TERMS & CONDITIONS

for individuals & organisations
concerning ENTRIMA's services

CONTENT

Introduction 3
General terms & conditions 4
Specific terms & conditions 13

Appendix I: Learning methods & tools 14
Appendix II: Specific T&C: **Learning environment** – *Courses & e-Learning* *(self-study)* 17
Appendix III: Specific T&C: **Simulation environment** – *Simulations* *(self-study)* 18
Appendix IV: Specific T&C: **Intervision** 19
Appendix V: Specific T&C: **Workshops** 20
Appendix VI: Specific T&C: **Assessment environment** 23
Appendix VII: Specific T&C: **Case studies** 24
Appendix VIII: Specific T&C: **Advisory services** 25
Appendix IX: Specific T&C: **Books** 26

INTRODUCTION

This document sets out the terms and conditions concerning the provision of ENTRIMA's services, including learning services, assessment services, and advisory services.

Amsterdam, 5 May 2026

ENTRIMA
Beursplein 5
1012 JW Amsterdam
The Netherlands

info@entrima.org
www.entrima.org

GENERAL TERMS & CONDITIONS

Article 1:
Scope

1.1 These GENERAL TERMS & CONDITIONS apply to SUPPLIER's service provision.

Article 2:
Definitions

2.1 Definitions applied in this document concerns the following:

a) **SUPPLIER:**
"SUPPLIER" concerns training agency ENTRIMA, a provider of LEARNING SERVICES, ADVISORY SERVICES and ASSESSMENT SERVICES.

b) **CLIENT:**
"CLIENT" concerns either an individual (natural person) or an organisation (legal person) who orders products or services offered and (to be) delivered by SUPPLIER.

c) **INTERMEDIARY:**
An "INTERMEDIARY" concerns a third party that provides SUPPLIER with an ORDER to provide a service to INTERMEDIARY's relation (e.g. INTERMEDIARY's client). Consequently, INTERMEDIARY is seen as similar to CLIENT.

d) **LEARNING SERVICE:**
"LEARNING SERVICE" concerns an educational approach to teaching, including a self-study COURSE, an E-LEARNING, a SIMULATION, INTERVISION and a WORKSHOP, as well as an ASSESSMENT.

e) **LEARNER:**
"LEARNER" (also called "*Student*", "*Participant*" or "*Attendee*") concerns the individual who is allowed to consume SUPPLIER's LEARNING SERVICE(S).
In some cases, LEARNER is actually an ASSESSEE (undergoing, or being allowed to undergo, an assessment) or CANDIDATE (taking, or being allowed to take, an exam).

f) **CANDIDATE:**
"CANDIDATE" is a LEARNER who takes (or is allowed to take) an exam.

g) **SUBSCRIPTION:**
"SUBSCRIPTION" concerns a formal registration of one or more individuals by CLIENT for the off-take of a defined LEARNING SERVICE.

h) **STUDY MATERIAL:**
"STUDY MATERIAL" is a resource, tool or content used to support learning and understanding of a subject. It includes everything a LEARNER uses to study, practice, and prepare for exams or skill development.

i) **BOOK:**

"BOOK" is a specific form of STUDY MATERIAL.

j) COURSE:
"COURSE" is a specific form of LEARNING SERVICES provided at SUPPLIER's PLATFORM. For details, see Appendix I.

k) E-LEARNING:
"E-LEARNING" is a specific form of LEARNING SERVICES provided at SUPPLIER's PLATFORM. For details, see Appendix I.

l) SIMULATION:
"SIMULATION" is a specific form of LEARNING SERVICES provided at SUPPLIER's PLATFORM. It concerns the replication (in a simplified manner) of (a part of) a professional work environment, relevant for business functions, control functions, support functions and/or operations experts. The SIMULATIONS allow a LEARNER to master concepts, facts, activities, processes and related terminology regarding markets and/or trading. The SIMULATIONS also support LEARNERS to optimise their competences or skills, as it concerns learning-by-doing. For details, see Appendix I.

m) INTERVISION:
"INTERVISION" is a specific form of LEARNING SERVICES provided by SUPPLIER. For details, see Appendix I.

n) PLATFORM:
"PLATFORM" concerns SUPPLIER's online environment, including a learning environment, simulation environment, and assessment environment. In this environment, a LEARNER can offtake or consume LEARNING SERVICE(S).

o) WORKSHOP:
"WORKSHOP" concerns a live-tutored training session, online or on-site, based on a defined programme describing the objectives and content. For details, see Appendix I.

p) PUBLIC WORKSHOP:
"PUBLIC WORKSHOP" concerns a WORKSHOP, open for subscription by any person. Hence, LEARNERS (participants) may concern representatives of various organisations, or not even representing an employer at all.

q) IN-COMPANY WORKSHOP:
"IN-COMPANY WORKSHOP" (or "*in-house workshop*") concerns a WORKSHOP that canbe described as bespoke training programme for a group of people (1+ persons), typically employees of the same organisation (or the CLIENT's business contacts/partners), usually, but not per se, delivered at the premises of CLIENT, or a venue arranged by CLIENT. Alternatively, an IN-COMPANY WORKSHOP is delivered online.

r) ADVISORY / ADVISORY SERVICES:
"ADVISORY" or "ADVISORY SERVICES" helps CLIENTS prepare for future uncertainties or meet growth goals or focuses on instant action, solving problems, and delivering results. It concerns verbal or written support for CLIENT's business or operations.

