management Systems, on which she recently published the ICA-award winning practical guide "Successful Compliance – for efficient organisations with ISO 19600:2014" and is the Head of the Austrian delegation for the development of ISO 37001 Anti-bribery management systems. Prior to her current activities, for more than 20 years, she worked for international finance groups in executive and chief executive positions in the banking sector in Central and Eastern Europe, having been responsible for market, risk as well as support functions.



**Niki Charilaou, Manager, Group Financial Crime Compliance Department, Bank of Cyprus Group & Chair of ICPAC's Compliance Committee**

Niki Charilaou is the Manager of the Group Financial Crime Department of the Bank of Cyprus Group and for the past 2 years she has been leading the cultural transformation of the Bank since 2014 in relation to its AML outlook, its framework for preventing terrorism financing, its monitoring mechanisms for sanctions, etc. Her career commenced back in 1997 working as an auditor with Howarth Afentioi Philipides where she qualified as a Chartered Accountant and became a member of the Institute of Chartered Accountants in England and Wales. Subsequently she joined the Cyprus Popular Bank Group where she held the posts of Manager Financial Reporting and Taxation, Financial Manager of the Bank's investment banking subsidiary, Corporate Manager, Assistant to Director Debt Collection and Group Divisional Manager Compliance, thus acquiring a diverse banking knowledge from senior managerial positions. Ms Charilaou is also a holder of a Bachelor's degree in Hotel Management from Cornell University (US). She is also the Chair of the Institute of Certified Public Accountants of Cyprus' (ICPAC) Compliance Committee supporting the Institute in all of its compliance matters (i.e. money laundering compliance, regulatory compliance, corporate governance compliance, etc.) to ensure effective monitoring of its members and of the accounting profession. Finally Ms Charilaou is a member of Transparency International (Cyprus).



**Gregory Dellas, CAMS MICA, Manager Compliance Risk Management, International Banking and Wealth Management, Bank of Cyprus & Chair, ACAMS Cyprus Chapter**

Gregory Dellas currently leads the Compliance Risk Management team within the International Banking and Wealth Management Division of the Bank of Cyprus and is responsible for high risk client on-boarding and for providing guidance and training to the management and staff, on AML and regulatory Compliance matters. In the past, Gregory worked with Coopers and Lybrand in Nicosia and held various managerial positions in Cyprus Popular Bank and Bank of Cyprus. He has extensive experience in Wealth Management, in the areas of client advisory and portfolio management custody and operations. He led the setting up of boutique Private Banking units in the UK and Romania and also served as Money Laundering Compliance Officer (Group MLCO), responsible for the AML function for Cyprus Popular Bank in Cyprus and all its overseas subsidiaries. He holds a BSc in Industrial Economics from the University of Warwick and an MBA from Lancaster University, in the UK, he is a Certified Anti Money Laundering Specialist (CAMS), a certified CAMS instructor, and a professional member of ICA and AMLP in the UK. Gregory also participated as delegate and speaker in international conferences and webinars and currently serves as Chair of the Cyprus Chapter of the Association of Anti-Money Laundering Specialists (ACAMS).



**Samantha J Sheen, AML Director, Europe ACAMS, UK**

Samantha Sheen is an anti-financial crime risk professional. Before joining ACAMS in 2016 as its AML Director for Europe, Samantha worked for a global bank based in Milan, Italy as its Group Head of AML, as a global insurer, as its Group Head of AML and was responsible for enhancing their financial crime measures across offices in three continents. In 2010 she joined the Guernsey Financial Services Commission as its first legal counsel, and was subsequently appointed the inaugural director of their Financial Crime Division. Prior to this, Samantha worked as compliance officer and MLRO for a Guernsey fund administration company and worked as legal counsel for various financial companies both in Canada and Australia. Sheen holds a bachelor's degree in public administration, an LLB and a master's degree in business, specialising in risk management.



**Douglas Sloan, Director, AFC Special Investigations Unit, Deutsche Bank, USA**

Douglas ("Doug") Sloan leads the Anti-Financial Crime – Special Investigations Unit for Deutsche Bank US. He is responsible for conducting complex investigations pertaining to numerous financial crimes and underlying predicate offenses as well as coordinating with applicable law enforcement agencies on such matters. He coordinates with other financial institutions around the globe in an effort to protect DB and its client relationships, while supporting efforts to refuse criminals access to the global financial services industry. He has received numerous commendations from law enforcement agencies for his contribution to numerous, criminal investigations, most recently from the Director of the American Federal Bureau of Investigation (FBI). Previously, Doug was responsible for GTB AML Compliance at Deutsche Bank as well as Sanctions Compliance at DBUS. Before joining Deutsche Bank in July 2006, Doug was with IMAG Inc. for five years as Head of the Regulatory & Operational Risks Practice. Prior to this, he worked for DG BANK/DG Financial Markets LLC in various capacities including Chief Operating Officer of the registered broker dealer. Doug also worked at the Federal Reserve Bank of Boston as Bank Examiner where he focused on credit risk management, financial analysis/strategic planning and white collar crimes. Doug holds a graduate degree in both finance and international law from the Fletcher School of Law and Diplomacy at Tufts and Harvard Universities. He has an undergraduate degree in the humanities and accounting, and has conducted research in association with the Fulbright Foundation.

