

# 2ND EUROPE- IRAN FORUM

ORGANIZER:

**BHB EMISSARY**

Preparing post-sanctions investment and trade

September 24-25, 2015, Grand Hotel Kempinski, Geneva, Switzerland

## Top 3 reasons to attend:

- 1. MEET** senior business executives, policymakers and industry experts from Iran and Europe and broaden your network.
- 2. LEARN** from the insights of our expert speakers on the challenges of finance and investment.
- 3. PREPARE** your strategy for the next phase of Iran's growth and development.

## Expert speakers include:



Ambassador Livia Leu  
Head of Bilateral Economic  
Relations  
**SECO, Swiss Federal  
Department of Economic  
Affairs (EAER)**



Parviz Aghili  
CEO  
**Middle East Bank**



Gholamali Kamyab  
Vice Governor  
**Central Bank of The Islamic  
Republic of Iran**



Philippe Delleur  
President  
**Alstom International**



Pirouzan Parvine  
Partner  
**Dentons Europe**



Giovanni Castellana  
Chairman  
**SACE**

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**TEHRAN CHAMBER OF COMMERCE,  
INDUSTRIES, MINES AND AGRICULTURE**

**TANCREDI**



COMMUNICATION PARTNERS:

This event is compliant with US OFAC regulations. Please refer to the Appendix.



## Why a Europe-Iran Forum?

The historic Joint Comprehensive Plan of Action (JCPOA) agreement between Iran and the P5+1 was announced on July 14th, 2015, concluding two years of extensive and commendable negotiations. Clear provisions for sanctions relief are outlined within the JCPOA document, and Iran stands ready to reenter international markets for goods, services, and capital.

Held in London in October 2014, the 1st Europe-Iran Forum became the pioneer international business conference dedicated to Iran's private sector commercial opportunities. Building on the success of the first event, BHB Emissary and its partners are proud to host the **2nd Europe-Iran Forum in Geneva on September 24-25, 2015**. With a special focus on the **challenges of finance and investment**, the forum offers business leaders a chance to **assess opportunities, forge relationships, and prepare strategy for the next phase of Iran's growth and development**.

**Companies across sectors**, whether international firms eyeing opportunities in Iran, or Iranian firms gearing-up for a new phase of growth, will need to employ **intelligent practices to manage the commercial, legal, and reputational risks of business development in Iran**. The Forum will encourage dialogue and collaboration, in order to **support best practices and identify common solutions to shared challenges**.

A wide range of stakeholder groups will participate: **retail banks, wholesale banks, merchant banks, investment banks, PE and VC funds, private wealth managers, asset managers**, as well as **firms that provide key services to the financial sector**. Beyond the finance sector, **all companies with current or foreseen operational challenges** will participate in order to better understand viable options and future opportunities in Iran. By meeting the right people and gathering the necessary insights, Iran-focused strategy can be crafted more effectively.

## The Ideal Forum...

### ▪ Ideal Timing

With the historic Joint Comprehensive Plan of Action (JCPOA) agreement between Iran and the P5+1 announced on July 14th, 2015, it is time for financial institutions to begin planning for new accommodations in Iran financial sanctions. New relationships need to be forged between Iranian financiers, corporate leaders, and their global peers on the basis of trust and mutual goals.

### ▪ Ideal Organizers

The 2nd Europe-Iran Forum team are the pioneering organizers of the 1st Europe-Iran Forum, a world-class private sector business conference held in London in October 2014. The team underscored its superb reputation in Europe and Iran by hosting this highly successful event, featuring over 300 attendees.

### ▪ Ideal Location

The Forum is to be hosted in Geneva, a centuries-old center of European and global finance. The venue, the Grand Hotel Kempinski, will provide top quality facilities and five star hospitality for participants.

### ▪ Ideal Philosophy

By bringing together multinational business and finance leaders, the Forum intends to enable more effective strategy and compliance planning for free and fruitful commerce with Iran.

