

Bank of Cyprus  presents the

# 3<sup>rd</sup> CYPRUS ANTI-FRAUD CONFERENCE

Tuesday, 15 December 2020 | 09:30  
IMH Digital Event

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DIGITAL  
EVENTS

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**BROCHURE**

#antifraudconfcy

# CYPRUS ANTI-FRAUD CONFERENCE

## THEMATOLOGY

- Psychology of Fraudsters
- Technology and Fraud
- Financial Fraud
- Whistleblowing
- Asset Misappropriation
- Healthcare Fraud
- Corporate Governance and Fraud

Full participation at the Conference corresponds to 3 CPD units

## TARGET AUDIENCE:

The Conference is addressed to professionals from the following:

- Accounting, audit and tax firms
- Insurance and re-insurance firms
- Law firms and legal consultants
- Banks
- Financial services providers
- Consulting firms
- Law enforcement agencies
- Relevant regulatory authorities

Presented by

Bank of Cyprus 

Sponsors



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## INTRODUCTION

In its 3<sup>rd</sup> year running, the Cyprus Anti-Fraud Conference will welcome a number of high caliber speakers to discuss the newest challenges facing the anti-fraud community and provide hands-on knowledge. The Cyprus Anti-Fraud Conference aims to provide the attendees with the opportunity to meet and network with industry peers and hear first-hand how to better protect their business from fraud.



## TARGET AUDIENCE

The Conference is addressed to professionals from the following:

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- Law firms and legal consultants
- Banks
- Financial services providers
- Consulting firms
- Law enforcement agencies
- Relevant regulatory authorities



## EVENT DETAILS

- Tuesday, 15 December 2020 | 09:30
- IMH Digital Event
- English
- Full participation at the Conference corresponds to 3 CPD units.



## REASONS TO ATTEND

- 1 Listen to and be inspired by experts in the field
- 2 Find out about the latest trends and developments
- 3 Discover the right anti-fraud techniques
- 4 Connect with other anti-fraud professionals
- 5 Advance your career

# GOLD

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Be informed, inspired and entertained  
Go behind the scenes, see videos & extra photos

Your attendance at the 3<sup>rd</sup> Cyprus Anti-Fraud Conference entitles you to **one year's free access** to the **digital edition of GOLD magazine**. Once your conference registration fee has been paid, you will be contacted by IMH with details of how to take advantage of this special offer.



CHAIRMAN



**George Zornas**  
Bank of Cyprus &  
ACFE Cyprus Chapter



**Aristodemos Yiannakas**  
EY Cyprus



**Zoe Newman**  
Kroll,  
UK



**Howard Cooper**  
Kroll,  
UK



**Kevin Humphreys**  
Integrated Dispute Resolution,  
UK

## PROGRAMME

09:30-09:50

Bank of Cyprus   ACFE  
Association to Advance Collegiate Schools of Business International  
Charter Chapter

Introduction by the Chairman of the Conference

**George Zornas**, Group Internal Audit Director - Bank of Cyprus, President - ACFE Cyprus Chapter

09:50-10:05



### **Is this the Moment of Truth for Corporate Integrity?**

The presentation will focus on the survey results included in EY's 2020 Global Integrity Report. The Report provides insights on the ethical challenges facing organizations, both in the lead-up to and at the height of the COVID-19 crisis. It follows from EY's previous Global Fraud Survey series and highlights three key critical actions for organisations to prioritise in their integrity agendas to help navigate the ethical challenges accelerated by the crisis, namely personal conduct, third-party management and data integrity.

**Aristodemos Yiannakas**, Ph.D., CFE, Director, Forensic & Integrity Services, EY Cyprus

10:05-10:10

Questions & Answers

10:10-10:25

Kroll | A Division of  
**DUFF & PHELPS**

### **Investigating State-level Corruption**

The presentation will describe trends in the investigation of state corruption from Kroll's experience in recent years of conducting some of the most sensitive cross border engagements on behalf of international stakeholders. Using case studies, Zoe will describe the changing landscape relating to corruption risk, and how this affects international corporates and their advisors in their overseas contracting and business activities. She will also set out some of the key risk areas, and techniques deployed by Kroll to investigate them.