**Polyvios G. Polyviou, Managing Partner, Chryssafinis & Polyviou LLC**

Polyvios G. Polyviou is currently practicing law in Cyprus. He was a Lecturer in the University of Oxford and has written a number of books on legal topics and the Cyprus problem.

**Phil Ryan MBA, FCIOPS, FCMI, ACIB, Prince 2 Practitioner, CMgr, Chief Executive Officer, International Compliance Association, UK**

The International Compliance Association CEO, Phil Ryan was a practising banker for 25 years in a variety of roles ranging from marketing and sales-management through L&D to risk and compliance. Recruited into Bangor University in 2010, he designed and developed the prestigious Chartered banker MBA before becoming their Managing Director of Executive Education subsidiary "The Management Centre". A similar role for a London University saw Phil set up a brand new finance and banking focused executive education business in Canary Wharf tower. This unique combination of practitioner and education experience, coupled with volunteer roles on regional and strategic boards for the Chartered Management Institute (CMI) and the Institute of Directors (IOD), gave Phil the perfect foundation to build upon, when he was asked to lead the ICA and to take its member offer and qualification portfolio to the next level.

**Kyriakos Iordanou, General Manager of the Institute of Certified Public Accountants of Cyprus**

Kyriakos Iordanou is the General Manager of the Institute of Certified Public Accountants of Cyprus since January 2012. He has a long and active involvement in the affairs of the Institute, having served as a Council member from 2002 till 2011 (holding the position of the Vice President of the Institute for the period 2009-2011) and having involvement in the activities of various committees of the Institute too. Kyriakos' professional career began in January 1995 in the banking sector as a credit officer. From mid 1999 onwards he worked as financial controller in public and private companies, as well as financial and business advisor to firms in Cyprus and abroad. From 2004 to 2011 he worked for the wider public sector, initially as the chief accountant and later on as the internal auditor of the Human Resource Development Authority of Cyprus. Kyriakos qualified as a Certified Accountant in 1997 and is now a Fellow of the Association of Chartered Certified Accountants. He is also a Certified Internal Auditor (CIA) and a holder of a Masters degree in Business Administration (MBA). He is also a member of the Chartered Institute of Marketing, UK. Kyriakos also served as a council member of the Cyprus Institute of Internal Auditors (2006-2011), and currently participates in specialized committees on anti-money laundering. He is also a member of the Advisory Board of the School of Business Administration of the European University of Cyprus. Kyriakos leads the operations of ICPAC and represents the Institute at various fora and specialised committees at European and local institutions.

**Panayiotis Stavrou, Supervision Department Officer, Cyprus Securities and Exchange Commission**

Panayiotis Stavrou has previously served for seven years as an officer in the Market Surveillance and Investigations Department of the Cyprus Securities and Exchange Commission. He also has four years experience in auditing of private and public sector entities. He holds a Bachelor in Accounting and Finance with First class Honours and a Masters in Financial Services (banking major), with Distinction. He is a member the Institute of the Charred Accountants in England and Wales and the Chartered Institute for Securities and Investment. He is also a Certified by CySEC person (Advanced) and a member of the Institute of Certified Public Accountants of Cyprus.

**Stelios Georgakis, Assistant Director, Supervision Division, Central Bank of Cyprus**

Stelios Georgakis joined the Central Bank of Cyprus (CBC) after qualifying as a Chartered Accountant with Coopers & Lybrand UK. He has worked in various positions in the Accounting Services and Payments Departments of the CBC. In January 2013 he became the Head of the Licensing and Regulatory Compliance Section of the Supervision Division. He currently leads the Sector that is responsible for the On-Site Inspections, the AML/CFT supervision and the prudential supervision of credit, payment and e-money institutions that fall outside the scope of the SSM. Stelios holds a B.Sc. in Civil Engineering and an MBA.

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### PARTICIPATION FEE PER DELEGATE

\* participation from the same organization (includes registration, coffee breaks, networking cocktail, documentations)

**1st\* participation**  
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### CONFERENCES: TERMS & CONDITIONS OF PARTICIPATION

Confirmation of your registration will be sent as soon as possible once we have received your application in writing - either online or by fax or mail. Please note that, in order for you to take part in the conference, your participation fee must be paid in full two days before the first day's deliberations. Please note furthermore, that the organisers reserve the right to make changes to the details - though not to the substance - of the conference without prior warning, even if these do not appear in the programme because they occurred after printing and due to unforeseen circumstances. Additionally, you should be aware that, if the organisers are obliged to cancel a conference, they have a responsibility to reimburse any fees paid. They cannot be held responsible, however, for any consequential damage or loss. Finally, please note that an application to participate and an online registration are considered legally binding.

### CANCELLATION POLICY

- Participation fees are paid in advance.
- Cancellations must be made in writing two days before the start of the conference, otherwise you will be charged 50% of the participation fee.
- In case of a no show without a written cancellation two days before the conference you will be charged 100% of the participation fee.

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