## Letter of Support From the Office of the President of the Islamic Republic of Iran:

Islamic Republic of Iran  
Office of the President  
Chief of Staff



Date: August 6, 2015

To the Organizers of the 2nd Europe-Iran Forum for Investment and Development

Your initiative in successfully organizing the first international conference in London, and in introducing the real capabilities and opportunities of Iran's economy to the world, is praiseworthy.

Following the historic agreement between Iran and the P5+1 countries, which has established a new chapter in economic relations between Iran and the international community, the upcoming economic gathering for advice about issues of insurance, banking, and finance will be an expedient opportunity to build foundations for the new horizon of economic ties between Iran and Europe.

The policy of the government of the Islamic Republic of Iran is to protect the activity of foreign investors in the development of infrastructure and expansion of links in the banking and finance sectors.

I thank you for your efforts to communicate the realities of Iran's economy and I hope for your success and for the success of the participants in the Forum.

I would like to wish you further success with your honorable endeavors for Iran.

Mohammad Nahavandian

# The 2<sup>nd</sup> Europe-Iran Forum | Our expert speakers

September 24-25, 2015, Grand Hotel Kempinski, Geneva, Switzerland



## Moderator



John Andrews  
Consultant Editor  
**The Economist**



Martin Arnold  
Banking Editor  
**Financial Times**



Zoe Schneeweiss  
Swiss Economic Editor  
**Bloomberg News**



Ambassador Livia Leu  
Head of Bilateral Economic Relations  
**SECO, Swiss Federal Department of Economic Affairs (EAER)**



Ambassador Giulio Haas  
Swiss Ambassador to Iran  
**Federal Department of Foreign Affairs (FDFA)**



Dominique de Villepin  
**Former Prime Minister, Former Foreign Minister, France**



Ana Palacio\*  
**Member of the Council of State, Former Foreign Minister, Spain**



Ali Amiri  
Partner  
**ACL**



Barthelemy Helg  
Partner  
**ACL**



Philippe Delleur  
President  
**Alstom International**



Mohammad Nikjoo  
Managing Director, Head of M&A  
**Amin Investment Bank**



Andreas Schweitzer  
Senior Managing Partner  
**Arjan Capital**



Tolga Sezer  
Group Chief Commercial Officer and Iran CEO  
**Aujan Group Holding**



Efsandyar Batmanghelidj  
Founding Partner  
**BHB Emissary**



Danny Whitehead  
Country Director Iran  
**British Council**



Shahab Handjani  
CEO of PG International Commodity Trading  
**Cargill International S.A.**



Gholamali Kamyab  
Vice Governor  
**Central Bank of The Islamic Republic of Iran**



George Kleinfeld  
Partner  
**Clifford Chance**



Ramin Hariri  
Partner  
**Dentons Europe**



Pirouzan Parvine  
Partner  
**Dentons Europe**



Reza Ansari  
Director General for International Affairs  
**Eghtesad Novin Bank**



Tim Fox  
Chief Economist  
**Emirates NBD**



Elham Hassanzadeh  
Founder and Managing Director  
**Energy Pioneers**



Charles Hollis  
Managing Director  
**FTI Consulting**



Xanyar Kamangar  
Founding Partner  
**Griffon Capital**



Charles de Boissezon  
Chief Executive Officer  
**Hinduja Bank**



Pedram Soltani  
Vice President  
**Iran Chamber of Commerce, Industry, Mines, and Agriculture**



Reza Soltanzadeh  
CEO  
**Iran Industries Investment Company**



Majid Zamani  
CEO  
**Kardan Investment Bank**



Parviz Aghili  
CEO  
**Middle East Bank**



Mostafa Beheshti Rouy  
Director of International Affairs, Executive Board Member  
**Pasargad Bank**



