

TERMS OF USE OF THE SF-CONFERENCE SYSTEM

§ 1. General Provisions

1. These Terms and Conditions set out the rules for the provision of services to Users through the SF-CONFERENCE System by SF-LABS sp. z o.o., with its registered office in Kraków (30-443), ul. Józefa Marcika 6, NIP: 6793213075, REGON: 388297924, entered into the Register of Entrepreneurs of the National Court Register maintained by the District Court for Kraków-Śródmieście in Kraków, 11th Commercial Division of the National Court Register, under KRS No. 0000886671, with a share capital of PLN 5,000, fully paid up.
2. These Terms and Conditions apply to all entities using the System.
3. Commencing the use of the Platform and the Services constitutes acceptance of these Terms and Conditions and an obligation to comply with them.
4. SF-LABS, as a Small Payment Institution (entry number in the Register of Payment Service Providers maintained by the Polish Financial Supervision Authority: MIP130/2022), provides the Organizer with the payment service of acquiring (within the meaning of Article 3(1)(5) of the Payment Services Act). Accordingly, SF-LABS acts as the acquiring entity within the meaning of the aforementioned provision with respect to accepting payments made to the Organizer through the System.
5. Payments for participation in Events may be processed via the imoje payment system, operated by ING Bank Śląski S.A., with its registered office in Katowice (40-086), ul. Sokolska 34, NIP: 6340135475, KRS No. 0000005459, under which SF-LABS acts as the Organizer's acquiring entity.
6. For the purposes of these Terms and Conditions, the following definitions shall apply:
 - a. **AI Assistant** – a System functionality enabling the Organizer to interactively search for information and perform operations related to Event management using an automated natural language processing module;
 - b. **Consumer** – a natural person performing a legal act not directly related to their business or professional activity;
 - c. **Account** – an individual Participant's or Organizer's profile within the System, enabling access to functionalities related to the Event;
 - d. **Payment Operator** – an entity providing payment transaction processing services cooperating with SF-LABS;
 - e. **Organizer** – an entity that has created an Event in the System and is responsible for its organization;
 - f. **Entrepreneur with Consumer Rights** – a Customer who is a natural person entering into a sales agreement directly related to their business activity where it follows from the content of that agreement that it is not of a professional nature for that entrepreneur, resulting in particular from the scope of their business activity disclosed pursuant to the provisions governing the Central Registration and Information on Business;
 - g. **Terms of Use** – this document;
 - h. **Organizer's Regulations** – the document available at <https://www.sf-conference.com/en/organizers-regulations>, which may be reviewed free of charge by anyone;
 - i. **Representative** – a natural person duly authorized to act on behalf of the User (including, in particular, the Participant) with respect to activities carried out via the Platform, including Event registration, providing the User's personal data, and submitting declarations of intent required by law or these Terms and Conditions on the User's

- behalf. A Representative may only be a person holding appropriate authorization, power of attorney, or another legal basis for representing the User;
- j. **GDPR** – Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation);
 - k. **SF-LABS** – SF-LABS sp. z o.o., with its registered office in Kraków (30-443), ul. Józefa Marcika 6, NIP: 6793213075, REGON: 388297924, entered into the Register of Entrepreneurs of the National Court Register maintained by the District Court for Kraków-Śródmieście in Kraków, 11th Commercial Division of the National Court Register under KRS No. 0000886671, being the operator of the System;
 - l. **System / Platform** – the SF-CONFERENCE software for Event management, available at <http://www.sf-conference.com/en>;
 - m. **Consumer Rights Act** – the Act of 30 May 2014 on Consumer Rights (Journal of Laws of 2014, item 827, as amended);
 - n. **Act on the Provision of Electronic Services** – the Act of 18 July 2002 on the Provision of Electronic Services (Journal of Laws of 2002, No. 144, item 1204, as amended);
 - o. **Participant** – an entity participating in an Event registered in the System, regardless of whether they hold an Account;
 - p. **Agreement** – an agreement concluded between the User and SF-LABS;
 - q. **Payment Service** – the acquiring service referred to in Article 3(1)(5) of the Payment Services Act, which SF-LABS may provide to the Organizer;
 - r. **Payment Execution Service** – a service provided by SF-LABS to the Participant enabling the Participant to fulfil a monetary obligation to the Organizer arising from the legal relationship between the Participant and the Organizer (payment);
 - s. **Services** – all functionalities of the System provided by SF-LABS to Users;
 - t. **AML Act** – the Act of 1 March 2018 on Counteracting Money Laundering and Terrorist Financing (Journal of Laws of 2018, item 723, as amended);
 - u. **User** – any entity using the Services within the System, in particular as an Organizer or Participant;
 - v. **Demo Version** – a functionally and time-limited version of the SF-CONFERENCE System made available free of charge by SF-LABS to enable the Organizer to become familiar with the operation of the System, without concluding an Agreement within the meaning of the Organizer Terms and Conditions;
 - w. **Event** – an event, conference, meeting, seminar, competition, or any other activity organized by the Organizer through the System, to which registration, communication, payment, or other functionalities provided as part of the Services relate;
 - x. **Complainant** – an entity submitting a complaint.
7. The System is a technological tool made available by SF-LABS. SF-LABS is not the Organizer of Events but solely the operator of the Event management system. Responsibility for the content, organization, and settlement of an Event rests solely with its Organizer.

