General Terms and Conditions.

These General Terms and Conditions apply to the services provided by Financial Tree for Companies, with registered office at 9320 Aalst, Hoezestraat 25 box B000, registered with the Crossroads Bank for Enterprises under number 0747.734.792. They apply exclusively to agreements with clients acting in the course of their professional or business activity.

Article 1 - Services

1.1. Financial Tree for Companies will provide to the client (the "Client") the services (the "Services[1]") as described in the engagement letter (the "Engagement Letter") and/or the quotation (the "Quotation") to which these General Terms and Conditions are attached. These documents and all annexes thereto constitute the entire agreement between the parties (the "Agreement") and supersede all prior oral or written agreements, quotations, correspondence or proposals relating to the Services. The Services may include advice and recommendations, but all decisions regarding the implementation of such advice and recommendations will be taken by the Client and fall under its responsibility, unless expressly agreed otherwise.

1.2. The Services are performed on the instructions of the Client's management and in no way include policy decisions taken by Financial Tree for Companies. The Client's management is solely responsible for assessing whether the agreed scope of the Services meets the Client's needs, without prejudice to the duties of advice and warning of Financial Tree for Companies within the agreed assignment.

1.3. The Client's management will be solely responsible for, among other things: (1) making all management decisions; (2) designating the person(s) who possess the appropriate skills, knowledge and/or experience to oversee the Services; (3) evaluating the adequacy and results of the Services; (4) deciding on the application of the advice and recommendations and organising their implementation, except to the extent that such implementation has expressly been entrusted to Financial Tree for Companies; and (5) establishing and maintaining internal controls, including, but not limited to, monitoring ongoing activities.

1.4. This Agreement is entered into between the Client and Financial Tree for Companies. Financial Tree for Companies may subcontract any Services under this Agreement to other undertakings (together referred to as the "Subcontractors"). The Client has a relationship exclusively with Financial Tree for Companies as the entity undertaking to provide the Services.

1.5. Financial Tree for Companies therefore remains liable to the Client for all Services under this Agreement, including the Services provided by its Subcontractors.

1.6. All terms referred to in the Engagement Letter and/or Quotation have the same meaning as in these General Terms and Conditions, and *vice versa*. In the event of any inconsistency between the Engagement Letter and/or Quotation and these General Terms and Conditions, the expressly agreed special provisions of the Engagement Letter and/or Quotation prevail. Furthermore, the terms contained in these General Terms and Conditions and in the Agreement apply to the exclusion of any general or specific terms and conditions of the Client.

1.7. The Services do not in themselves confer any authority to enter into agreements, make payments or perform other legal acts on behalf of the Client that bind the Client. Such authority requires a separate power of attorney or another legally valid grant of authority. Any directorship held with the Client is separate from the Agreement and is governed by the applicable statutory and separately agreed rules.

Article 2 – Limitations of our obligations

2.1. We are under no obligation to guarantee that the Services have been performed in accordance with foreign legislation.

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[1] such as cash flow planning, financial and investment analysis, financial reporting, planning and budgeting, optimisation of financial processes, determining financial KPIs, cost price calculation,

2.2. We are under no obligation to inform the Client of any change in legislation or regulations, or of the possible consequences of such a change for the Client, unless this forms part of the agreed Services or the change is directly relevant to the careful performance of an ongoing assignment.

2.3. We are not deemed to have knowledge of any agreements of the Client other than those communicated to us in the context of the assignment.

2.4. Unless otherwise provided by law, the applicable professional rules or the Agreement, our Work Products, advice, reports and opinions relate to the information and circumstances taken into account at the time they were prepared. We are not obliged to adapt them afterwards on account of later events or changed circumstances, unless updating or periodic follow-up forms part of the agreed Services. “Work Products” means the documents, analyses, financial models, reports, dashboards and other results that Financial Tree for Companies delivers to the Client under the Agreement.

2.5. Budgets, forecasts, financial models and scenarios are based on the available data and the assumptions applied. Actual results may differ. Financial Tree for Companies does not guarantee that the projected results will be achieved, that financing will be obtained or that third parties will agree to proposed terms.

Article 3 – Binding nature

3.1. We will be bound only by the final version of our reports, opinions and conclusions when these have been delivered to the Client in writing, including by e-mail or via an agreed digital platform, by an authorised person.

3.2. Draft documents, whether communicated electronically or on paper, and oral advice do not form part of our final reports, opinions or conclusions. We are not liable for the content or use of such draft documents or oral advice, except where their content is subsequently confirmed by a final written report or advice in accordance with Article 3.1.