Klaus Merz  
CEO  
**Pillar Merchant**



Homayoon Arfazadeh  
Partner  
**Python & Peter**



Younes Mazlumi  
CEO  
**Razi Insurance Company**



Amr Abohashaban  
Vice President Equities Sales  
**Renaissance Capital**



Paul van Son  
MENAT Country Chairman  
**RWE**



Giovanni Castellaneta  
Chairman  
**SACE**



Said Rahmani  
Founder and CEO  
**Sarava**



John Marks  
Founder  
**Search for Common Ground**



Seyed Ahmad Araghchi  
CEO  
**Tadbir Pardaz IT Group**



Dr. Hassan Ghalibaf Asl  
President and CEO  
**Tehran Stock Exchange**



Rouzbeh Pirouz  
Executive Chairman  
**Turquoise Partners**



Ramin Rabii  
CEO  
**Turquoise Partners**



Sara Nordin  
Senior Associate  
**White & Case**

For updates on new speakers, visit our website : [www.europeiranforum.com](http://www.europeiranforum.com)

# The 2<sup>nd</sup> Europe-Iran Forum | Agenda

September 24-25, 2015, Grand Hotel Kempinski, Geneva, Switzerland



Thursday, September 24, 2015

## 11:00 Industry Roundtable Welcome Lunch- By Special Request

To request attendance at one of these complimentary roundtables, please email the organizers at [conferences@bhbemissary.com](mailto:conferences@bhbemissary.com). Each roundtable will feature two expert «hosts» as seen below. Please note, space is very limited.

### FMCG, F&B, Luxury, Hospitality

- Mohammad Mohaghegh-Ahmadabadi, *CFO*, **Solico Group**
- Pirouzan Parvine, *Partner*, **Dentons Europe**

### Infrastructure, Power, Construction

- Maryam Kiaie, *International Director*, **Rah Shahr**
- Ramin Hariri, *Partner*, **Dentons Europe**

### Industry, Transportation, Logistics

- Hirbod Jenabzadeh, *Managing Partner*, **Arya Diesel**
- Ferry Salehi, *Partner*, **AT Kearney**

### Healthcare and Pharmaceutical

- TBA
- TBA

## 12:40 Chairman's Welcome and Opening Remarks

### 12:45 Opening Keynotes: Economic Development and International Relations, The Case of Iran

Why is economic growth important to Iran's future as a constructive member of the international community? How has limited access to capital shaped Iran's political and social environment? How will increased investment and trade have an impact?

- Ambassador Livia Leu, *Head of Bilateral Economic Relations*, **SECO, EAER**
- Ambassador Giulio Haas, *Swiss Ambassador to Iran*, **FDFA**

### 1:10 Iran as a "BRIC in Waiting": Devising an Emerging Market Strategy

What are the key sectors for future investment? Is Iran an energy power, or a consumer-driven economy? What are the time horizons, levels of diversification, and risk mitigation mechanisms necessary for successful investment? What are the key trends on the political, commercial, and legal horizons?

- Giovanni Castellaneta, *Chairman*, **SACE**
- Barthelemy Helg, *Partner*, **ACL**
- Pirouzan Parvine, *Partner*, **Dentons Europe**
- Charles Hollis, *Managing Director*, **FTI Consulting**

## 2:10 Networking Coffee Break

### 2:30 Iran and Banking Best Practices: A Status Report and Development Agenda

Where has Iran's banking and insurance sector made progress in terms of products and services on offer, especially for international individuals and corporate clients? How will a political and economic opening spur development in banking practices? Can Iranian banks take on a role as key stakeholders in the development of Iran's economy?

- Tim Fox, *Chief, Economist*, **Emirates NBD**
- Parviz Aghili, *CEO*, **Middle East Bank**
- Younes Mazlumi, *CEO*, **Razi Insurance Company**
- Mostafa Beheshti Rouy, *Director of International Affairs, Executive Board Member*, **Pasargad Bank**

## 3:30 Networking Coffee Break

### 4:00 The Tehran Stock Exchange: A Dynamic Marketplace

How is the TSE operated and how does it plan to emerge on the global stage as an exciting and reliable exchange?