s) ASSESSMENT SERVICES:
"ASSESSMENT SERVICES" concerns the systematic basis for making inferences about the learning and development or abilities of a LEARNER. It is the process of defining, selecting, designing, collecting, analysing, interpreting, and using information to increase a LEARNER's learning and development or potential.

t) ASSESSMENT:

"ASSESSMENT" concerns a specific form a LEARNING SERVICE. It is a test, analysis and/or interpretation of data, to identify a person's (ASSESSEE's) knowledge level, skills level, or ability. For details, see Appendix I.

u) ASSESSEE:
"ASSESSEE" concerns the person undergoing an ASSESSMENT.

v) ASSIGNMENT:
"ASSIGNMENT" concerns an order by a CLIENT instructing SUPPLIER to provide (LEARNERS at) CLIENT with the LEARNING SERVICE. Actually, ASSIGNMENT leads to SUBSCRIPTION.

w) SUBSCRIPTION:
"SUBSCRIPTION" concerns the allocation of a LEARNING SERVICE to a LEARNER. Actually, ASSIGNMENT leads to SUBSCRIPTION. As one leads to undeniable to another, ASSINGMENT and SUBSCRIPTION can be considered synonyms.

x) ORDER:
"ORDER" concerns a formal instruction to purchase a product or service with a commitment to make payment. An ORDER is typically followed by a CONFIRMATION.

y) CONFIRMATION:
"CONFIRMATION" concerns a written commitment of SUPPLIER, addressed and sent to CLIENT, to provide access to the LEARNING SERVICE. A CONFIRMATION is typically the follow up of an ORDER.

z) VALIDITY PERIOD:
"VALIDITY PERIOD" concerns the period during which a LEARNING SERVICE is available to the LEARNER. At the end of the VALIDITY PERIOD the right to access the LEARNING SERVICE expires. This takes place at the EXPIRY DATE.

aa) EXPIRY DATE:
"EXPIRY DATE" (or "*expiration date*") concerns the day the VALIDITY PERIOD ends. This is the last day to access the service that has been ordered (via an ORDER). After the EXPIRY DATE the service is no longer accessible.

bb) LICENCE:
"LICENCE" concerns the right to access SUPPLIER's online environment (platform) to consume or off-take a LEARNING SERVICE.

cc) EXTREME CICUMSTANCES:
"EXTREME CIRCUMSTANCES" concern events beyond the reasonable control of SUPPLIER.

dd) EXAM:
"EXAM" concerns the process whereby a LEARNER is tested to see whether (s)he has mastered the content of a LEARNING SERVICE.

ee) EXAMINATION:
"EXAMINATION" concerns the process of providing an EXAM (by SUPPLIER) or taking an EXAM (by the CANDIDATE / LEARNER). Hence, it concerns the finalisation of a learning journey by means of a test.

ff) EXAM RESULT:
Upon submission of an EXAM in the online learning environment, the LEARNER is provided the score (i.e. EXAM RESULT) instantly. This either concerns having 'passed' or 'failed' the EXAM.

gg) CERTIFICATION:
"CERTIFICATION" concerns the process whereby a LEARNER is awarded by SUPPLIER with a CERTIFICATE. This typically takes place upon the passing of an EXAM by a LEARNER.

hh) CERTIFICATE:

A "CERTIFICATE" represents a (physical or digital) document that evidences the LEARNER has passed the EXAM. A CERTIFICATE is provided to the LEARNER upon passing an EXAM relating to the LEARNING SERVICE.

ii) PROOF OF PARTICIPATION:
A "PROOF OF PARTICIPATION" is some sort of CERTIFICATE, which serves as evidence that a LEARNER has off-taken a LEARNING SERVICE. SUPPLIER decides whether and for what LEARNING SERVICE a PROOF OF PARTICIPATION is provided or awarded. Hence, the award is provided at the discretion of SUPPLIER.

jj) TARIFF:
"TARIFF" concerns the "***price***" of a LEARNING SERVICE; this is a "***rate***", expressed in a certain currency.

Article 3:
Terms of service

3.1 The following GENERAL TERMS & CONDITIONS are applicable to all SUPPLIER's services:

i. All rules, rights and obligations applicable to a CLIENT also apply to an INTERMEDIARY.
ii. SUPPLIER is a Business-to-Business service and products provider. Therefore, SUPPLIER is not in scope of EU consumer protection law (specifically Directive (EU) 2023/2673), which amends the existing Consumer Rights Directive (2011/83/EU).
The requirement introduces a withdrawal function for distance contracts concluded through an online interface. In practice, online shops must provide consumers with an easily accessible way to exercise their right of withdrawal online.
For a regulatory tracker, I would classify it as:

Regulation:	*Directive (EU) 2023/2673*
Underlying framework:	*Consumer Rights Directive (2011/83/EU)*
Relevant provision:	*Article 11a – Exercise of the right of withdrawal from distance contracts concluded by means of an online interface*
Topic:	*Consumer protection / e-commerce / right of withdrawal*

iii. CLIENT is not allowed to transfer the rights, or a part of the rights, to access or consume SUPPLIER's service(s), and neither to transfer the rights, or a part of the rights, to an agreement between SUPPLIER and its CLIENT to a third party, unless agreed upon -in writing- by both parties.
iv. SUPPLIER cannot be held liable for any (technical) errors found in the services.
v. SUPPLIER is entitled to process the personal data of LEARNERS in its internal systems to create accounts for LEARNERS concerning SUPPLIER's online platform, to subscribe LEARNERS to LEARNING SERVICES, to share STUDY MATERIALS with LEARNERS, to send LEARNERS login/participation details, and/or to certify LEARNERS.
vi. SUPPLIER is not responsible for mistakes in LEARNER data (e.g. name), which could lead to a misprint on a LEARNER's CERTIFICATE. CLIENT / LEARNER has the responsibility to provide SUPPLIER with correct details. CLIENT / LEARNER has the responsibility to check the registered LEARNER data, as this will be plotted on awarded CERTIFICATE(S), and this process is irrivocable.
vii. Both SUPPLIER and CLIENT shall, when acting in connection with the SUPPLIER's services and the offtake or consumption by CLIENT/LEARNER (prior to, during, and after the delivery

of the services), always act in compliance with all applicable state, national, and international laws, rules and regulations relating to ethical and responsible standards of behaviour, including but not limited to those dealing with human rights, environmental protection, corruption, fraud, anti-money laundering, applicable sanction regimes, and other economic crimes. Both SUPPLIER and CLIENT shall ensure that all of its employees, representatives and affiliates comply with the above requirements.

viii. SUPPLIER is not hindered by CLIENT to approach any organisation or individual, anywhere and, thus, SUPPLIER is free to market its services and products at any time and at any place.

ix. Any proposal by SUPPLIER offered to (potential) CLIENT is only valid until the end of the next quarter of the year.

x. CLIENT can not claim any rights from a former agreement with SUPPLIER when entering into a new agreement with SUPPLIER.

xi. SUPPLIER and CLIENT will respect any non-disclosure agreement agreed between them.

xii. None of the services provided by SUPPLIER shall be considered as legal advice.

xiii. Once a LEARNING/ASSESSMENT SERVICE is assigned to a LEARNER, this ASSIGNMENT is irrevocable.

xiv. The right to consume a LEARNING/ASSESSMENT SERVICE of SUPPLIER is non-transferable. Breaching this rule allows SUPPLIER to terminate the service with immediate effect.

xv. Once a LEARNING/ASSESSMENT SERVICE is assigned to a LEARNER, and the ASSIGNMENT has thus been completed, refunds do not take place. In exceptional cases, SUPPLIER may offer a compensation. The compensation will never be in cash, but in terms of (LEARNING) SERVICE(S) being offered free of charge.

xvi. It is prohibited to transfer a LEARNER account to another individual person. Moreover, accounts are not allowed to be used by others. Breaching this rule allows SUPPLIER to terminate the service with immediate effect.

xvii. In case a LEARNER has lost his/her the STUDY MATERIALS provided by SUPPLIER, a duplicate is not provided by SUPPLIER, unless SUPPLIER recognises specific, justifiable circumstances. Qualification of 'specific, justifiable circumstances' is only made by, and on the discretion of, SUPPLIER. SUPPLIER has the right to charge a fee for this service, to compensate financially for the handling/logistics and allocated time.

xviii. In case a LEARNER has been awarded a CERTIFICATE in SUPPLIER's online environment, the LEARNER is responsible for immediate download and storage in one's own folders. Besides, SUPPLIER will not provide a CERTIFICATE in any other way.

xix. In case a LEARNER has lost an awarded a CERTIFICATE or a PROOF OF PARTICIPATION, SUPPLIER does not have the obligation to provide a new document. However, if SUPPLIER is inclined to produce and issue such a document, SUPPLIER has the right to charge a fee for this service, to compensate financially for the handling (logistics) and allocated time.

xx. SUPPLIER's pricing is in euro and exclusive of VAT, unless stated in written and agreed by both CLIENT and SUPPLIER.

xxi. An ORDER, CONFIRMATION ASSIGNMENT, and/or SUBSCRIPTION by CLIENT or LEARNER indemnifies SUPPLIER from all claims by that CLIENT or LEARNER arising from SUPPLIER's services.

xxii. SUPPLIER has the right to adjust the format of (a) LEARNING SERVICE(S), when SUPPLIER deems this necessary, and as long the SUPPLIER believes on the basis of its expertise and experience, this contributes to the improvement of the quality of the LEARNING SERVICE(S).

xxiii. SUPPLIER has the right, and duty, to adjust this document over time, if circumstances require such. The updated version applies to both future assignments and deliveries in progress.

xxiv. In case of disputes, Dutch law applies.

Article 4:
Applicability

4.1 SUPPLIER is subject to the TERMS & CONDITIONS set out in this document.
4.2 Each CLIENT is subject to the TERMS & CONDITIONS set out in this document.
4.3 Each LEARNER is subject to the TERMS & CONDITIONS set out in this document.
4.4 Each ORDER, CONFIRMATION ASSIGNMENT, and/or SUBSCRIPTION by CLIENT or LEARNER is subject to the TERMS & CONDITIONS set out in this document.