**Zoe Newman**, Managing Director & Co-Head of Financial Investigations, Business Intelligence & Investigations, Kroll (a division of Duff & Phelps), UK

10:25-10:30

Questions & Answers

10:30-10:45

Kroll | A Division of  
**DUFF & PHELPS**

### **The Risk of Becoming a Facilitator to Financial Crime**

During the presentation Howard will use case studies to highlight a number of themes generated from his involvement in recent high profile banking fraud and money laundering investigations, with a focus on identifying the key money laundering risks to professional advisors and regulated entities. Howard will then consider the regulatory response to the threat posed by professional money laundering networks. Having identified the risks and the increased regulatory pressure, Howard will again use case studies to provide practical steps that can be undertaken to help address a number of the current money laundering risks.

**Howard Cooper**, Managing Director & Co-Head of Financial Investigations, Business Intelligence & Investigations, Kroll (a division of Duff & Phelps), UK

10:45-10:50

Questions & Answers

10:50-11:05



### **Fighting UK Fraud: An Insight Into the NCA's Use of Non-conviction Based Powers**

The presentation will provide an overview of how the National Crime Agency uses Civil Recovery and Tax Powers to tackle illicit finances deriving from fraud. It will cover how it identifies cases in the UK and demonstrate what specialist capabilities and techniques are deployed to seize criminal assets. It will include sanitised case studies to highlight effectiveness and success.

**Kevin Humphreys**, Tax and Forensic Investigations Consultant, Integrated Dispute Resolution, UK



**Raymond Bull**  
Ray Bull and Associates  
Limited,  
UK



**Polly Wilkins**  
Kobre & Kim,  
UK



**Don Randall MBE**  
Bivonas Law LLP,  
UK



**Alexis Nicolaou**  
Block.co,  
Cyprus

11:05-11:10

Questions & Answers

11:10-11:20

Break

11:20-11:40

**People who Dare: In Conversation with a Whistleblower**

**John Banerjee**, Former Senior Currency Trader, Royal Bank of Canada, UK

Interviewed by: **George Zornas**, Group Internal Audit Director - Bank of Cyprus, President - ACFE Cyprus Chapter

11:40-11:45

Questions & Answers

11:45-12:05

**Improving the Interviewing of Fraudsters (and Other Criminals)**

The United Nations has decided to have an extensive world-wide guidance document drafted on the interviewing of suspects. The 'PEACE' method was recommended by the UN's 'Special Rapporteur on Torture' as a basis for this guidance, and was developed in England by detectives and psychologists. This brief presentation will outline this method, and research on its effectiveness, especially with fraud suspects.

**Raymond Bull**, Emeritus Professor of Forensic Psychology - University of Leicester, Director - Professor Ray Bull and Associates Limited, UK

12:05-12:10

Questions & Answers

12:10-12:25

**Reputation Risk: How to Help Mitigate Damage to Your Brand**

**Polly Wilkis**, Principal, Kobre & Kim, UK

KOBRE & KIM | DISPUTES  
— INVESTIGATIONS

12:25-12:30

Questions & Answers

12:30-12:45

**Cyber Security Extent, Discovery, Resilience, Recovery and Associations with Organised Crime and the "Dark Web"**

The presentation will identify the global reach of illicit and criminal cyber activities, the perpetrators, their motivations and methodologies applied. This will include suggestions of monitoring methods, discovery, recovery and resilience. Including Board level engagement and regulatory requirements.

**Don Randall MBE**, Senior Consultant, Bivonas Law LLP, UK

BIVONAS LAW

12:45-12:50

Questions & Answers

12:50-13:05

**Blockchain to Combat Fraud: The Certification Case**

Fraud is costing society over \$5 trillion a year. A big chunk of that relates to certification fraud with several industries being affected, including education, shipping, health, financial but also to a large extent many parts of the public sector. Blockchain to the rescue! Blockchain has certain inherent characteristics that make it ideal for establishing trust in any document anchored to it.

