

Terms of reference for Green Banking MENA online course

(attachment to application form)

Please check the box “I agree” under the online application form to consent to these terms of reference.

Green Banking MENA is a scholarship programme with limited places to assist its online trainings. Therefore, RENAC ought to ensure the attendance of participants and accordingly, it requires all candidates to confirm the following statements.

I herewith agree that

Selection of participants:

- RENAC undertakes to provide the highest amount of places as possible in the programme. However, RENAC is endowed with the power to define the applicable eligibility criteria for participation in such programme and thereupon, there is no legal entitlement to participation.
- Provided that the amount of eligible candidates is superior to that of the available places to attend the seminar, RENAC will create a waiting list incorporating those candidates who were eligible but yet not admitted. In the event of any place becoming available in the days following the decision on admissibility, RENAC shall inform participants in said list of such a circumstance and offer them the possibility to attend the course
- The waiting list shall reflect the order of merit in which RENAC will contact participants to offer them the places that become available according to the previous paragraph. Such order of merit shall be tailored according to RENAC's discretion.

Online course fees:

- RENAC will inform me via email as soon as possible whether I have been selected for a scholarship for the online course. Within 2 weeks as of the day I receive such email, I will inform RENAC via email to greenbanking-mena@renac.de whether I will make use of the scholarship or not. Should I fail to inform thusly, I understand that RENAC has the right to offer and grant the scholarship to attend the online course to another candidate.
- Conversely, should I inform RENAC that I will make use of the scholarship, my online course fees shall be financed by the Green Banking MENA programme.

Deactivation of account / cancellation:

- Provided I receive a scholarship for the Green Banking MENA online course, I agree to attend said course and perform all activities related with it (read the texts, address the exercises, attend virtual classrooms and attend exams).

- Should I fail to attend the course or to comply with my responsibilities towards it, RENAC will send a reminder via email. RENAC is entitled to deactivate my account if within two weeks from the day I receive such a reminder, I do not attend the Green Banking MENA course. Additionally, I will have to pay 400 € for my non-attendance, despite having being granted a scholarship.
- Provided that an upcoming and sudden illness requires me to cancel my scholarship, I will inform RENAC immediately via mail (greenbanking-mena@renac.de) and enclose a medical certificate or any other valid written confirmation stating the reasons for my failed attempt to participate in the online course. In this case, I will not be required to pay the costs for the respective course.

Liability and Force Majeure:

- RENAC shall only be liable to pay compensation -regardless of the legal grounds and irrespective of whether the damage is direct or indirect- if the damage was caused by wilful intent or gross negligence on RENAC's part, or on the part of a vicarious agent, or in the case of culpable damages to life, body or health, or if RENAC has maliciously concealed a defect.
- RENAC will, nevertheless, not be liable for any of the aforementioned damages so long as they resulted from an upcoming, unforeseeable and unavoidable event which is not attributable to RENAC.
- Likewise, RENAC shall not be liable for any damages arising from a substantial change in the prevailing circumstances at the time of acceptance of these terms of reference that may affect the completion of the seminars.

Intellectual Property and RENAC Material:

- All intellectual property used and distributed in the programme belongs exclusively to RENAC. The programme's participants are not entitled to reproduce, copy, alter, distribute or sell any of said materials and any other intellectual property that they have obtained as a result of their participation on the seminar which belongs to RENAC.

Forum and Governing Law:

- The programme is governed by the German Law. The applicable forum shall be the Institution of Arbitration (DIS) in Berlin, Germany.

Correctness of information:

- I am aware of the fact that by sending my application to RENAC, I confirm the correctness and veracity of all the information provided in my application form.

Terms of reference for Green Banking MENA seminars in partner countries

(attachment to application form)

Please check the box “I agree” under the online application form to consent to these terms of reference.

Green Banking MENA is a scholarship programme with limited places to attend the seminar. Therefore, RENAC ought to ensure the attendance of the participants selected for the seminars and accordingly, it requires all candidates to confirm the following statements.

I herewith agree that

Selection of participants:

- RENAC undertakes to provide the highest amount of places as possible in the programme. However, RENAC is endowed with the power to define the applicable eligibility criteria for participation in its seminars and thereupon, there is no legal entitlement to participation.
- Provided that the amount of eligible candidates is superior to that of the available places to attend the seminar, RENAC will create a waiting list incorporating those candidates who were eligible but yet not admitted. In the event of any place becoming available in the days following the decision on admissibility, RENAC shall inform participants in said list of such a circumstance and offer them the possibility to attend the course.
- The waiting list shall reflect the order of merit in which RENAC will contact participants to offer them the places that become available according to the previous paragraph. Such order of merit shall be tailored according to RENAC's discretion.

Seminar fees and confirmation:

- The fees for my participation in the three days seminar in the partner country (printed handouts, exercises, lunch and tea / coffee during the event) are financed by the Green Banking programme.
- RENAC will inform me via email as soon as possible before the start of the seminar whether I have been selected for a scholarship for the seminar. Within 2 weeks as of the day I receive such email, I will inform RENAC via email to greenbanking-mena@renac.de whether I will make use of the scholarship or not. Provided that I fail to inform thusly, I understand that RENAC has the right to offer and grant the scholarship to attend the seminar to another candidate.
- Provided that I am offered a scholarship for the Green Banking seminar and in accordance, I confirm my participation in it; I agree to attend all lectures taking place in the named seminar.
- Provided that I have confirmed my participation to the seminar and later on I do not attend completely or I only attend partially, I agree to pay 500 € per full seminar day which I have not attended and 250 € per half seminar day which I have not attended.
- Provided that I have confirmed my participation to the seminar and an upcoming and sudden illness requires me to cancel my scholarship, I will inform RENAC immediately via mail (greenbanking-mena@renac.de) and enclose a medical certificate or any other valid written

confirmation stating the reasons for my failed attempt to participate in the seminar. In this case, I will not have to pay the seminar costs. Otherwise, I agree to pay the costs for the seminar as above explained (500 € per full seminar day).

Travel costs:

- I agree to organize and book my travel to and from the seminar's location, my accommodation and any other travel arrangements emerging from my attendance to the seminar myself. These costs are not included in the Green Banking scholarship programme and hence, will not be refunded by RENAC.

Liability and Force Majeure:

- RENAC shall only be liable to pay compensation -regardless of the legal grounds and irrespective of whether the damage is direct or indirect- if the damage was caused by wilful intent or gross negligence on RENAC's part, or on the part of a vicarious agent, or in the case of culpable damages to life, body or health, or if RENAC has maliciously concealed a defect.
- RENAC will, nevertheless, not be liable for any of the aforementioned damages so long as they resulted from an upcoming, unforeseeable and unavoidable event which is not attributable to RENAC. Likewise, RENAC shall not be liable for any damages arising from a substantial change in the prevailing circumstances at the time of acceptance of these terms of reference that may affect the completion of the seminars.

Cancellation policy:

- If, for any reason, RENAC has to cancel a seminar 14 days or prior to the start of the seminar, RENAC will not be responsible for any costs participants have incurred into, in order to attend the seminar (flight costs, hotel fees, money transfer costs, etc.). RENAC shall promptly inform participants of such a circumstance via email.

Intellectual Property and RENAC Material:

- All intellectual property used and distributed in the programme belongs exclusively to RENAC. The programme's participants are not entitled to reproduce, copy, alter, distribute or sell any of said materials and any other intellectual property that they have obtained as a result of their participation on the seminar which belongs to RENAC.

Forum and Governing Law:

- The Green Banking programme is governed by the German Law. The applicable forum shall be the Institution of Arbitration (DIS) in Berlin, Germany.

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