Article 5:
Copyright & intellectual property

5.1 SUPPLIER's copyrights and intellectual property must be respected at all times.
5.2 It is strictly prohibited to reproduce or copy STUDY MATERIALS provided by SUPPLIER, nor is it allowed to distribute the material to external sources.
5.3 STUDY MATERIALS provided o CLIENT's LEARNERS are exclusively for the CLIENT's LEARNERS and/or representatives who have been handed this in respect of the ordered services.
5.4 All rights on the STUDY MATERIALS are reserved solely by SUPPLIER. Without prior permission from SUPPLIER, none of the STUDY MATERIALS may be recorded, copied, duplicated, saved, distributed or made public by means of printing, photo copying, sending, digitalisation, or anything in such sense.
5.5 CLIENT / LEARNER is not permitted to make STUDY MATERIALS available to their colleagues, third parties, or anyone else, neither to post it on social media or publish it on the web/Internet, or send it forward by email (soft copy), nor to distribute it physically (hard copy).
5.6 Any party, including a CLIENT and a LEARNER, is prohibited to distribute a recording of SUPPLIER's LEARNING SERVICE and/or to provide the recording of SUPPLIER's LEARNING SERVICE (paid or free of charge) to another person, in any respect, without written permission by SUPPLIER.
5.7 It is prohibited to show a recording to any person (a third party) (a part of) SUPPLIER's LEARNING SERVICE without written permission by SUPPLIER.

Article 6:
Misconduct

6.1 Misconduct in any form during the off-take/consumption of SUPPLIER's LEARNING / ASSESMENT SERVICE is prohibited. Breaching this rule allows SUPPLIER to terminate the service with immediate effect, leaving the LEARNER with no rights, nor the CLIENT.

6.2 A LEARNER is not allowed to misuse SUPPLIER's platform(s) or the LEARNING SERVICES supplied thereon. Breaching this rule allows SUPPLIER to terminate the service with immediate effect, leaving the LEARNER with no rights, nor the CLIENT.

6.3 SUPPLIER has the right to exclude a "Learner" from further participation of the LEARNING / ASSESMENT SERVICE in case of misconduct (misbehaviour) and/or when the LEARNER hinders or obstructs the normal course of a LEARNING / ASSESMENT SERVICE. Exclusion will leave the LEARNER with no rights, nor the CLIENT, and neither does it allow for refunding.

Article 7:
Pricing

7.1 SUPPLIER's products and services are offered at a PRICE.

7.2 The PRICE is in euro (EUR) and exclusive of VAT, if applicable, unless explicitly stated otherwise.

7.3 SUPPLIER is entitled to adjust the VAT rate (%) according to actual changes implemented by the relevant tax authority.

7.5 STUDY MATERIALS belonging to a LEARNING SERVICE are included in the PRICE, unless explicitly stated otherwise.

Article 8:
Invoicing & payment

8.1 Invoicing takes place upon ORDER submission.

8.2 ORDER submission by CLIENT requires payment by CLIENT to SUPPLIER.

8.3 Payment is due before delivery of SUPPLIER's services. Moreover, only upon receipt of the payment by CLIENT, SUPPLIER takes responsibility to (start to) deliver its service(s).

Article 9:
Rights, liability, and company information

9.1 All (STUDY) MATERIALS developed and/or provided by SUPPLIER are carefully composed by SUPPLIER, to the best of SUPPLIER's knowledge and/or abilities. However, SUPPLIER can in no way guarantee the accuracy and completeness of materials.

9.2 SUPPLIER's services may include practical tips, ideas, best practices, opinions, views and possible solutions to cope with practical challenges. Although SUPPLIER shall ensure that these expressions are as wise and meaningful as possible, SUPPLIER can in no way be held liable for the expressions.

9.3 SUPPLIER accepts no liability for damages of any kind, resulting from actions and/or decisions by CLIENT and/or LEARNER based on views and/or opinions. Any CLIENT and any LEARNER is recommended not to base any decision in real-life on such views, remarks and/or opinions provided. Moreover, CLIENT and LEARNER are advised (in real-life) not to enter into any decision without judgment by him/herself. Instead, CLIENT and LEARNER are advised to use common

sense at all times and to rely on their own professional expertise (or the expertise of their colleagues) and to check any remarks, statements and opinions before these are considered, if at all.

9.4 Minor errors in the STUDY MATERIALS or (LEARNING) SERVICE(S) developed and/or provided by SUPPLIER cannot be a reason for the CLIENT or LEARNER to reject or refuse to off-take or consume the (LEARNING) SERVICE(S) provided. In case of minor errors, neither SUPPLIER will reject or refuse to provide the (LEARNING) SERVICE(S), nor will SUPPLIER modify the relevant PRICE, and SUPPLIER will also not reimburse CLIENT.

9.5 At any point in time, SUPPLIER has the right to adjust the content of the LEARNING SERVICES (including STUDY MATERIALS), when SUPPLIER deems this necessary, and as long the SUPPLIER believes, on the basis of its expertise and experience, that this contributes to the optimisation of the quality of the service.

9.6 The liability of SUPPLIER, members of the staff of SUPPLIER and of the persons to whom SUPPLIER is responsible and/or liable, for direct damage which is attributable is, shall in all cases be limited to the value of the assignment (sum on invoice) of the part of the agreement from which the liability arises.

Article 10:
Cancellation and adjustments

10.1 In any case, payment for SUPPLIER's services is non-refundable. In case CLIENT wishes to cancel or adjust its ORDER for any of SUPPLIER's services, refunding does NOT take place. In exceptional cases, SUPPLIER may offer a compensation, but this takes place solely at the discretion of SUPLIER. The compensation will never be in cash, but in terms of (LEARNING) SERVICE(S) being offered free of charge.