**Alexis Nicolaou**, CEO, Block.co, Cyprus



13:05-13:10

Questions & Answers

13:10-13:15

Closing Remarks by the Chairman of the Conference

**George Zornas**, Group Internal Audit Director - Bank of Cyprus, President - ACFE Cyprus Chapter



13:15

End of Conference

## SPEAKERS



CHAIRMAN

### **George Zornas, Group Internal Audit Director - Bank of Cyprus, President - ACFE Cyprus Chapter**

George Zornas is the Group Internal Audit Director of BoC since January 2015. Mr. Zornas has more than 13 years of experience in internal audit and fraud investigations. He has also extensive experience in Assurance and Corporate Finance, having worked with PwC (Greece) for 10 years. Mr. Zornas is a Fellow Chartered Certified Accountant (FCCA), a member of the Association of Certified Fraud Examiners (CFE) and he is currently serving as the president of the Cyprus Chapter of Association of Certified Fraud Examiners (ACFE). Mr. Zornas also holds an MBA in Financial Studies and a BA (Hons) in Industrial Economics, both from the University of Nottingham.



### **Aristodemos Yiannakas, Ph.D., CFE, Director, Forensic & Integrity Services, EY Cyprus**

Aristodemos Yiannakas is a Director in the Forensic & Integrity Services of EY Cyprus. He holds a BA in Economics, an MBA, an MSc in Internal Auditing and Management and a PhD in Internal Auditing from City University Business School in London. He is also a Certified Fraud Examiner. During his professional career spanning more than 20 years, he has led numerous internal audit engagements in companies operating in a variety of industries, he has conducted investigations as well as Anti-Money Laundering program reviews, and has performed internal control assessments in a number of credit institutions. He is currently a member of the Board of Directors of both the Cyprus Institute of Internal Auditors and the Cyprus Integrity Forum, as well as an independent member of the Economic Crime and Forensic Accounting Committee of the Institute of Certified Public Accountant of Cyprus.



### **Zoe Newman, Managing Director & Co-Head of Financial Investigations, Business Intelligence & Investigations, Kroll (a division of Duff & Phelps), UK**

Zoe Newman is a Managing Director in the Business Intelligence and Investigations practice of Kroll and co-heads the Financial Investigations team across the EMEA region. She has extensive experience in leading complex, cross-border forensic investigations into matters of fraud, corruption and potential regulatory breaches, including those relating to the Foreign Corrupt Practices Act (FCPA) and UK Bribery Act. She also advises clients on how to best implement controls to mitigate these risks.



### **Howard Cooper, Managing Director & Co-Head of Financial Investigations, Business Intelligence & Investigations, Kroll (a division of Duff & Phelps), UK**

Howard Cooper is a managing director in the Business Intelligence and Investigations practice and co-head of the Global Financial Investigations practice at Kroll. Howard is a qualified accountant with extensive experience in conducting investigations into fraud, money laundering, asset tracing, corruption, disputes and insolvencies across a wide range of sectors. He has broad experience working with regulators and prosecuting bodies, and specializes in conducting financial investigations in the banking and financial services sector.



### **Kevin Humphreys, Tax and Forensic Investigations Consultant, Integrated Dispute Resolution, UK**

Kevin Humphreys joined HM Revenue & Customs in 1987 where he spent 20 years specialising in company, individual and partnership tax enquiries. In 2007, he joined the National Crime Agency (formerly the Serious Organised Crime Agency) and for 10 years led a team investigating acquisitive crime cases, including fraud, money laundering and drug trafficking, using civil recovery and tax powers under the UK's Proceeds of Crime Act. Now in the private sector, Kevin specialises in forensic investigation of fraud, complex business disputes and HMRC tax enquiries. He is a member of The London Fraud Forum and Fraud Advisory Panel.



**Raymond Bull, Emeritus Professor of Forensic Psychology - University of Leicester, Director - Professor Ray Bull and Associates Limited, UK**

Professor Raymond Bull is Immediate Past-President of the European Association of Psychology and Law. He has authored/co-authored over 250 peer-reviewed publications, mostly on Investigative Interviewing. In 2012, he was awarded the first “Honorary Life-time Membership” of the ‘International Investigative Interviewing Research Group’ and in 2010 he was made an Honorary Fellow of the ‘British Psychological Society’ - this honour is restricted to no more than 40 living psychologists. He regularly acts as an ‘expert witness’ and trains interviewers in many countries. Currently, he is a member of the committee drafting world-wide guidance on non-coercive investigative interviewing for the United Nations.