Article 4 – Property rights

4.1. Ownership of Work Products: The Work Products become the property of the Client only upon full and final payment to Financial Tree for Companies.

4.2. Goods of Financial Tree for Companies: Insofar as Financial Tree for Companies uses anything of its own property for the performance of the agreed Services, these goods will remain the property of Financial Tree for Companies and, unless otherwise agreed, the Client will acquire no right or interest in these goods.

4.3. Notwithstanding any provision to the contrary in this Agreement, the parties acknowledge and agree that (a) Financial Tree for Companies will own all rights, title and interest, including, without limitation, all rights under legislation relating to copyright, patents or other intellectual property rights, relating to tools developed by Financial Tree for Companies, and (b) Financial Tree for Companies may use, modify, disclose or otherwise exploit the Financial Tree for Companies tools (including, without limitation, providing services or developing programming or material for other clients). Financial Tree for Companies does not agree to any term that may be interpreted in any way as excluding or limiting its right to (a) provide consulting or other services of any nature to any person or entity whenever Financial Tree for Companies, in its own judgement, considers this appropriate, or (b) develop for itself or others material that competes with what was produced as a result of the agreed Services, regardless of any similarity to the Work Products.

4.4. Notwithstanding any provision to the contrary, the Client acknowledges that, in connection with the performance of the Services, Financial Tree for Companies may develop or acquire general experience, skills, knowledge and ideas that are retained in the memory of its personnel. The Client acknowledges and agrees that Financial Tree for Companies may use and disclose such experience, skills, knowledge and ideas.

Article 5 - Retention of working papers

5.1. Following termination of the Services, Financial Tree for Companies will retain all related documents and files for the period prescribed by law for the type of Services that are the subject of the Engagement Letter. In the absence of an applicable statutory retention period, they will be retained for five years after termination of the Services. After this period, in the absence of a written arrangement to the contrary, Financial Tree for Companies may destroy these documents and files without notifying the Client. Financial Tree for Companies may retain documents for longer to the extent necessary for the establishment, exercise or defence of legal claims.

Article 6 - Obligations regarding information from the Client

6.1. To the extent that our Services depend on information and statements provided by or on behalf of the Client, the Client warrants that such information and statements will be provided in a timely manner and that all information and statements are complete, accurate and not misleading. Where information and statements are based on assumptions, the Client will provide us with the relevant details. The Client is responsible for informing us immediately when there are changes to the information or statements provided, when the information or statements provided are no longer reliable or when the assumptions made are no longer correct.

6.2. Where the Client uses information, support or materials from third parties, the Client warrants that appropriate agreements are entered into with these third parties to enable us to perform our Services. The Client will be responsible for managing the relationships with such third parties, the quality of their input and work, and the payment of their fees. Unless required by law, the applicable professional rules or the Engagement Letter, we will not verify the accuracy of the information, support or materials made available by such third parties.

6.3. If the Client fails to provide us with the relevant information and statements, we will be unable to perform or complete the Services, or we will be required to include appropriate limitations in any report that we are expected to issue under the Agreement. Ultimately, and unless otherwise provided by law or the professional rules, we have the right to terminate the Services without notice, or to terminate or suspend the Agreement with immediate effect in accordance with Article 12 below. In this case, our rights are determined in accordance with Article 13.1., point 4.

Article 7 - Invoicing

7.1. The invoices of Financial Tree for Companies are payable by the Client within fifteen (15) calendar days from the invoice date. If invoices are not paid on time, the amount due will automatically and without notice or formal notice of default be increased by default interest at the interest rate laid down in the Act of 2 August 2002 on combating late payment in commercial transactions. In addition, in the event of late payment of the invoice, fixed-sum compensation of 10% of the invoice amount, with a minimum of EUR 125, is due. Without prejudice to its other rights or remedies, Financial Tree for Companies is entitled to suspend or terminate the Services in whole or in part if invoices are not paid on time. The Client is obliged to pay all taxes, such as VAT, levied on or related to the Services, with the exception of taxes that are by their nature payable by the supplier of the services.

7.2. Performance of the Services and/or payment of invoices, in whole or in part, also implies that the Client agrees to these General Terms and Conditions and to the content of the Agreement.

7.3. Work outside the agreed assignment will be remunerated separately at the agreed rate or, failing that, at a rate communicated and accepted in advance. The instruction for such additional work may be confirmed by e-mail, notwithstanding the signature requirement of Article 21.1.