Article 11:
Confidentiality & Exclusivity

11.1 SUPPLIER and CLIENT are obliged to each other to preserve confidentiality of the relevant ORDER, agreement, documents and related aspects.

Article 12:
Data protection & privacy

12.1 SUPPLIER has developed a Privacy Policy which respects the General Data Protection Regulation (for SUPPLIER's **Privacy Policy**: (also) see footer of the homepage of SUPPLIER's website).

12.2 SUPPLIER requirs LEARNER's (first, middle and last) name plus email address, amongst others, to create their online environment's account, subscribe them to the LEARNING SERVICES, certify them upon passing an exam, participation of a workshop, and having taken an assessment.

12.3 Any LEARNER has to login with his/her own name, not any pseudonym.

Article 13:
Application law & forum choice

13.1 Dutch law is applicable to any ORDER by CLIENT concerning (the offtake of) SUPPLIER's services to which these TERMS & CONDITIONS apply.

13.2 All disputes relating to an ORDER by the CLIENT concerning (the offtake of) SUPPLIER's services to which these TERMS & CONDITIONS apply will be brought before the competent Judge in the District Court of Amsterdam, the Netherlands.

*** E N D ***

APPENDICES:
SPECIFIC TERMS & CONDITIONS

APPENDIX I:
LEARNING METHODS & TOOLS

ENTRIMA provides various LEARNING SERVICES and tools. Amongst these are the following:

	Learning services	Tool(s)	Details	More
Workshop	√	Classroom, or Video conferencing tool	*Tutored sessions - Online, or on-site*	*Webinars included*
e-Learning / Course & Exam	√	Online Platform	*Self-study*	
Simulation	√	Online Platform	*Self-study*	
Intervision	√	App (Chatroom) & Video conferencing tool	*Guidance*	
Book	√	Softcover & eBook	*Book-of-reference*	*Reading materials*
Assessment	√	Online Platform	*Tests*	
Case studies	√	Learning Platform	*Self-study*	*Situational engagements, sanctions, disciplinary actions*
Advisory service	X		*Verbal/written support for CLIENT's business or ops.*	

See below for more details.

☑ **Workshop** – *Online or on-site, public or in-company, tutored sessions*
Workshops, in any form (e.g. webinars, training courses), can be provided as one-of event, or be part of a wider series of workshops. It could even be part of a blended-learning journey. Live tutoring results in lively contributions, unexpected insights and unforeseen learning effects.

☑ **Books** – *eBooks & soft covers*
A series of handbooks published by SUPPLIER, covers a range of topics that SUPPLIER provides LEARNING SERVICES on. Hence, the books can be used as reference (STUDY) MATERIAL.

☑ **Course / e-Learning – *via Learning Platform*** – *Online, Self-study*
The learning environment lists 200+ courses, totalling more than 170 study hours (10,000+ minutes).
A COURSE typically consist of a series of lessons, while it ends with an exam. Passing the exam leads to instant certification, whereby the certificate is readily available for download.
LEARNERS can use the platform in various ways. Amongst others, professionals require continuous professional development (CPD). Next, they can use the platform to broaden knowledge (new courses are added ongoing), to prepare for a career move within the firm (by following courses), to proof knowlegde (by taking exams), by improving the individual's curriculum vitae (by being awarded certificates), by instant brief (the system embeds an online oracle that can be consulted on an ad hoc basis when at working a question pops up).

☑ **Case Studies – *Situational Engagements & Jurisprudence*** – *Online, Self-study*
Professionals can go through case studies to practice, interpret situations, value circumstances, face dilemma discussions and handle conflicts of interest.

☑ **Simulation – *via Simulation Platform*** *(Competence Trainer)* – ***Online, Self-study***
The simulation environment lists 50+ SIMULATIONS, totalling more than 50 study hours (3,000+ minutes).
Each SIMULATION concerns a training to master particular aspects or concepts, and related processes and lingo, in the field of markets and trading. Each SIMULATION ends with an exam. Passing the exam leads to instant certification, whereby the certificate is readily available for download.
This platform assures the creation or extension of one's knowledge base, while simultaneously developing or improve skills. By applying what has been learnt knowledge is embedded at a deeper level.
As a LEARNER, having seen it yourself and by practising in a safe environment one knows even better and one grows confidence.

☑ **Intervision** – *Online, Guidance*
With an Intervision membership a learner can gain expertise in a very pragmatic and effective way.
By attending throughout the year some of the weekly micro-learnings, a learner

will conquer one topic at the time. During the week guidance is provided by ongoing Q&A in the community chatroom (member-only). Throughout the week any member can consult ENTRIMA's expert, at any time, leading the expert either to explain, or to share documentation, or to provide directions.
LEARNERS can use the INTERVISION services to take their knowledge to the next level. They can reflect with the ENTRIMA expert on any topic any time, also during the weekly meetings. Besides, they can meet their peers working at other organisations. By reading, watching and listening one can be reminded of something once another learners raises a question, and learn from the answer. In addition, one can provide a different view or opposing opinion.
It offers the opportunity for deep-dives. In addition, LEARNERS can use the INTERVISION services for networking purposes. By sharing experiences, exchanging thoughts and discussions one can learn from the expert panel and cross-earn from the other members in the community. Reaching out during the week means one does not have to wait for the next meeting but leverage on the INTERVISION member community.