**Polly Wilkins, Principal, Kobre & Kim, UK**

Polly Wilkins focuses on representing ultra-high-net-worth individuals and corporate clients in developing cross-border litigation and reputation management strategies aimed at mitigating reputational risks across global interests throughout EMEA, Asia, offshore jurisdictions and the Americas. She regularly coordinates a range of stakeholders including crisis communications and public relations firms, investigators, family offices, and transactional wealth advisors to formulate holistic strategies to preserve reputation and mitigate privacy concerns, as well as defend assets and liberty, when clients are engaged in litigation or the subject of an investigation. Before joining Kobre & Kim, Ms. Wilkins practiced at Schillings and Squire Patton Boggs.



**Don Randall MBE, Senior Consultant, Bivonas Law LLP, UK**

Don Randall served with the City of London Police, leaving in 1996 as a Detective Superintendent specialising in fraud investigations, money laundering and counter terrorism. He was the International Director of Security for JPMorgan / Chase from 1996 - 2008, when he became the Director of Security at the Bank of England. In 2013, Don created the first ever Cyber Information Security Division at the Bank and launched the Threat Led Penetration initiative CBEST. Don is a senior advisor to Bivonas Law and has other advisory roles specialising in cyber crime, fraud investigations, counter terrorism, business continuity, resilience and recovery. Don was awarded the MBE in the January 2007 New Year’s honours for his initiative in partnerships between the public and private security worlds.



**Alexis Nicolaou, CEO, Block.co, Cyprus**

Alexis Nicolaou is a professional with over 25 years’ experience in C-suite positions in Accountancy, Finance, Electronic Banking, Electronic Banking Software, Media and Electronic Content Production industries. He currently also serves on the board of Directors of Grant Thornton Cyprus’ Distributed Ledger Technologies business unit. Alexis is a Fellow member of the ICAEW and has a BA (Hons) degree from the University of Nottingham in Industrial Economics and Accountancy. He is also a member of UNIC’s MSc in the Digital Currencies program.

## ORGANISERS



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 110 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 REPORTER ([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 REPORTER 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)



Being one of the 217 chapters of the Association of Certified Fraud Examiners (ACFE), the Cyprus Chapter of the ACFE is an anti-fraud organization that serves professionals, students and communities in Cyprus. The objective of the Cyprus Chapter of ACFE is to promote improved fraud detection and deterrence. This is achieved through enhancement of knowledge, promotion of networking opportunities and support for its members and the business, academic and government community.

## PRESENTED BY



The Bank of Cyprus Group is the leading banking and financial services group in Cyprus, providing 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 Bank of Cyprus Group operates through a total of 98 branches in Cyprus and has representative offices in Russia, Ukraine and China. The Bank of Cyprus Group comprises Bank of Cyprus Holdings Public Limited Company, its subsidiary Bank of Cyprus Public Company Limited and its subsidiaries.

## SPONSORS



Block.co, a pioneer in blockchain credentialing applications, transforms the way organizations leverage technology in the issuance, validation and revocation of digital records. By creating a digital fingerprint of a document and anchoring it to a blockchain, we can issue digital documents that are both tamper-proof and self-verifiable. Our vision is to eliminate document fraud in the industries we serve, while remaining at the forefront of technological developments in the sector.



EY is a global leader in assurance, tax, transactions and advisory services with more than 280,000 people in over 150 countries around the world. It is the most globally integrated professional services organisation and is working with businesses, entrepreneurs and governments around the world to solve their most pressing challenges and to help them take advantage of emerging opportunities. EY distils everything it does down to a single, unified purpose: building a better working world. For over 80 years, the Cyprus practice has been a trusted business advisor and auditor to a broad range of clients, from private individuals and entrepreneurial businesses, to major public companies and large multinationals. Being part of EY's EMEIA Area and one of the 31 countries that comprise the new Central, Eastern and South-eastern Europe & Central Asia (CESA) Region, EY Cyprus is ideally placed to exploit new opportunities in the area and cater to the needs of our clients in a wider geographic span.

## WITH THE SUPPORT OF



CFA Society Cyprus is a local society of the CFA Institute, which is based in Virginia, USA. With more than 150,000 members worldwide, the CFA Institute offers the Chartered Financial Analyst (CFA) designation; the most respected and recognized professional qualification in the world of finance and investments, after a stringent examination process. The Society was founded in 2003 and currently numbers 147 members who have all acquired the CFA certification and represent all the major banks and investment firms in Cyprus. As Chartered Financial Analysts certified by the CFA Institute, they are best-trained at both a theoretical and practical level, for financial and investment analysis.