§ 2. Terms of Use of the Platform

1. Use of the Platform is possible provided that the User has:
 - a. an Internet connection,
 - b. appropriate devices enabling the use of the Internet,
 - c. an active e-mail account,

- d. a web browser enabling the use of the Platform, including support for encrypted SSL connections, with JavaScript and Cookies enabled,
 - e. an up-to-date version of a web browser such as Google Chrome, Microsoft Edge, Firefox, or Opera, not older than the last two versions relative to the current one.
- 2. Use of the Platform is carried out using an ICT system (System) ensuring data processing and storage, as well as sending and receiving data via telecommunications networks, in accordance with the provisions of the Act on the Provision of Electronic Services.
- 3. SF-LABS has the right to place advertising content on the Platform.
- 4. It is prohibited to use the System in a manner contrary to its intended purpose, applicable law, good practices, or the provisions of these Terms of Use, in particular:
 - a. attempting to bypass System security measures,
 - b. interfering with the operation of the System or its technical components,
 - c. transmitting unlawful content via the System,
 - d. using another User's account without their knowledge and consent,
 - e. violating applicable law or the provisions of these Terms of Use,
 - f. using the Services in a manner inconsistent with or inappropriate to their intended purpose,
 - g. violating the privacy of other Users, SF-LABS, or Payment Operators,
 - h. disrupting the provision of Services or undertaking actions that may lead to such disruption,
 - i. violating SF-LABS's intellectual property rights,
 - j. undertaking any actions to the detriment of SF-LABS or the Organizer,
 - k. automatically extracting information from the Service, e.g. using scripts,
 - l. impersonating another person.
- 5. SF-LABS reserves the right to monitor the use of the System to the extent necessary to ensure its security and proper functioning.
- 6. Activities carried out within the Platform do not constitute banking operations. Use of the Services is not associated with the opening of a bank account within the meaning of the Civil Code Act of 23 April 1964 (Journal of Laws of 1964, No. 5, item 18, as amended) or the Banking Law Act of 29 August 1997 (Journal of Laws of 1997, No. 140, item 939, as amended).
- 7. Activities carried out within the Platform and the Services by SF-LABS do not constitute credit intermediation within the meaning of the Consumer Credit Act of 12 May 2011 (Journal of Laws of 2011, No. 126, item 715, as amended).

§ 3. Use of the Demo Version

- 1. The Organizer may use the demo version of the System, available at <https://demo.sf-conference.com/en/demo>, for test purposes in order to become familiar with the System's functionalities.
- 2. The demo version is made available for a limited period (up to 5 days), with a limitation on the number of users and data, and without any guarantee of full availability or technical support. Data entered into the demo version may be permanently deleted after the end of the test period.
- 3. SF-LABS enables a prospective Organizer to use the Demo Version in order to become familiar with its functionalities before deciding to conclude an Agreement within the meaning of the Organizer's Regulations on a commercial basis.
- 4. The Demo Version is provided free of charge, for a limited period, and with limited functionality, in accordance with the configuration determined by SF-LABS in each case. Access to the Demo Version may be revoked or restricted at any time without prior notice.