Article 8 – Confidentiality – Non-disclosure agreement (NDA)

8.1. To the extent that, in connection with this Agreement, either party comes into possession of proprietary or confidential information of the other party ("Confidential Information"), each party undertakes to use the other party's Confidential Information only for the purposes of this Agreement and not to disclose such Confidential Information to any third party without the express written consent of the other party, unless disclosure is required by law. The provisions of this Agreement are also considered Confidential Information, without prejudice to the article on the use of the Client's name. Each party will keep the other party's Confidential Information confidential by using at least the same degree of care as it uses to keep its own Confidential Information confidential, but at least the care that a normally prudent undertaking would exercise in such circumstances.

8.2. The Client agrees that Financial Tree for Companies may disclose such Confidential Information to Subcontractors or to legal advisers, statutory auditors and insurers, or as required for the proper performance of this Agreement, provided that those third parties guarantee the same confidentiality.

8.3. The Client undertakes not to disclose to any third party the advice, opinions, reports or other Work Products of Financial Tree for Companies provided in accordance with this Agreement without the express written consent of Financial Tree for Companies. All Services are intended exclusively for the benefit of the Client.

Article 9 - Personal Data

9.1. "Personal Data" means personal data within the meaning of the General Data Protection Regulation (GDPR).

9.2. To the extent necessary and on the basis of a valid legal ground in accordance with the applicable data protection legislation, Financial Tree for Companies may use the Personal Data of the Client's representatives, employees and directors, obtained during the provision of the Services, for purposes of compliance, regulatory requirements, risk management (such as anti-money laundering, conflict-of-interest and background checks) and quality control. We may share this Personal Data for those purposes with any local or foreign entity within our network, as well as with those who support our office administration and management, and with the service providers we engage. Transfers outside the European Economic Area take place in compliance with the applicable statutory conditions.

9.3. Such Personal Data will be used to keep the Client and/or its representatives, employees and directors informed about our professional and social activities and about any topic that we believe may be of interest to them, to the extent permitted by the applicable rules on data protection and electronic communications. If at any time the Client and/or its representatives, employees or directors no longer wish to receive this information, they may submit a request to that effect to Financial Tree for Companies by e-mail, free of charge. We reserve the right to monitor electronic communications for the purpose of complying with our legal and regulatory obligations and our internal policies.

9.4. When providing certain Services to the Client, Financial Tree for Companies may process information relating to individuals on behalf of the Client, in which case Financial Tree for Companies acts as a “Processor” as defined in the GDPR. In these circumstances, Financial Tree for Companies will (i) process Personal Data only in accordance with the lawful and reasonable instructions of the Client and (ii) comply with all regulations applicable to Financial Tree for Companies as Processor in accordance with the applicable data protection legislation. Where required, the arrangements for this processing will be laid down in a data processing agreement in accordance with Article 28 GDPR.

9.5. Data subjects may exercise their rights in relation to their Personal Data under the conditions of the applicable data protection legislation. Further information on the processing and the exercise of these rights is included in the privacy statement on the website of Financial Tree for Companies.

9.6. The Client will inform its representatives, employees and directors of the processing of their Personal Data for the purposes set out in Articles 9.2 and 9.3 above. The Client warrants that the personal data it provides to Financial Tree for Companies have been lawfully obtained and may be communicated to it for the agreed purposes.

9.7. The Client warrants that the processing of Personal Data acquired during the performance of the Services does not place Financial Tree for Companies in a position involving a breach of the applicable legislation on the protection of personal data, the privacy legislation and/or regulations in any other jurisdiction.

Article 10 - Anti-money laundering legislation

10.1. Under national and European anti-money laundering legislation, Financial Tree for Companies is required to identify its clients and their ultimate beneficial owners. Accordingly, we request and retain certain information and documentation from the Client for that purpose and/or consult the appropriate databases. The Client warrants that it will provide us with the requested information and keep us informed in a timely manner of changes to this information and documentation. If the required information and documentation are not obtained in response to our request within a reasonable period, there may be circumstances in which we are unable to provide or continue the Services.

Article 11 - Anti-bribery and anti-corruption

11.1 The parties undertake to comply with all relevant laws and regulations that prohibit, prevent and criminalise acts of corruption, bribery and related criminal or offending acts, in all their operations and relationships, regardless of whether or not they are connected with this Agreement and the Services provided under this Agreement, and regardless of the form and extent in which such acts occur.