The Cyprus Fiduciary Association was established in November 2011 by the initiative of leading firms in Cyprus providing fiduciary, management and administration services to companies and other vehicles engaged in international business activities or involved in international business structures. The objective of the Association is to serve the Administrative Services Providers (ASPs) by promoting their interests, supporting their operations and educating their staff. The aim is to assist in creating a solid and strong fiduciary and a wider international business sector in Cyprus, operating on high professional standards and integrity. The Association is recognised as a representative body of ASPs in Cyprus before public and regulatory authorities, other associations and the business community in Cyprus and abroad.



The Cyprus Institute of Internal Auditors was founded in 1998. Today it has more than 550 members and is governed by an elected Management Board of 10 members, which is supported by four sub-committees. The vision of the Cyprus Institute of Internal Auditors is to be the fundamental institution that represents, promotes and upgrades the Internal Audit profession in Cyprus. Its mission is the continuous promotion and recognition of the profession, as well as the enrichment of its members' knowledge and skills by providing relevant educational and training courses.



The Cyprus Integrity Forum (CIF) was established in 2011, and is today the leading institution in Cyprus for the fight against corruption and promotion of transparency. It is an independent, non-governmental, non-politically partisan and non-profit organization. CIF collaborates with various organizations in Cyprus, in Europe and in the USA to effectively raise public awareness in all layers of society for combating corruption in our everyday lives, enhance the content and quality of public and corporate governance in all forms of business and ensure that the State and all Governmental Bodies act and behave in a manner that promotes transparency and ethics in all respects. [cyprusintegrityforum.org](http://cyprusintegrityforum.org)



The Institute of Certified Public Accountants of Cyprus (ICPAC) is the relevant authority for the accountancy profession in Cyprus. Established in 1961, ICPAC currently has more than 4.300 professional accountants as members and another 4,000 students and graduates. Its principal objectives include the provision of an organisational framework for all professional accountants, the support and the promotion of the activities and interests of the accountancy profession, safeguarding the reputation of the profession and adherence to the Code of Ethics by all its members, as well as the continuous professional development and updating of members on issues relevant to accounting, auditing and other business matters. In addition to the above, ICPAC has been delegated the task to regulate the audit profession and is also a competent authority under the Anti-Money Laundering laws, the Laws on the regulation of enterprises providing administrative services and the Insolvency Practitioners Law. The Institute is a key stakeholder in the economy of the country, playing a vital role to establish and maintain Cyprus as an international business centre of repute. It provides assistance to the Government and its departments, as well as cooperates harmoniously with other bodies in the private sector. Furthermore, ICPAC cooperates via a network of international accountancy and other professional bodies.

## COMMUNICATION SPONSORS



GOLD magazine was founded in 2011 as the first English-language business monthly in Cyprus. Today, it is not only synonymous with the promotion of good business practices but it has a unique and valuable readership of High Net Worth Individuals, international company executives, English-speaking Cypriot and non-Cypriot businessmen and women. GOLD provides a comprehensive and informed overview of the local business scene, the economy and the market and has gained a reputation for its in-depth articles and revealing interviews with key local and international personalities. [www.goldnews.com.cy](http://www.goldnews.com.cy)



IN Business magazine has a monthly readership of over 89,000. It is the only monthly business magazine in Cyprus that provides a comprehensive overview of all segments of the economy, from retail to services, as well as reporting on new deals, presenting new faces and, generally, looking at everything that's happening on the local business scene. IN Business has always been a pioneer in local business journalism, thanks to its in-depth analysis and research, often backed by previously unpublished facts and figures. [www.inbusinessnews.com](http://www.inbusinessnews.com)

# Booking Form

## EASY WAYS TO REGISTER

 E-mail: [events@imhbusiness.com](mailto:events@imhbusiness.com)

 Fax: +357 22 679820

 Website: [www.imhbusiness.com](http://www.imhbusiness.com)

## REGISTRATION DEADLINE PAYMENT

Participation fees must be paid in advance by Monday, 14 December 2020.

## WHAT DO THE FEES INCLUDE?

Participation fee per person includes registration, a coffee break, networking cocktail and documentation.

