

FICO World 2019 Terms & Conditions

FICO World 2019 (the "Conference") is hosted by Fair Isaac Corporation ("FICO"). By registering for the Conference you agree to be bound by the following terms and conditions (the "Terms & Conditions"):

CONFERENCE REGISTRATION

Registrant Benefits:

Conference Full Pass Holders are entitled to receive the following:

- Access to all breakout sessions (unless specified)
- Admission to the Welcome Reception (Monday, November 4, 2019)
- Invitation to a FICO hosted dinner (Tuesday November 5, 2019)
- Admission to the FICO World Party (Wednesday, November 6, 2019)
- Admission to the Solutions Center during open hours
- Complimentary access to Conference Wi-Fi® internet
- Access to downloadable PDF files of all sessions post event (availability subject to speaker permission)
- Group Breakfasts, Lunches and Refreshments during Conference hours
- Option to book private consultations pre-arrival or on-site
- Registration pack upon check-in onsite

Registration Fees Payment:

Attendance fees can be paid for by credit or debit card, check or wire transfer. We require all fees to be paid prior to October 21, 2019.

When choosing to pay the FICO World 2019 registration fees with a check or via bank transfer, registrants will receive an automated invoice with specific payment instructions for the balance due. Each attendee has 30 days from the date of registration on the invoice to pay the fees.

Invoices will be sent and collected by a third party (GTR Global, Inc). Payment queries should be directed to m.aramo@gtrmeetings.com

ACCOMMODATIONS/HOTEL

Accommodation Costs:

Accommodation costs are not included in the Conference registration fees. Please book your hotel room through the registration page in order to secure the FICO special rates. Do not book directly with the New York Hilton Midtown.

The New York Hilton Midtown (the “Hotel”) is located at:

New York Hilton Midtown
1335 Avenue Of The Americas,
New York, NY 10019

Room Rate & Fee:

The room rate is \$340.00 + 8.875% New York state sales tax + 5.875% New York City Occupancy Tax plus \$2.00 per room, as well as a \$1.50 special tax per night.

Upon check-in, you will be required to provide a valid picture ID and a major credit card. Your credit card will be authorized for a per day security deposit for incidental charges.

Unused authorizations will be released at check-out and will take 5 to 7 business days to appear back on your account. If using a debit card, \$75.00 per number of nights you are staying will be withdrawn from your account immediately. Unused charges will be refunded in 5 to 7 business days from departure date.

Hotel Room Availability:

The cut-off date for the FICO group rate is **October 7, 2019**. After this date, rooms will be confirmed on a space and rate available basis.

Hotel Guarantee:

A credit card used will be required to guarantee the hotel room reservation. FICO World 2019 accepts American Express, Discover, MasterCard, or Visa. When checking in at the hotel, you may present another credit card to pay for

your entire hotel stay. However, if your room and tax are to remain on the credit card that was used as a guarantee, you must have this card in your possession when you check in.

Substitution Policy:

Attendee substitutions from within the same company may be made at any time at no charge, but must be made in writing. To substitute attendees, please send an e-mail to: t.ara@gtrmeetings.com.

Substitutions are not confirmed until you receive written approval from us.

Upon approval, the following registration process will need to be followed:

1. The person that is no longer attending must cancel their registration utilizing the update link in their email Conference confirmation.
2. A note must be included in the comment field noting who will be the substitute from your company.
3. If payment was already sent we will transfer any fees to the substitute.
4. The substitute then needs to register via the Conference website.
5. The substitute should note in the comment field on his registration who he is replacing.

Transport/Airport transfers

FICO does not provide any shuttle service between the airport and New York Hilton Midtown. All attendees are responsible for their own transportation.

VISAs

FICO is not responsible for unissued visas. Anyone unable to get a visa is eligible for a refund of registration fees in line with our standard Cancellation policy.

Notice:

BEWARE OF ROOM BLOCK AND RESERVATIONS SCAMS! Please note that the information provided above is the only official method to make room reservations for FICO World 2019.

GTR Global is the housing bureau who has been sanctioned by FICO to handle all room reservations for this conference.