5. Use of the Demo Version does not result in the conclusion of an Agreement within the meaning of these Organizer's Regulations, except in cases expressly indicated by SF-LABS. In particular, SF-LABS shall not be liable for data lost, incorrectly processed, or not stored in the Demo Version.
6. Data entered by the Organizer in the Demo Version may be automatically deleted after 30 days from the last login or after the end of the test period, without the possibility of recovery.
7. The Organizer is obliged not to use the Demo Version for purposes contrary to its intended use, in particular:
 - a. to conduct real Events with Participants,
 - b. to collect real personal data without informing the data subjects,
 - c. for commercial, marketing, or sales purposes.
8. Personal data processed within the Demo Version is subject to the principles set out in the Privacy Policy. SF-LABS may introduce test or fictitious data into the Demo Version in order to demonstrate the System's operation.
9. To the extent permitted by law, SF-LABS excludes all warranties, guarantees, and liability for the operation of the Demo Version, its availability, or its fitness for a particular purpose.

§ 4. Registration and Participation

1. Participation in an Event organized via the System may require prior registration. Depending on the settings adopted by the Organizer, registration may take place:
 - a. by creating a user Account in the System, or
 - b. by completing a one-time registration form without creating an Account.
2. To complete the registration, the Participant is required to provide data necessary for the handling of their participation in the Event, in particular: first name, last name, email address, affiliation, or other data indicated by the Organizer as required. Failure to provide data may prevent registration or participation in the Event.
3. Registration of a Participant for an Event, regardless of the method (with or without an Account), constitutes the conclusion of a contract between the Participant and the Event Organizer. SF-LABS is not a party to this contract and shall not be liable for its performance.
4. The Organizer may provide for the possibility of registering a Participant through a Representative, in particular in the case of group registration for collective entities such as institutions, companies, or research teams. The Representative enters the Participant's data into the System and thereby acts on their behalf, obliging them to comply with these Terms of Use, the Privacy Policy, and the Event's regulations, as well as the Organizer's privacy policy, if provided.
5. The Participant, regardless of the form of registration, is obliged to familiarize themselves with these Terms of Use before using the System and participating in the Event. In the case of registration by a Representative, this obligation to review the Terms of Use also applies to the Representative.

§ 5. Participant's Obligations

1. The Participant is obliged to provide only data that is true, up-to-date, and complete. In the event of any change to the provided data, the Participant should update it without delay or inform the Event Organizer of the change.
2. The Participant undertakes to comply with the rules applicable during the Event, including the regulations or privacy policy established by the Organizer, as well as general norms of social coexistence and good manners.

3. The Participant undertakes to use the System and participate in the Event in accordance with applicable law, in particular to refrain from any actions:
 - a. disrupting the course of the Event or the use of the System by other persons,
 - b. infringing the rights of third parties, including personal rights and copyright,
 - c. consisting in sending, publishing, or sharing unlawful, offensive, discriminatory content or content inciting hatred, violence, or harassment, in particular of racist, sexist, homophobic nature or otherwise contrary to the purpose of the Event and good morals,
 - d. leading to unauthorized interference with the structure of the System, attempts to access other users' accounts, data, or technical resources of the Platform,
 - e. aimed at using the System or the Event for purposes inconsistent with their intended use, including conducting commercial, advertising, or promotional activities without prior consent of the Organizer.
4. In the case of a material breach of the provisions of the Terms of Use, the rules of the Event, or applicable law, SF-LABS and the Organizer have the right to restrict the Participant's access to the System or exclude them from participation in the Event, within the scope of their technical and organizational powers.