11.2 The parties will pass on the obligations referred to in Article 11.1 to their employees and directors, and will ensure that third parties involved in the performance of this Agreement or in a project forming part of this Agreement are contractually bound by the obligations referred to in Article 11.1.

Article 12 - Duration, termination

12.1. Unless the Agreement is terminated earlier in accordance with its terms, it will end upon completion of the agreed Services by Financial Tree for Companies.

12.2. Termination: the Agreement may be terminated by either party at any time by serving written notice on the other party at least thirty (30) calendar days before the effective date of termination.

12.3. Financial Tree for Companies has the right to terminate the Agreement with immediate effect and upon written notice to the Client if: (1) a governmental, regulatory or professional body, or a body with legal authority, has introduced or amended a law, rule, regulation, interpretation or decision, as a result of which the performance by Financial Tree for Companies of any part of the Agreement becomes unlawful or otherwise wrongful or conflicts with the independence rules or the professional rules, or if (2) circumstances change (including, but not limited to, changes in the shareholding of the Client or of any of its affiliated undertakings) such that the performance by Financial Tree for Companies of any part of the Agreement becomes unlawful or otherwise wrongful or conflicts with the independence rules or the professional rules.

12.4 Upon termination of the Agreement, the Client undertakes to compensate Financial Tree for Companies, in accordance with the provisions of the Agreement and Article 13 below, for the Services already provided and the expenses incurred up to the effective date of termination.

12.5. To the extent permitted by law, each of the parties is entitled to terminate this Agreement in whole or in part with immediate effect, without further notice of default and without prior judicial intervention, if: (1) the other party applies for a stay of payment; (2) the other party is declared bankrupt; (3) the other party is a legal entity and is dissolved; (4) the other party is a legal entity and control over it, or a decisive vote in it, passes to a person or persons other than was the case upon signing of the Agreement.

In the event of such termination, the party initiating the termination will not be liable for any damages.

12.6. Financial Tree for Companies has the right to dissolve the Agreement in whole or in part, without prior judicial intervention, if the Client fails to perform a contractual obligation and does not remedy this breach within fifteen calendar days of receipt of a registered notice of default describing the breaches and enclosing the relevant supporting documents. Where the breach cannot be remedied or is so serious that continued cooperation cannot reasonably be required, dissolution may take place immediately. Dissolution takes place by registered notice stating the alleged breaches and enclosing the relevant supporting documents, without prejudice to the right to damages and the special suspension and termination rights elsewhere in the Agreement.

Article 13 - Compensation in the event of termination

13.1. Unless otherwise provided by law or the professional rules, the following applies if the Agreement is terminated before we have completed the performance of the Services:

(1) If the Client initiates termination for reasons for which we are not responsible, we retain the right to the fees for the Services already provided and the fees due under the Agreement during the notice period. In the event of premature or wrongful termination, we also retain the right to compensation for the damage thereby suffered, to the extent that it is not already covered by the fees due.

(2) If the Client initiates termination for reasons for which we are responsible, we retain the right to that part of the fees relating to the part of the Services performed up to the date of termination, without prejudice to the Client’s right to claim compensation from us in accordance with the provisions and within the specific limitations of Article 14 below.

(3) If we initiate termination for reasons for which the Client is not responsible, we retain the right to that part of the fees relating to the part of the Services performed up to the date of termination, and without prejudice to the Client’s right to claim compensation from us in accordance with the provisions and within the specific limitations of Article 14 below. Such compensation may be claimed only if the termination was premature or wrongful.

(4) If we initiate termination for reasons for which the Client is responsible, we retain the right to the fees for the Services already provided, without prejudice to our right to compensation for damage resulting from the breach attributable to the Client, to the extent that it is not already covered by the fees due.

13.2. For the purposes of this Article, termination also includes dissolution on account of a contractual breach.

Article 14 - Limitation of liability

14.1. The Agreement is a services agreement. Financial Tree for Companies warrants that it will perform the Services in good faith. This is a best-efforts obligation (obligation of means). Financial Tree for Companies disclaims all other warranties, express or implied, including, without limitation, warranties as to merchantability and fitness for a particular purpose.

14.2. Subject to the exceptions in Article 14.4, the total liability of Financial Tree for Companies under or in connection with this Agreement, whether in contract, by statute or in tort (including, but not limited to, negligence), is in any event limited to a maximum of two times the total amount of fees owed by the Client to Financial Tree for Companies for the Services concerned or the part thereof that gave rise to the liability. In any event, the total liability of Financial Tree for Companies for any claim whatsoever will never exceed the amount that is proportionate to the relevant fault represented by the conduct relative to all other conduct giving rise to such claim, and the liability will in any event be limited to the insured amount as set out in Art. 30.