## 3<sup>rd</sup> Cyprus Anti-Fraud Conference

Tuesday, 15 December 2020 | 09:30 | IMH Digital Event

### PARTICIPANT INFORMATION

Company / Organisation:

Address:

City:

Postal Code:

Telephone:

Fax:

E-mail:

Website:

Invoice Information (if different from above):

#### 1<sup>st</sup> PARTICIPATION

Mr  Mrs

Name:

Job Title:

Mobile:

E-mail:

Please specify if you belong to any of the supporting organisations (kindly refer below):

Member ID (where applicable):

#### 2<sup>nd</sup> PARTICIPATION

Mr  Mrs

Name:

Job Title:

Mobile:

E-mail:

Please specify if you belong to any of the supporting organisations (kindly refer below):

Member ID (where applicable):

#### 3<sup>rd</sup> PARTICIPATION

Mr  Mrs

Name:

Job Title:

Mobile:

E-mail:

Please specify if you belong to any of the supporting organisations (kindly refer below):

Member ID (where applicable):

#### 4<sup>th</sup> PARTICIPATION

Mr  Mrs

Name:

Job Title:

Mobile:

E-mail:

Please specify if you belong to any of the supporting organisations (kindly refer below):

Member ID (where applicable):

BY FILLING IN THIS FORM YOU AGREE TO OUR TERMS AND CONDITIONS

### PARTICIPATION FEE PER PERSON

€60 + 19% VAT

Members of



are entitled to a 10% discount

## GOLD

1 year free access to the digital edition

Your attendance at the 3<sup>rd</sup> Cyprus Anti-Fraud Conference entitles you to **one year's free access to the digital edition of GOLD magazine.**

Once your conference registration fee has been paid, you will be contacted by IMH with details of how to take advantage of this special offer.



### METHODS OF PAYMENT

Cheque

Please mail your cheque by mail or courier to:

IMH Consulting Ltd, P.O.Box 21185, 1503, Nicosia, Payable to IMH Consulting Ltd

Bank Transfer

Please inform the bank that you will pay all charges.

Name of bank: **Bank of Cyprus**

Exact designation of account holder: **IMH C.S.C LTD**

Full account number including codes: **357019693355**

IBAN code: **CY06 0020 0195 0000 3570 1969 3355**

SWIFT BIC: **BCYPCY2N**

Description: **3rd Cyprus Anti-Fraud Conference / Participant's name**

Credit Card

An IMH representative will contact you to complete the transaction.

### 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.



For further information contact: IMH, 5 Aigaleo Str., 2057 Strovolos | P.O.Box 21185, 1503, Nicosia, Cyprus  
Tel.: +357 22505555 | Fax: +357 22679820 | E-mail: [events@imhbusiness.com](mailto:events@imhbusiness.com) | Website: [www.imhbusiness.com](http://www.imhbusiness.com)

# EVENT PRIVACY NOTICE

## 1. WHAT IS THE PURPOSE OF THIS DOCUMENT?

IMH CSC Ltd is committed to protecting the privacy and security of your personal information. This privacy notice tells you about the information we collect from you when you register to attend one of our events. In collecting this information, we are acting as a data controller. By law we are required to provide you with information about us, about how and why we use your data and about the rights you have over your data.

## 2. DATA PROTECTION PRINCIPLES

We will comply with data protection law and principles, which means that your data will be:

- Used lawfully, fairly and in a transparent way.
- Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes.
- Relevant to the purposes we have told you about and limited only to those purposes.
- Accurate and kept up to date.
- Kept only as long as necessary for the purposes we have told you about.
- Kept securely.

## 3. THE KIND OF INFORMATION WE HOLD ABOUT YOU

When you register to attend one of our events, we will collect, store, and use the following categories of personal information about you:

- The information you have provided us when completing a booking form or when registering online to attend our events, including organisation, title, first name, last name, job title, telephone number, mobile number, email address, address, city and postal code.
- As there is a participation fee to attend the event we also ask for payment and if you choose credit card as a method of payment we ask for card number, expiry date, cardholder name and signature.
- Communication information. When you send us an e-mail or other communication we retain that communication in order to process your enquiries and respond to your requests.
- Surveys you may be requested to fill out in some events.

### ONLINE EVENTS

Additionally, when you register to attend one of our online events, our online events platform provider collects the following information about you on our behalf:

Account information. To access various parts of the platform you must have an online account. To register for an account on the platform, you must provide your name, email address, telephone number, company name, and other information necessary to confirm that you are authorised to use the platform.