§ 6. Liability and the Relationship between the Organizer and Participants

1. SF-LABS, as the operator of the System, provides solely a technical tool for organizing and managing Events. SF-LABS is not a party to the agreement concluded between the Participant and the Event Organizer and shall not be liable for its course, content, quality, legality, availability, or compliance with the description.
2. The sole contractual counterparty of the Participant with regard to participation in the Event (including payments, complaints, and the right of withdrawal) is the Event Organizer. The Organizer bears full responsibility for the performance of the agreement concluded with the Participant, including ensuring the services resulting from participation in the Event.
3. SF-LABS is responsible solely for ensuring the technical operation of the System, in particular its availability, data processing security, and functionalities made available to the Organizer and Participants.
4. SF-LABS shall not be liable for:
 - a. any actions or omissions of the Event Organizer,
 - b. any content made available in the System by the Organizer or other Users,
 - c. delays, errors, or deficiencies resulting from improper configuration of the Event by the Organizer,
 - d. the course of the Event, its program, substantive quality, or failure to meet Participants' expectations,
 - e. unauthorized actions of third parties, including unauthorized access to a User's account, provided that such access does not result from a culpable action of SF-LABS,
 - f. loss of data or interruptions in access to the System resulting from causes beyond SF-LABS's control, including force majeure, failures of network infrastructure, or limitations of third-party services (e.g. Payment Operators, cloud providers).
5. SF-LABS's liability for any damages related to the use of the System, arising from causes attributable to SF-LABS, is limited to actual losses and does not include lost profits. Such liability is excluded in cases of force majeure, telecommunications network failures, or other causes beyond SF-LABS's control.

§ 7. Payments and invoices

1. Participation in the Event may be subject to a registration fee or other payment, in accordance with the terms set by the Organizer. Information on the amount of fees, available payment methods, and refund rules is provided to the Participant by the Organizer in the registration form or Event documentation.
2. Payments may be made via payment links provided to the Participant in an email or directly in the System after logging into the Account. The System may be integrated with external Payment Operators such as PayU S.A., PayPro S.A. (Przelewy24), or ING Bank Śląski S.A. (imoje), depending on the configuration selected by the Organizer.
3. In order to use the Service, the Participant must provide their first and last name and email address. In justified cases, SF-LABS is entitled to request other data from the Participant necessary to assess payment risk, excluding special categories of data referred to in Article 9 of the GDPR.
4. Regardless of the payment model, the issuer of the invoice or other payment confirmation document is solely the Organizer. The Participant is obliged to contact the Organizer directly in case of any questions regarding invoices, payments, or refunds.
5. SF-LABS is not responsible for financial settlements between the Participant and the Organizer, nor for the non-performance or improper performance of obligations by either party to the agreement concluded between them.
6. SF-LABS does not provide payment services to the Participant within the meaning of the Act of 19 August 2011 on Payment Services (Journal of Laws of 2011 No. 199, item 1175, as amended).
7. SF-LABS provides the Service on the basis of a payment order submitted by the Participant, the submission of which is preceded by acceptance of these Terms of Use and the privacy policy, as well as providing the data referred to in section 3.
8. Upon providing the data specified in section 3 and accepting the Terms of Use, an Agreement is concluded between the Participant and SF-LABS, the subject of which is the provision of the Payment Execution Service.
9. The moment SF-LABS receives the payment order is the day on which the payment amount is credited to the SF-LABS payment account maintained by the Payment Operator. If the payment order is delivered to SF-LABS on a non-business day, the order is deemed received on the first following business day.
10. Payment Operators, for the purpose of complying with obligations under the AML Act, conduct transaction analysis and risk assessment of persons intending to make payments and may therefore differentiate payment processing rules or condition certain service terms depending on the risk classification of the Participant. This is governed by the internal regulations of each Payment Operator.
11. SF-LABS and/or Payment Operators may refuse to process a specific payment if the Participant does not comply with the Terms of Use or if there are doubts regarding the legality of the transaction or the payment itself. SF-LABS is not liable for any damage incurred by the Participant as a result of such refusal.
12. The Participant acknowledges that payment instruments, including in particular payment cards, may only be used by their authorized holder or user, i.e. a person entitled to use the given instrument under an agreement with its issuer.
13. The Participant agrees to comply with applicable laws and procedures established by SF-LABS in order to ensure compliance with legal requirements and rules set by relevant card organizations.
14. The Organizer is informed about the payment immediately after the Participant submits the payment order.
15. The Participant is informed of the completed payment via an electronic message sent to the email address provided by them, enabling the storage of the data contained therein.