- Dr. Hassan Ghalibaf Asl, *Chief Executive Officer*, **Tehran Stock Exchange**
- Reza Soltanzadeh, *CEO*, **Iran Industries Investment Company**
- Ramin Rabii, *CEO*, **Turquoise Partners**
- Seyed Ahmad Araghchi, *CEO*, **Tadbir Pardaz IT Group**

## 5:00 Closing Keynote: Brown Field Investment in Iran, a Latest Post-Sanctions Opportunity

How can multinational corporations identify and engage opportunities for «brown field» investment in Iran and take advantage of latent industrial capacity?

- Pedram Soltani, *Vice President*, **Iran Chamber of Commerce, Industry, Mines, and Agriculture**

## 5:20 End of day one

# The 2<sup>nd</sup> Europe-Iran Forum | Agenda

September 24-25, 2015, Grand Hotel Kempinski, Geneva, Switzerland



Friday, September 25, 2015

## 8:30 Registration and Welcome Breakfast

### 9:00 Keynotes: Long-Term Perspectives on Europe-Iran Relationship

- Dominique de Villepin, **Former Prime Minister, Former Foreign Minister, France**
- Ana Palacio\*\*, **Member of the Council of State, Former Foreign Minister, Spain**

### 9:20 Keynotes: Business Diplomacy and the Role of Enterprise in Multitrack Efforts

- John Marks, **Founder, Search for Common Ground**
- Danny Whitehead, **Country Director Iran, British Council**

### 9:40 Holistic Compliance: Navigating International and Domestic Regulatory Frameworks in Tandem

What are the most important components of Iranian and international law? How can companies shield themselves from legal risk while still engaging opportunities? In what ways can compliance knowledge become a competitive edge for companies?

- Ramin Hariri, **Partner, Dentons Europe**
- George Kleinfeld, **Partner, Clifford Chance**
- Homayoun Arfazadeh, **Partner, Python & Peter**
- Sara Nordin, **Senior Associate, White & Case**

## 10:40 Networking Coffee Break

### 11:10 Humanitarian Trade Finance: Fundamentals on the Fundamentals

What are the key existing opportunities in sanctions-exempt trade with Iran? How are the opportunities engaged? What lessons on compliance and logistics can be gleaned by other firms?

- Klaus Merz, **CEO, Pillar Merchant**
- Shahab Handjani, **CEO of PG International Commodity Trading, Cargill International SA**
- Reza Ansari, **Director General for International Affairs, Eghtesad Novin Bank**
- Charles de Boissezon, **Chief Executive Officer, Hinduja Bank**

## 12:10 Networking Lunch

### 1:10 Private Equity and Venture Capital: Opportunity and Ownership in an Entrepreneurial Economy

From start-ups in the «digital economy» to large scale privatizations, what is the landscape for Venture Capital and Private Equity in Iran?

- Ali Amiri, **Partner, ACL**
- Said Rahmani, **Founder and CEO, Sarava**
- Xanyar Kamangar, **Founding Partner, Griffon Capital**
- Mohammad Nikjoo, **Managing Director, Head of M&A, Amin Investment Bank**

### 2:10 Investment Banking: Corporate Finance and M&A for New Growth

As Iranian companies re-position themselves, what M&A opportunities will materialize? How will Iranian companies deliver uncommon growth and mature into global players?

- Rouzbeh Pirouz, **Executive Chairman, Turquoise Partners**
- Majid Zamani, **CEO, Kardan Investment Bank**
- Amr Aboushaban, **Vice President Equities Sales, Renaissance Capital**

## 3:10 Networking Coffee Break

### 3:25 Project Finance: Working Capital, Industrial and Infrastructure Investment in Iran

Where can international firms secure project finance to build key infrastructure, manufacturing and logistics facilities in Iran? What are the best means of structuring local partnerships?