End User Information. To access webinars, virtual environments and other events administered by us via the online platform, you may be required to register. The requested personal information typically includes name, email address, telephone number, company name and job title as well as information about your company such as country and industry sector.

## 4. HOW IS YOUR PERSONAL INFORMATION COLLECTED?

We collect personal information about you from the following sources:

- You directly.
- From our online platform service provider
- Your employer/organisation.
- Other companies wishing to invite you to an event organized by IMH

## 5. HOW WE WILL USE INFORMATION ABOUT YOU

We will only use your personal information when the law allows us to. Most commonly, we will use your personal information in the following circumstances:

- Where we need to perform the contract, we have entered into in order to provide a service to you and your organisation. In other words, we will use your information in order to arrange that you attend our events.
- Where we need to provide you with the information, products and/or services that you request from us.
- Where we need to comply with a legal obligation.
- We may in some circumstances rely on your consent. In those circumstances, we will specifically ask whether you agree to us using your data in specified ways. You can withdraw your consent and ask us to delete your information at any time - please see section 11.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests. As you have shown interest in attending our events, we rely on this legal basis to send you information and updates about future events that may be of interest to you. If you DO NOT wish to receive this information, you have the right to object to this at any time, by contacting our Data Protection Officer at [gdpr@imhbusiness.com](mailto:gdpr@imhbusiness.com) or by clicking the unsubscribe link at the bottom of our e-mails.

Some of the above grounds for processing will overlap and there may be several grounds which justify our use of your personal information.

## 6. AUTOMATED DECISION-MAKING

You will not be subject to decisions that will have a significant impact on you based solely on automated decision-making.

## 7. DATA SHARING

We may share your data with third parties, including the event organisers, event sponsors and third-party service providers, where it is necessary to administer the working relationship with your business or where we have another legitimate interest in doing so, such as the planning, organisation and realisation of our events. We may also share your information where this is required by law.

We use data processors to help facilitate the organization of events.

We may sometimes charge a fee to attend an event. If this happens, our communications about the event will provide details of the data processor, we use to collect payments.

We require third parties to respect the security of your data and to treat it in accordance with the law and we have appropriate agreements in place.

## 8. TRANSFERING INFORMATION OUTSIDE THE EU

Our online platform service provider will have access to some of your information when you register for one of our online events. Our online platform service provider is located in the US and is committed to protecting the privacy and security of your personal information, in accordance with the General Data Protection Regulation, under Standard Contractual Clauses.

If you have any questions about this or you need any further information please contact our Data Protection Officer on 22505555 or at [gdpr@imhbusiness.com](mailto:gdpr@imhbusiness.com).

## 9. DATA SECURITY

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees and agents who have a business need-to-know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality. Details of these measures may be obtained from our Data Protection Officer.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

## 10. DATA RETENTION

We will retain your personal information only for as long as we need it or until you withdraw your consent, (in those instances where we process your information based on your consent) or you object to processing when exercising your rights in accordance with section 11 below. You can contact our Data Protection Officer at [gdpr@imhbusiness.com](mailto:gdpr@imhbusiness.com) to find out more about our retention times.

## 11. RIGHTS OF ACCESS, CORRECTION, ERASURE, AND RESTRICTION

Under certain circumstances, by law you have also the right to:

- Request access to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.
- Request correction of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- Request erasure of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below).
- Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground. You also have the right to object where we are processing your personal information for direct marketing purposes.
- Request the restriction of processing of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- Request the transfer of your personal information to another party but only for information processed by automated means and where the processing is based on your consent or on contract.
- Right to withdraw consent at any time for processing for any purpose for which you have given consent.

If you want to exercise any of the above rights, please contact our Data Protection Officer at [gdpr@imhbusiness.com](mailto:gdpr@imhbusiness.com).

## 12. DATA PROTECTION OFFICER

We have appointed a Data Protection Officer to oversee compliance with this privacy notice. If you have any questions about this privacy notice or how we handle your personal information, please contact our Data Protection Officer at [gdpr@imhbusiness.com](mailto:gdpr@imhbusiness.com). You have the right to make a complaint at any time to the office of the Commissioner of Personal Data Protection, the Cyprus supervisory authority for data protection matters. You can find out more about this at [www.dataprotection.gov.cy](http://www.dataprotection.gov.cy)