16. If, for any reason, a payment is refunded, the Participant is immediately informed, and the paid amount is made available to the Participant.
17. SF-LABS does not charge the Participant for the Service, as the payment service is not provided to the Participant but to the Organizer. SF-LABS provides the Participant only with the service referred to in the provisions of the Act on Electronic Services, i.e. electronic payment processing.

§ 8. Withdrawal and termination of the Agreement

1. If the Participant concludes a contract with the Organizer as a Consumer or a Business acting as a Consumer, they are entitled to withdraw from a distance contract within 14 days in accordance with the Consumer Rights Act. The right of withdrawal may be excluded in cases provided for by the Consumer Rights Act, in particular when:
 - a. the service has been fully performed with the explicit consent of the Participant, who was informed before the performance began that they would lose the right of withdrawal after its completion,
 - b. the subject of the contract is services related to entertainment, sports, or cultural events, if the contract specifies the day or period of service provision (Article 38 point 12 of the Consumer Rights Act).
2. The Agreement is concluded for an indefinite period.
3. The Participant may terminate the Agreement for maintaining an Account within the System at any time and without giving reasons, while SF-LABS may terminate this Agreement only for important reasons.
4. Important reasons referred to in section 3 include in particular situations where the User:
 - a. uses the Platform in a manner inconsistent with the Agreement, the Terms of Use, applicable law, principles of social coexistence, or good morals,
 - b. provided false data during registration or at any stage of the Agreement,
 - c. seriously violates the provisions of the Terms of Use/Agreement,
 - d. acts to the detriment of SF-LABS.
5. Termination must be submitted by sending a statement of termination to the email address office@sf-labs.com or via the Account.
6. SF-LABS may refuse to provide Services and delete the Account if it was re-created after prior termination of the Agreement by SF-LABS or deletion of the Account from the Platform due to the User's violation of applicable law or the Terms of Use/Agreement.
7. SF-LABS reserves the right to terminate its business activity or transfer the rights to the Platform to another entity at any time, for any reason, and without stating a reason. No consent from the Organizer is required in this respect.
8. In the event of termination of SF-LABS's activity or the Organizer's activity, the Agreement shall be terminated.

§ 9. Personal data protection

1. The Controller of personal data of Event Participants is in each case the Event Organizer, who independently determines the purposes and means of processing personal data necessary for registration, handling participation, and communication with the Participant.
2. SF-LABS sp. z o.o., as the operator of the System, processes the personal data of Participants solely on behalf of and upon instruction of the Organizer, acting as a data processor within the meaning of Article 28 of the GDPR. The rules of data processing entrustment are governed by the agreement concluded between SF-LABS and the Organizer.

3. The Participant acknowledges that SF-LABS may also act as a data controller with regard to technical data, system logs, data of users of the demo version, and persons using contact and technical support forms.
4. Detailed information regarding data processing rules, Participant rights, and the use of cookies is provided in the Privacy Policy available at www.sf-conference.com. The Privacy Policy also includes contact details and specifies which entities act as controllers in particular contexts.

§ 10. Rules for using the System

1. A Participant who has created an Account in the System is obliged to keep login data confidential, in particular the login and password. Storing such data in a manner preventing access by third parties constitutes an element of the duty of due diligence resting on the Participant, and SF-LABS's liability in this respect is excluded.
2. It is prohibited to share the Account with other persons, including family members, co-workers, or representatives. The user Account is individual in nature and may be used solely by the entity to which it was registered.
3. The Participant bears full responsibility for actions performed through their Account, including unauthorized actions of third parties who gained access to the Account due to failure to comply with confidentiality rules or insufficient device security.
4. The Participant may independently deactivate the Account or request its deletion by sending a relevant request to the Event Organizer's email address or – in the case of accounts created directly in the System – to SF-LABS at office@sf-labs.com.
5. SF-LABS reserves the right to temporarily suspend or permanently block a Participant's Account in the event of a serious breach of this Terms of Use, applicable law, or principles of social coexistence.