14.3. If two or more losses result from the same fault committed by Financial Tree for Companies, they will be regarded as a single liability.

14.4. Nothing in this Agreement will exclude or limit the liability of either party for: 1) death or impairment of physical or psychological integrity caused by a fault; 2) intentional misconduct or gross negligence of that party or of a person for whom it is responsible; or 3) fraud.

14.5. Financial Tree for Companies is liable only for direct damage. Direct damage means: the actual financial loss suffered that results directly from a breach attributable to Financial Tree for Companies in the performance of the Services, excluding the indirect damage described below. Direct damage also includes the reasonable costs of determining the cause and extent of that damage and the reasonable costs of preventing or limiting it. Indirect damage means: loss of profit, loss of turnover, loss of anticipated savings, loss of clients or business opportunities, reputational damage and damage due to business interruption or business stagnation. These heads of damage are not eligible for compensation, even if they result directly from the breach. The exceptions of Article 14.4 remain applicable.

Article 15 - Liability procedure

15.1. Unless otherwise provided by law, any claim arising from or relating to this Agreement may be validly brought against us only within one year after the time at which the Client became aware, or reasonably should have become aware, of the facts on which the claim is based.

15.2. The Client undertakes to indemnify us and hold us harmless against any legal action based on negligence or any judgment obtained by a third party for damages, interest and costs (including lawyers' fees and other legal costs) in connection with the Agreement, to the extent that such claim results from a breach attributable to the Client, including the provision of incorrect information or the unauthorised use or dissemination of our Work Products. The exceptions of Article 14.4 remain applicable.

15.3. Only Financial Tree for Companies will be liable for the performance of the Services. The Client therefore agrees that it will not bring any claim in connection with this Agreement, whether in contract, in tort or otherwise, against our partners, directors, employees, agents or entities of our network, nor against other auxiliary persons whom we engage in the performance of the Agreement, including independent collaborators and subcontractors. These persons may rely directly on this provision and on the limitations of liability and defences under the Agreement for the services to which they contribute. The foregoing exclusion does not apply to any liability that cannot be excluded under Belgian law. The exceptions of Article 14.4

remain applicable.

Article 16 - Our partners, directors and employees (“our personnel”)

16.1. During the term of the Agreement and for a period of twelve months following completion of our Services, the Client will not, directly or indirectly, approach or solicit any of our staff members (or assist a third party in approaching or soliciting anyone) with whom the Client has worked in the context of an Agreement, nor employ or engage any such person in any manner whatsoever to provide services to the Client.

Article 17 - Electronic data transmission

17.1. During the performance of the Services, the parties may communicate with each other electronically. However, it is not possible to guarantee that the transmission of electronic data is completely secure, free of viruses or error-free, and therefore such transmissions may be intercepted, manipulated, lost, destroyed, delayed or rendered unusable. The parties hereby acknowledge that there are no systems or procedures that can completely exclude such risks.

17.2. The parties hereby confirm that they accept these risks, that they permit the use of electronic communication and that they agree to use all available, appropriate means to detect the most commonly known viruses before sending information electronically. Each party is responsible for protecting its own systems and interests with regard to electronic communication, and neither party will be liable in any form or manner whatsoever, whether contractually or extra-contractually (including negligence) or on any other ground, for any loss, error or negligence resulting from or relating to the use of electronic communication between the parties, subject to the exceptions set out in Article 14.4 and without prejudice to mandatory data protection obligations.

Article 18 - Independent service provider

18.1. In providing the Services, Financial Tree for Companies acts only as an independent service provider. Unless expressly provided otherwise in the Engagement Letter, we do not undertake to perform any statutory or contractual obligation of the Client or to assume any responsibility for its activities or acts.

Article 19 - Force majeure

19.1. Financial Tree for Companies will not be liable for any delay resulting from circumstances or causes beyond its reasonable control, including, without limitation, acts or omissions or the failure of the other party to cooperate (including, without limitation, entities or persons under its supervision, or any of their respective directors, managers, employees, other staff members and representatives), fire or other accident, force majeure, epidemic, pandemic, strike or labour dispute, war or other acts of violence, or any law, order or requirement of any governmental body or authority.

19.2. Without prejudice to the provisions of Article 19.1. above, if the force majeure continues so that a party is unable to perform its obligations for an uninterrupted period of thirty (30) days, either party has the right to terminate the Agreement by giving fifteen (15) days’ written notice at any time after the expiry of this thirty (30) day period.