With a membership to this INTERVISION group one can gain expertise from ENTRIMA's expert or by cross-learning from other learners in the group, either colleagues from the same employer, or peers from other organisations. In the INTERVISION group any professional can extend the existing knowledge base and develop necessary skills.

During the week guidance is provided in the closed-community effectuated by ENTRIMA's app. As it is running at mobile devices, learners can reach out on the go. Instant support results in training-on-the-job.

The chatroom (available in the general ENTRIMA app) allows ENTRIMA for sharing the latest news, including new regulations and any updates, as well as the latest information about imposed sanctions.

APPENDIX II:
LEARNING ENVIRONMENT – *COURSES & E-LEARNING (SELF-STUDY)*

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's online learning environment:

1) EXAMINATION in SUPPLIER's online environment may be based on the concept of 'multiple choice'.
2) LEARNERS in SUPPLIER's online environment who take an EXAM and submit the answers will be provided the EXAM RESULT instantly. LEARNERS who have passed the EXAM will be awarded a CERTIFICATE accordingly. CERTIFICATES immediately become available in the online environment and should be downloaded with immediate effect. SUPPLIER does not take responsibility for any (potential) loss of availability in time.

Notes:

- ***Study materials***
  In some videos reference is made to a 'reader' or other STUDY MATERIALS like PDF files, but SUPPLIER has replaced all of these with STUDY MATERIALS of higher quality, namely COURSES and BOOKS. These products or services may have to be ordered separately.
- ***Test questions***
  In some COURSES reference is made to 'test questions'. In the past, after each module, a test question could be answered, as a preparation for the EXAM of each COURSE. These test questions, however, have been removed from the COURSES, as it was no longer deemed necessary or desirable, for instance because alternatives have been embedded.

APPENDIX III:
SIMULATION ENVIRONMENT – *SIMULATIONS (SELF-STUDY)*

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's online simulation environment:

1) EXAMINATION in SUPPLIER's online environment may be based on the concept of 'multiple choice'.
2) LEARNERS in SUPPLIER's online environment who take an EXAM and submit the answers will be provided the EXAM RESULT instantly. LEARNERS who have passed the EXAM will be awarded a CERTIFICATE accordingly. CERTIFICATES immediately become available in the online environment and should be downloaded with immediate effect. SUPPLIER does not take responsibility for any (potential) loss of availability in time.

Note:

- *The following applies and is shown to any LEARNER each time upon entering / logging into the online environment:*

  Intellectual Property
  ENTRIMA concerns the developer, publisher, operator and copyright holder of the Simulation Platform (Competence Trainer) including the simulations themselves. ENTRIMA possesses the intellectual property of the Simulations Platform.
  Save for legal exceptions, nothing in these simulations may be copied and/or made public without the written consent of ENTRIMA.

  Terms & Conditions
  *By continuing you accept the **Terms & Conditions** relating to ENTRIMA's Competence Trainer, namely the Simulation Platform and its usage.*

  Disclaimer:
  The Simulation Platform allows users to run trading simulations. Any of these simulations concern a simplification of reality. Users run a dummy account; the trading simulations do not involve a real market, nor real money.
  No rights can be claimed by a user from running the simulations and neither from using the Simulation Platform. The developer, publisher, operator and/or copyright holder (ENTRIMA) cannot be held responsible. In no way, ENTRIMA can be held liable for consequences of this simulation.'
  The simulations are a simplification of reality. Hence, the information provided brings along limitations. In general, no definite conclusions can be drawn on the basis of the simulations, its scenarios and the results of the users. Results achieved do not assure any (positive or negative) future performance, not during the simulations, nor in real life. The trading simulations, including the information provided, scenarios reflected and results achieved, are not intended as trading advice, nor as a recommendation for making particular investments, or submitting any order, and neither to enter into specific transactions or positions, or to perform certain business activities.
  Furthermore, the simulations do not provide legal advice. All content is provided on 'best effort' and 'best knowledge' basis. ENTRIMA does not accept liability for any views expressed as to the legal application of any law or its implementation. ENTRIMA has allocated its expertise and experience to develop simulations that can be considered to be based on 'best efforts'.
  Whilst every effort has been made to ensure that the information contained in the simulations is correct (or as realistic as possible) and that there are no errors or omissions, no responsibility is accepted as to the accuracy or completeness of data, statements, facts and examples included herein, and no liability is accepted whatsoever on the part of ENTRIMA for any loss or damage whatsoever, howsoever caused, arising from the use of the simulations. Although the content and context of the simulations have been put together with the greatest care and attention, no liability can be accepted by ENTRIMA for incompleteness or unrealistic aspects or scenarios, interim changes in the information, or for possible mistakes.

APPENDIX IV:
INTERVISION

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's INTERVISION service:

1) "Supplier" has the right to cancel the weekly session seven (7) times per year. The topic will then be covered during the next weekly session. Supplier will also provide relevant materials to the community via the app.