§ 11. Liability and exclusions

1. SF-LABS exercises due diligence to ensure that the System operates continuously and without disruptions; however, it does not guarantee uninterrupted availability of all System functionalities or its complete error-free operation. The User acknowledges that temporary interruptions in the System's operation may occur due to maintenance, updates, or events beyond SF-LABS's control.
2. SF-LABS is not liable for damages resulting from:
 - a. temporary unavailability of the System caused by force majeure, failure of external infrastructure (e.g. telecommunications networks, servers), actions of third parties, or circumstances beyond SF-LABS's control,
 - b. unauthorized access to the Account if it occurred due to the Participant's fault (e.g. disclosure of login data or improper device security),
 - c. loss of data or unauthorized disclosure of data if resulting from actions of the Participant or Organizer and not from the fault of SF-LABS.
3. Neither SF-LABS nor the Payment Operator shall be liable for the tax settlements of Users.
4. SF-LABS is not liable for any actions, omissions, or content introduced by Users within the System, in particular for:
 - a. information provided by the Organizer in the registration form or on the Event page,
 - b. decisions of the Organizer regarding acceptance or rejection of applications, Event program, its course, organizational changes, or cancellation of the Event,
 - c. violations of law or third-party rights committed by other Users.

5. SF-LABS is liable for irregularities in payment processing only if such irregularities are attributable to its fault. If such irregularities arise due to the actions of the Payment Operator, the Payment Operator is responsible for remedying the resulting damage.
6. For security reasons or due to maintenance, updates, or modernization of the Service, SF-LABS has the right to temporarily suspend access to the Service for the period necessary to remove threats or failures. Accordingly, SF-LABS does not guarantee constant availability of the Services. Where possible, SF-LABS undertakes to inform Users in advance about planned interruptions or disruptions in the operation of the Service and provision of Services that may cause downtime.
7. SF-LABS may provide links to third-party websites within the Service. By using such links, the User leaves the Service. SF-LABS assumes no responsibility for the content of third-party websites, available software or materials, and is not liable for the consequences of their use. Use of third-party websites linked to the Service is at the User's own risk.
8. To the fullest extent permitted by applicable law, SF-LABS excludes liability for any indirect damages, consequential damages, loss of profits, or non-material damages incurred by the User in connection with the use of the System.

§ 12. Complaints and contact

1. The Participant has the right to submit a complaint regarding the operation of the System, in particular technical problems related to registration, login, access to the Account, or other functions made available within the Platform.
2. Complaints regarding the operation of the System shall be directed directly to SF-LABS via email at office@sf-labs.com or through the contact form available on the Platform's website.
3. If the complaint concerns a service provided to a Consumer or an Entrepreneur with Consumer rights, the complaint shall be handled in accordance with the provisions of the Consumer Rights Act.
4. The complaint should include the Participant's contact details, a description of the issue, and – if possible – the date and time of the incident.
5. SF-LABS shall make every effort to respond to the submission within 14 business days of its receipt. In complex cases or cases requiring consultation with the Organizer, this period may be extended, however it may not exceed 60 business days. The person submitting the complaint shall be informed of such extension.
6. In connection with the handling of complaints, in order to clarify any issues with payment operators, card issuers, financial institutions, as well as supervisory authorities, SF-LABS may request the Submitter to provide, within 7 days of receiving such a request, additional necessary information regarding the transaction to which the disputed payment relates, as well as copies of documents concerning the execution of the transaction under which the Submitter made a payment via card or bank transfer using the Service, including a copy of the proof of purchase of goods or services.
7. Complaints or inquiries related to the Event, including but not limited to its program, content, payments, invoices, organization, or communication with the Participant, shall be directed directly to the relevant Event Organizer. Complaints may be submitted via email to the Organizer's address indicated in the Event regulations or registration form, and – if such option is provided – through a dedicated contact form. SF-LABS bears no responsibility for how such submissions are handled.
8. All complaints regarding the Event, including its organization, program, payments, invoices, lack of access to the Event, or quality of performance, shall be directed directly to the Organizer of the given Event. The Organizer bears full responsibility for the performance of the contract concluded with the Participant.