Article 20 - Waiver

20.1. No waiver of any provision or condition will be effective unless it is made in writing and signed by the party granting the waiver.

Article 21 - Amendment

21.1. Any amendment to the Agreement will have effect only if it has been agreed in writing and signed by each party. Until an amendment has been agreed in writing, each party will continue to comply with the last approved version of the Agreement.

Article 22 - Validity of the various clauses

22.1 No provision of the Agreement may have as its object, purpose or effect the infringement of any mandatory statutory provision or any provision of public policy.

22.2 If any provision of the Agreement is declared wholly or partially invalid or unenforceable, that provision (or the relevant part thereof) will be deemed not to form part of the Agreement. In any event, the validity and enforceability of the remaining provisions of the Agreement will not be affected.

22.3 The parties will furthermore immediately and in good faith enter into negotiations to replace the provision declared invalid or unenforceable, where applicable with retroactive effect to the date of entry into force of the Agreement, with another valid and enforceable provision whose legal effects most closely approximate those of the invalid or unenforceable provision.

Article 23 - Independence

23.1. To the extent necessary to enable us to comply with our obligations under the applicable independence rules in relation to a particular assignment, the Client warrants that it will ensure that we always have an up-to-date version of the list of all its affiliated entities, both Belgian and foreign, that procedures are established for obtaining prior approval of all services to be provided by entities of our network to any entities of the Client, and that we are kept informed of any circumstance that could jeopardise our independence.

Article 24 - Transfer, assignment

24.1. Without prejudice to the consequences that the law attaches to transfers of universalities or of branches of activity, mergers, demergers and equivalent operations, neither party may assign, transfer, encumber or otherwise dispose of its rights or obligations under this Agreement without the prior written consent of the other party to the Agreement.

Article 25 - Use of the Client’s name

25.1. Notwithstanding any provisions to the contrary in this Agreement and to the extent not prohibited by law, Financial Tree for Companies may mention the Client’s name and the provision of the Services in marketing and advertising material as evidence of its experience or as a reference; and/or in internal data systems.

Article 26 - Marketing material

26.1. Neither party may use the trademarks, service marks, logos and/or brands of the other party in external advertising material without the prior written consent of that other party, such consent not to be unreasonably withheld.

Article 27 - Non-waiver

27.1. The failure of either party to insist on strict performance of the provisions of this Agreement will not be regarded as a waiver of its rights under this Agreement, nor as an acceptance of any breach by the other party.

Article 28 - Non-exclusivity

28.1. This Agreement does not in any way limit or prevent: (1) the right of Financial Tree for Companies and its personnel, representatives and partners to provide consulting or other services of any kind to any individual or entity as Financial Tree for Companies itself considers appropriate, or; (2) the development of materials for itself or others that compete with those resulting from the Services described, regardless of their similarity to the 'Work Products'.

Article 29 – Complaints

29.1. Complaints from the Client about the services of Financial Tree for Companies and/or its Subcontractors must be reported within 7 working days via the complaints form provided for that purpose on the website of Financial Tree for Companies www.financialtreeforcompanies.be

29.2. Financial Tree for Companies undertakes to handle complaints within two working days, without this undertaking constituting an obligation to achieve a specific result.

Article 30 – Professional liability insurance

30.1. The professional liability of Financial Tree for Companies is insured with MS Amlin for an amount of

EUR 1,500,000 in the event of a loss covered by the Operational Liability (BA Uitbating) cover (combined bodily injury, material and immaterial damage)

EUR 25,000 in the event of a loss covered by the Operational Liability (BA Uitbating) cover, sub-cover 'goods in custody' (combined material and immaterial consequential damage)

EUR 250,000 in the event of a loss covered by the professional liability cover (combined bodily injury, material and immaterial damage)

30.2. At the Client's request, Financial Tree for Companies will provide proof of the professional liability insurance.

Article 31 - Governing law and jurisdiction

31.1. This Agreement and matters relating to the assignment, whether in contract, by statute, in tort (including but not limited to negligence) or otherwise, are governed by and interpreted in accordance with Belgian law, excluding the conflict-of-law rules of private international law. The application of the United Nations Convention on Contracts for the International Sale of Goods of 11 April 1980 (Vienna Sales Convention) is expressly excluded. Disputes relating to the Agreement fall under the exclusive jurisdiction of the Enterprise Court of Ghent, Dendermonde Division.