APPENDIX V:
WORKSHOPS

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's WORKSHOPS:

1) **Non-hybrid delivery clause:**
   SUPPLIER will not tolerate one or more LEARNER(S) to participate on-site workshop online.
2) **Non-recording policy**
   Recording (a part of) the WORKSHOP would undermine SUPPLIER's business case and -potentially- cannibalise on it. Therefore, CLIENT and its LEARNERS (or third parties) are strictly prohibited to record SUPPLIER's LEARNING SERVICE. It is strictly forbidden to distribute a recording of SUPPLIER's LEARNING SERVICE and/or to provide the recording of SUPPLIER's LEARNING SERVICE *(irrespective whether as a paid service or free of charge)* to another person. It is also prohibited to show a recording to any person.
   The knowledge imparted by SUPPLIER's tutor remains the intellectual property of SUPPLIER' and/or its tutor. Recording will breach the terms of provision of service. Moreover, unofficial or unauthorised recording / playing / showing SUPPLIER's LEARNING SERVICE to one or more people also concerns a breach of data protection and GDPR global policies.
3) **Camera-on policy** *– For online WORKSHOPS*
   Cameras switched 'on' makes an online session a joined effort and stimulates interactivity. Furthermore, with it, the effectiveness of the training increases. In addition, it will make the meeting more personal.
   The quality of SUPPLIER's LEARNING SERVICE is based on interactivity. SUPPLIER's tutors excel in interaction with LEARNERS (participants). Interactivity stimulates the learning curve, as it raises the awareness and allows for taking things into depth and covering details. Hence, interaction should be supported as much as possible.
   SUPPLIER is convinced that CLIENT wants its employees/representatives to engage in a reciprocal meeting, as well as communal exchanges of thoughts. To anticipate such collectiveness, people need to experience each other in many respects. People seem more willing to engage when they see each other. Besides, when people see each other they seem more daring to speak out.
   Furthermore, in order to serve the learning community best, the tutor must be able to process non-verbal communication. Besides, CLIENT may want SUPPLIER to supervise whether attendees attend at all, and also whether they do pay attention (even more so in mandatory participation; e.g. in case of regulatory required training). After all, it must be prevented that subscribed persons actually do something completely else.
   Above all, SUPPLIER does not want its tutors to talk to a computer screen without knowing whether "*at the other end of the line*" are there or not (and care, or not).
   Altogether, with an online WORKSHOP SUPPLIER aims to replicate classic classroom training. CLIENT's cooperation in this regard is of utmost importance. We trust this policy to be supported by sharing it with the participants, or by instructing them.

Obviously, in exceptional cases, only on an individual basis, thus not for the whole group, we do understand that a person under specific circumstances (e.g. due to poor connectivity) stops showing him/herself, but only on a temporarily basis, amongst others, as it could motivate others to copycat.

4) The delivery date(s) and timings are determined (scheduling) by SUPPLIER.
5) SUPPLIER is not bound to (agreed) delivery dates (and/or delivery times) in case of "Extreme Circumstances". Under "Extreme Circumstances" SUPPLIER can claim 'force majeure' and postpone delivery. This applies, amongst others, to sudden illness of the assigned tutor / instructor / expert or severe, exceptional travelling constraints of relevance for the tutor (e.g. flight cancellation).
    i. SUPPLIER must try its utmost best to find an alternative delivery moment in order to solve the issue as soon as possible. In case of "Extreme Circumstances", SUPPLIER must try to instantly allocate an alternative SUPPLIER, while assuring the same quality. In case this seems not possible, then:
    ii. SUPPLIER will set (a) new date(s) and timings in conjunction with CLIENT(s).
6) In case of "Extreme Circumstances", illness of the tutor / instructor / expert or travelling constraints of the tutor / instructor / expert, which will impact delivery of the service (or when an event is likely to appear), SUPPLIER will contact CLIENT without any further delay.
7) When the assigned tutor / instructor / expert is suddenly hindered to show up, or has to stop delivery of the LEARNING SERVICE because of health issues or personal circumstances, SUPPLIER will allocate all its powers to solve the situation as soon as possible, and in a proper way, including finding a solution for postponed delivery, or offering an alternative solution that CLIENT(s) accept(s). This means that the quality of the LEARNING SERVICE of the SUPPLIER has to be assured by SUPPLIER.
8) Under "Extreme Circumstances", SUPPLIER is indemnified from any claims.
9) SUPPLIER must have received payment before the start of the delivery, else (a) LEARNER(S) can be refused to offtake/consume the LEARNING SERVICE.

In-company Workshop-specific Terms & Conditions

In-house workshops are also called in-company workshops.

1) In case CLIENT wishes to postpone delivery of an in-company WORKSHOP, SUPPLIER and CLIENT will have to find an alternative dates in collaboration.
   This date has / These dates have to be within 3 months of initial delivery date(s). If no possible due to travel constraints, on-site Workshop will be delivered online.
2) Travel & stay expenses of SUPPLIER's tutor / instructor / expert are at the account of CLIENT.

Public Workshop-specific Terms & Conditions

The following terms and conditions apply in particular to a PUBLIC WORKSHOP:

1) SUPPLIER accepts no liability whatsoever for damage to or theft of personal property of CLIENT.
2) Any LEARNER must take notice of the safety instructions and procedures issued and/or ordered by SUPPLIER or its representatives. In case LEARNER refuses to follow the instructions and/or procedures, the consequences are entirely at the responsibility of LEARNER.