9. In cases where the Participant mistakenly sends a complaint or statement of withdrawal to SF-LABS, SF-LABS shall promptly forward the received message to the appropriate Organizer; however, it bears no responsibility for the further course of the matter or the manner of its handling.
10. If the Submitter does not agree with the outcome of SF-LABS's complaint resolution, they have the option to:
 - a. if the Submitter is a natural person:
 - i. submit a request for review of the case by the Financial Ombudsman, under the rules set out in the Act of 5 August 2015 on handling complaints by financial market entities and the Financial Ombudsman,
 - ii. use the Arbitration Court at the Polish Financial Supervision Authority: <https://www.knf.gov.pl/dla-konsumenta/sad-polubowny>,
 - iii. use the EU Online Dispute Resolution platform available at: <http://ec.europa.eu/consumers/odr/> indicating as the first point of contact the following address of SF-LABS: office@sf-labs.com,
 - b. if the Submitter has consumer status:
 - i. seek legal assistance from Municipal or District Consumer Ombudsmen,
 - ii. bring an action against SF-LABS before a court of general jurisdiction.
11. The Submitter may file a complaint regarding the activities of SF-LABS with the authority supervising SF-LABS. The supervisory authority for SF-LABS is the Polish Financial Supervision Authority.
12. In relation to complaints requiring submission of documents, in particular those concerning transactions that may raise suspicion of a criminal offense, SF-LABS may request that the complaint be submitted in written form.
13. In the case of complaints regarding transactions made by unauthorized persons, it is also recommended to file a notification of suspected criminal activity with law enforcement authorities and attach to the complaint the document confirming such notification (e.g., a scan of the report).
14. When submitting a complaint through an authorized representative, it is necessary to attach appropriate power of attorney.
15. If the person submitting the complaint fails to provide the necessary documents, SF-LABS may request their submission. The period referred to in paragraph 5 above shall start running from the moment SF-LABS receives all necessary documents concerning the event to which the complaint relates. During the complaint handling process, SF-LABS may also request additional explanations, documents, or written confirmation of complaint-related documents collected during the process.

§ 13. Amendments to the Terms of Use

1. SF-LABS reserves the right to amend these Terms of Use for important reasons, in particular in the event of:
 - a. changes in applicable law affecting the rights and obligations of Users or SF-LABS,
 - b. expansion, modification, or limitation of the System's functionality,
 - c. the need to standardize, clarify, or improve the content of the Terms of Use,
 - d. the introduction of new services or features within the System,
 - e. improvements to the security or organization of the Platform's operation,
 - f. changes in pricing policy, including the introduction or modification of fees.
2. SF-LABS shall inform Users of any material change to the Terms of Use:
 - a. at least 14 days in advance,
 - b. via a notice displayed within the System or on the Platform's website,

- c. and – in the case of Users with an Account – additionally via email sent to the address assigned to the Account.
- 3. The new version of the Terms of Use will be published on the Platform's website and will include its effective date.
- 4. Upon request of the User, SF-LABS will also provide access to archived versions of the Terms of Use.
- 5. Continued use of the Platform after the amendments to the Terms of Use enter into force shall be deemed acceptance of those amendments.
- 6. The User has the right, until the date the changes enter into force, to:
 - a. terminate the Agreement with SF-LABS with immediate effect, without incurring additional fees,
 - b. submit an objection to the changes – which results in termination of the Agreement on the day preceding the entry into force of the new version of the Terms of Use, also without additional costs.

§ 14. Final provisions

- 1. To these Terms of Use and to agreements concluded between the Participant and the Event Organizer via the System, Polish law shall apply, excluding conflict-of-law rules.
- 2. The Parties to the Agreement undertake to seek an amicable resolution of any disputes arising from these Terms of Use or from any Agreement concluded on their basis, in particular through direct negotiations.
- 3. If an amicable resolution of a dispute is not possible, the court having jurisdiction to hear the case shall be the common court having jurisdiction over the registered office of SF-LABS, unless mandatory provisions of law provide otherwise.
- 4. In relation to the technical operation of the System and services provided by SF-LABS (e.g. account access, operation of the demo version), the competent court shall be the common court having jurisdiction over the registered office of SF-LABS sp. z o.o.
- 5. These Terms of Use enter into force on the date of their publication in the System and apply to all registrations and actions taken by Participants after that date.