Unrelated and unsanctioned housing companies may try to contact you to book your room reservations. They often misrepresent themselves as the official housing bureau and have been known to take reservations and credit card information to use for their own gain, and sometimes never book the reservations with the conference hotel.

If you have been contacted by one of these companies, or have any questions regarding making your hotel reservations for this event, please contact Jenna Butler/Kristen Hinsberger or send an email to fico@ficoworld.com.

Registration Team:

Registrar is Group Travel Resources: dba: GTR Global, Inc. 1333 Camino Del Rio South, Suite 315, San Diego, CA 92108. Email: t.ara@gtrmeetings.com

HOTEL CANCELLATIONS

Hotel Cancellation Policy:

The Hotel may allow you to cancel your room reservation seventy-two (72) hours prior to day of arrival by 6:00pm/EST. If notice is not provided within that timeframe a one (1) night's room/tax/processing fee will be billed to your credit card. Please note that your credit card statement will reflect: GTR Global, Inc. Please contact the Hotel directly for any questions or concerns.

Hotel Check-in/Check-out:

Guest accommodations will be available at 3:00 pm on arrival day and reserved until 12:00 am on departure day. Any attendee wishing special consideration for late checkout should inquire at the front desk on the day of departure. Rooms may not be available for early arrivals; however, Hotel will make best effort to accommodate attendees that arrive early.

Hotel Date Changes (Accommodation):

Name and dates can be modified as long as the dates are either the same or shortened. Adding additional nights would be on a case by case basis, based on availability. All date changes are to be made via the update link in the email conference confirmation received after registering.

Hotel Early Departure Fee:

One (1) night's room/tax will be charged if hotel is not advised by check-in of new departure date.

Hotel No-Show Policy:

All no-shows will be charged one night's room/tax/processing fee. Please note that your credit card statement will list GTR Global, Inc. as the party accepting payment.

CONFERENCE CANCELLATIONS & SUBSTITUTIONS

Conference Cancellation Policy:

You may cancel your Conference registration in writing subject to the refund policy noted below:

Date of Cancellation	Refund
On or before <i>October 28, 2019</i>	Full refund of registration fees (minus \$75.00 USD administration fee)
After <i>October 28, 2019</i>	No refund of registration fees

***NOTE:** Cancellations are not confirmed until received *in writing* from FICO per the cancellation process described below.

Registrants who fail to attend the Conference are ineligible for a refund of any registration fees if they do not notify us in writing by October 28, 2019.

Conference Cancellation Process:

1. The person that is no longer attending must cancel their registration utilizing the update link in their email Conference confirmation.
2. They must also send an email stating their wish to cancel, to Trish Ara at: t.ara@gtrmeetings.com.
3. If payment was already sent we will refund any fees minus the administration fee (If cancelled prior to October 28, 2019)
4. If you have booked a hotel room via the registration page, this will automatically be cancelled. Please note: if you are canceling within the hotel's cancel timeframe, you will be responsible for the one-night cancel fee.

Changes/Substitutions to the Conference Agenda:

FICO reserves the right, in its sole discretion, to make changes to the Conference program. Every effort will be made to keep presentations and

speakers as represented. However, unforeseen circumstances may result in the substitution of presentation topic(s) or speaker(s).

In the event that the Conference has to be cancelled or changed, FICO is not liable to Registrants for any damages, losses, costs, or other liability, including but not limited to transportation, visa application, or accommodation costs. FICO is not liable to attendees for any costs, fees, expenses, damages, or other liability relating to changes to the Conference, including but not limited to date, content, speakers or venue.

Conference Documentation:

Following the Conference, all presentation materials can then be accessed via a link sent to each attendee by email. Please allow three (3) working days for all presentation materials to be uploaded.

Credit Card and Wire Transfer Fees:

Registrant is liable to pay \$15 for each wire transfer (payment or refund due to cancelation)

Government Rate:

Any special Government Rates are only for bona fide employees of a national/federal, state, provincial, or local government entity, including public higher education institutions. U.S. and Canadian attendees registering under the Government Rate will be required to show their employer-issued government ID or other proof of government employment during check-in at FICO World 2019.