3) When PUBLIC WORKSHOP has been promoted as an on-site (in-class) event, but upon delivery travel circumstances are so poor that (a significant proportion of the) LEARNERS may be challenged to make it to the delivery venue (on time), SUPPLIER has the right to convert the on-site delivery into an hybrid delivery (or even completely online, if no one does/is able to show up), while respecting initial delivery dates and timings. The decision to convert an on-site delivery to a hybrid (or fully online) delivery is at the sole discretion of SUPPLIER.
    i. If this option is exercised, SUPPLIER is deemed to inform LEARNERS without further delay.
    ii. SUPPLIER cannot be held responsible for incurred (and possibly non-refundable) travel & stay expenses of LEARNERS.
    iii. SUPPLIER is not required but could choose (on the basis of its own discretion) to offer LEARNERS the choice to either participate in the hybrid (or online) alternative at initially communicated date(s) and time(s), or to opt for attending the next scheduled identical PUBLIC WORKSHOP (if any has been scheduled yet at the moment of the start of delivery of the original PUBLIC WORKSHOP), or any other PUBLIC WORKSHOP that has been scheduled yet at that same moment).
    iv. A PUBLIC WORKSHOP that is scheduled as 'online' cannot be converted into an 'on-site' delivery.
4) In case of low SUBSCRIPTION numbers, SUPPLIER has the right to cancel or postpone the delivery of the LEARNING SERVICE. SUPPLIER has the obligation to offer CLIENT/LEARNER to choose one of the following options: **1.** to transfer the delivery of the LEARNING SERVICE to the next date the next (identical) PUBLIC WORKSHOP is scheduled (if any has been scheduled yet at the time of the original course cancellation date), or **2.** to transfer the delivery of the LEARNING SERVICE to any other PUBLIC WORKSHOP that has been scheduled yet at the time of the original course delivery change), or **3.** to transfer the delivery of the LEARNING SERVICE to another LEARNING SERVICE, selected by SUPPLIER, without additional payment, or **4.** to reimburse the charged sum (refund payment). The CLIENT/LEARNER has to choose which of those options they prefer. In any case, SUPPLIER will inform CLIENT / LEARNER as soon as possible.
    In case of options 4 (re-imbursement):
    i. CLIENT will be sent a credit invoice by SUPPLIER.
    ii. The decision by CLIENT to get reimbursed by SUPPLIER has to be made by email within 7 days of the decision to cancel the original PUBLIC WORKSHOP due to low subscription.
    iii. SUPPLIER cannot be held responsible for incurred (and possibly non-refundable) travel & stay expenses of LEARNER(S).

APPENDIX VI:
ASSESSMENT ENVIRONMENT – *ASSESSMENTS*

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's online assessment environment:

1) An ASSESSEE in SUPPLIER's online environment who undergoes an ASSESSMENT will be provided the RESULTS instantly. An ASSESSEE may be awarded a CERTIFICATE accordingly. CERTIFICATES immediately become available in the online environment and should be downloaded with immediate effect. SUPPLIER does not take responsibility for any (potential) loss of availability in time.
2) Upon assigning ENTRIMA to perform one or more assessment, ENTRIMA is permitted to make use of the features of ENTRIMA's systems, including the tools to detect suspicious behaviour during assessment.

APPENDIX VII:
CASE STUDIES

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's online Case Studies environment:

1. The system's output is based on 'best practices' or 'shared views' of market participants, and/or it is based on guidance by regulatory authorities or other formally recognised institutions, such as (transmission, storage, …) system operators.
2. Though the content is developed with utmost care, and tested by professionals in the markets, in no way the output of the platform provides for a legal status. Hence, no rights can be claimed from the content of ENTRIMA's platform, nor does ENTRIMA accept any liability for any views expressed as to the legal application of any law or its implementation.

APPENDIX VIII:
ADVISORY SERVICES

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's ADVISORY SERVICES:

1) SUPPLIER cannot be held liable for any (technical) errors found in the delivery of, or deliverables concerning, the advisory services.
2) SUPPLIER will do all in its powers to provide CLIENT with proper, correct and complete documentation in an effective way and in a timely manner.
3) SUPPLIER commits to share best-practices and work on a best-knowledge basis.
4) SUPPLIER cannot be held responsible for the consequences of the use or application of its ADVISORY SERVICES, nor documents being delivered in relation thereto.
5) SUPPLIER can, at its sole discretion refuse certain stakeholders in the process, once they perform no-shows or partial participation in the meeting(s) relating to this assignment, or (email) correspondance.
6) CLIENT and its representatives commit to full transparency regarding relevant aspects. Strategic withholding of information (purposely being incomplete) is unacceptable and obstructs SUPPLIER to fulfil the assignment properly.
7) Upon delivery of the draft version of the deliveries CLIENT can share findings of mistakes or suggestions for optimisation, but SUPPLIER does not accept lingo discussion upon delivery of the final version.
8) If mistakes are left in the final delivery and need to be repaired, CLIENT has to supply SUPPLIER with the exact (to be) text and indicate exactly where this is (to be) located.
9) SUPPLIER is only inclined to present the delivery to CLIENT representatives if SUPPLIER representatives have talked to CLIENT representatives upon formalisation of the agreement.

APPENDIX IX:
BOOKS

Hereafter are listed additional terms & conditions that are specifically applicable to SUPPLIER's BOOKS:

1) Upon receipt of the CLIENT's ORDER SUPPLIER will send the package via postal, parcel or courier service company.
2) Exact delivery times cannot be provided by SUPPLIER, as it depends on the company that does the shipment and the geographical location, as well as customs authorities.

CONTACT

www.entrima.org
info@entrima.org