- Philippe Delleur, **President, Alstom International**
- Paul van Son, **MENAT Country Chairman, RWE**
- Tolga Sezer, **Group Chief Commercial Officer and Iran CEO, Aujan Group Holding**
- Andreas Schweitzer, **Senior Managing Partner, Arjan Capital**

## 4:25 Networking Coffee Break

### 4:40 Oil & Gas: Iran's Economic Cornerstone

What role is there for the private sector in the next phase of oil and gas investment and development in Iran? What are the contractual and operational expectations of Iranian firms and their global partners?

- Elham Hassanzadeh, **Managing Director, Energy Pioneers**
- TBA\*

### 5:40 Closing Keynote: Iranian Monetary Policy and Growth in a Global Context

How does Iran's Central Bank expect to set the foundation for sustainable and robust economic growth? How will this monetary policy react to global macroeconomic trends?

- Gholamali Kamyab, **Vice Governor, Central Bank of The Islamic Republic of Iran**



A Proven Formula for Sanctions Compliance.

The successful delivery of The 1<sup>st</sup> Europe-Iran Forum in October 2014 serves as a proof of concept for the compliance of the 2<sup>nd</sup> Europe-Iran Forum. This sanctions compliant Iran business conference is dedicated to the open exchange of information derived from the personal experiences of expert speakers. The event organizers, BHB Emissary, and its partners take sanctions regulations seriously, and have pursued all reasonable measures to ensure an environment of compliance for sponsors, speakers, and attendees. This includes the consultation of legal counsel in the United States and Europe and communication with the relevant authorities.

The US Treasury Office of Foreign Asset Control (OFAC) regulations that govern this event are reproduced below. We encourage you to take a look.

## **OFAC (Office of Foreign Assets Control) regulations that apply to the event:**

### ▪ **§560.208 Prohibited facilitation by United States persons of transactions by foreign persons.**

Except as otherwise authorized pursuant to this part, and notwithstanding any contract entered into or any license or permit granted prior to May 7, 1995, no United States person, wherever located, may approve, finance, facilitate, or guarantee any transaction by a foreign person where the transaction by that foreign person would be prohibited by this part if performed by a United States person or within the United States.

### ▪ **§56.417 Facilitation; change of policies and procedures; referral of business opportunities offshore.**

With respect to §560.208, a prohibited facilitation or approval of a transaction by a foreign person occurs, among other instances, when a United States person:

- (a) Alters its operating policies or procedures, or those of a foreign affiliate, to permit a foreign affiliate to accept or perform a specific contract, engagement or transaction involving Iran or the Government of Iran without the approval of the United States person, where such transaction previously required approval by the United States person and such transaction by the foreign affiliate would be prohibited by this part if performed directly by a United States person or from the United States;
- (b) Refers to a foreign person purchase orders, requests for bids, or similar business opportunities involving Iran or the Government of Iran to which the United States person could not directly respond as a result of the prohibitions contained in this part; or
- (c) Changes the operating policies and procedures of a particular affiliate with the specific purpose of facilitating transactions that would be prohibited by this part if performed by a United States person or from the United States.

### ▪ **§560.204 Prohibited exportation, reexportation, sale, or supply of goods, technology, or services to Iran.**

Except as otherwise authorized pursuant to this part, and notwithstanding any contract entered into or any license or permit granted prior to May 7, 1995, the exportation, reexportation, sale, or supply, directly or indirectly, from the United States, or by a United States person, wherever located, of any goods, technology, or services to Iran or the Government of Iran is prohibited, including the exportation, reexportation, sale, or supply of any goods technology, or services to a person in a third country undertaken with knowledge or reason to know that:

- (a) Such goods, technology, or services are intended specifically for supply, transshipment, or reexportation, directly or indirectly, to Iran or the Government of Iran; or
- (b) Such goods, technology, or services are intended specifically for use in the production of, for commingling with, or for incorporation into goods, technology, or services to be directly or indirectly supplied, transshipped, or reexported exclusively or predominantly to Iran or the Government of Iran.