Attendees outside the U.S. and Canada registering under the Government Rate will be required to fax or e-mail proof of government employee status (copy of government photo ID or a letter on official company letterhead stating that they are an employee of that organization) to the FICO World 2019 registration team in order to receive the discounted rate. FICO may, at its sole discretion, charge the full Conference amount to anyone not satisfying these requirements.

GENERAL TERMS & CONDITIONS

Participation and Behavior:

FICO World 2019 attendees are expected to behave professionally. Excessive use of obscene language, abusive behavior, or threatening behavior is not conducive to a business environment. FICO reserves the right to terminate the registration and remove any attendee in violation of this policy. Please report any violations of this policy to onsite security.

Assumption of Risk:

You accept and assume all risks of any and all personal injury or damage to your personal property that you may face while attending the Conference or related activities, and you agree to waive any claims against FICO relating to such risks.

Internet Access:

The following uses of FICO provided internet access are not permitted:

- To violate any local, state, or federal statute;
- To vandalize, damage, or disable the property of another individual or organization;
- To access another individual's materials, information, or files without permission;
- To use scanning or hacking exploit tools on public networks; and,
- To violate copyright or otherwise use the intellectual property of another individual or organization without permission.
- To access any pornographic or explicit materials.

Privacy Policy:

FICO's Privacy Policy can be found here:

<http://www.fico.com/en/Pages/Privacy.aspx>

Refusal of Registration and/or Admission:

FICO reserves the right and sole discretion to refuse admission to, or eject from the Conference, any person. You agree to comply with all reasonable instructions issued by FICO, the venue owners at the Conference, or their delegates. At FICO's discretion, registration fees may be refunded upon refusal of admission prior to the event.

Recording:

All unauthorized photography and the recording or transmitting of audio or visual material, data or information is expressly prohibited.

Release

FICO may film, photograph or audio record portions of the Conference, including breakout sessions and interactions in common areas. These recordings may be archived and used for educational and commercial purposes.

By attending, Registrant consents to FICO's global and perpetual use of his or her name, photograph, recorded voice and statements ("Information") in whole or in part, in all media and/or distribution formats, now known and hereafter developed for any lawful purpose, including but not limited to marketing, advertising, publicity, educational, sales, trade, and promotional purposes, with no right of approval and no right to compensation.

Registrant releases and discharges FICO from and against any and all claims, damages, costs and/or other liability arising from or relating to use of the Information. FICO shall be the exclusive owner of any and all rights, title and interest, including, without limitation, copyright, electronic and distribution rights, in and to any materials containing the Information created by or on behalf of FICO, in any form.

Governing Law and Jurisdiction:

These Terms & Conditions and any disputes arising out of or related hereto, shall be governed exclusively by the laws of the State of California and controlling United States federal law, without regard to their conflicts of laws rules or the United Nations Convention on the International Sale of Goods. The state and federal courts located in San Diego, California shall have exclusive jurisdiction to adjudicate any dispute arising out of or relating to these Terms & Conditions. Each party hereby consents to the exclusive jurisdiction of such courts. Each party hereby waives any right to jury trial in connection with any action or litigation in any way arising out of or related to these Terms. Each party agrees to the applicable governing law above

without regard to choice or conflicts of law rules, and to the exclusive jurisdiction of the applicable courts above.

Changes to Terms:

FICO reserves the right in its sole discretion to amend these Terms & Conditions. You understand and agree that if you participate in the Conference after the date on which the Terms & Conditions have changed, your attendance at the Conference will signify acceptance of the updated Terms & Conditions.

Entire Agreement:

These Terms & Conditions constitutes the entire agreement between the parties in relations to the Conference and supersedes all prior and contemporaneous terms, agreements, proposals or representations, written or oral, concerning its subject matter.

Without limiting the foregoing, no part of these Terms & Conditions shall be superseded or governed by any master agreement or other agreement between FICO (including any affiliates thereof) and any participant or participant's company.