### ▪ **§560.410 Provision of services.**

(a) The prohibition on the exportation, reexportation, sale or supply of services contained in §560.204 applies to services performed on behalf of a person in Iran or the Government of Iran or where the benefit of such services is otherwise received in Iran, if such services are performed:

- (1) In the United States, or
  - (2) Outside the United States by a United States person, including by an overseas branch of an entity located in the United States.
- (b) The benefit of services performed anywhere in the world on behalf of the Government of Iran is presumed to be received in Iran.
- (c) The prohibitions on transactions involving blocked property contained in §560.211 apply to services performed in the United States or by U.S. persons, wherever located, including by an overseas branch of an entity located in the United States:
- (1) On behalf of or for the benefit of the Government of Iran, an Iranian financial institution, or any other person whose property and interests in property are blocked pursuant to §560.211; or
  - (2) With respect to property interests of the Government of Iran, an Iranian financial institution, or any other person whose property and interests in property are blocked pursuant to §560.211.
- (d) Example. A United States person is engaged in a prohibited exportation of services to Iran when it extends credit to a third-country firm specifically to enable that firm to manufacture goods for sale to Iran or for an entity of the Government of Iran. See also §560.416.



▪ **§560.210 Exempt transactions.**

(a) Personal communications. The prohibitions contained in this part do not apply to any postal, telegraphic, telephonic, or other personal communication that does not involve the transfer of anything of value.

(b) Humanitarian donations. The prohibitions of §§560.204 and 560.206 do not apply to donations by United States persons of articles, such as food, clothing, and medicine, intended to be used to relieve human suffering.

(c) Information or informational materials. (1) The prohibitions contained in this part do not apply to the importation from any country and the exportation to any country of information or informational materials, as defined in §560.315, whether commercial or otherwise, regardless of format or medium of transmission.

(2) This section does not exempt from regulation or authorize transactions related to information or informational materials not fully created and in existence at the date of the transactions, or to the substantive or artistic alteration or enhancement of informational materials, or to the provision of marketing and business consulting services. Such prohibited transactions include, but are not limited to, payment of advances for information or informational materials not yet created and completed

(with the exception of prepaid subscriptions for widely circulated magazines and other periodical publications); provision of services to market, produce or coproduce, create, or assist in the creation of information or informational materials; and payment of royalties with respect to income received for enhancements or alterations made by u.s. persons to such information or informational materials.

▪ **§560.554 Importation and exportation of services related to conferences in the United States or third countries authorized.**

(a) Subject to the restrictions in paragraph (c) of this section, the importation of Iranian-origin services into the United States or other dealing in such services and the exportation, reexportation, sale, or supply of services from the United States or by a U.S. person are authorized where such services are performed or provided in the United States by or for a person who is ordinarily resident in Iran, other than the Government of Iran, an Iranian financial institution, or any other person whose property and interests in property are blocked pursuant to §560.211, for the purpose of, or which directly relate to, participating in a public conference, performance, exhibition or similar event, and such services are consistent with that purpose.

(b) To the extent not otherwise exempt from the prohibitions of this part and subject to the restrictions in paragraph (c) of this section, the exportation, reexportation, sale, or supply of services directly related to the sponsorship by a U.S. person of a public conference or other similar public event in a third country that is attended by persons who are ordinarily resident in Iran, other than the Government of Iran, an Iranian financial institution, or any other person whose property and interests in property are blocked pursuant to §560.211, is authorized, provided that attendance and participation at the conference or other similar public event is open for the public and that the conference or other similar event is not tailored in whole or in part to or for Iran or persons who are ordinarily resident in Iran.

(c) This section does not authorize:

(1) Any release of technology or software to a person who is ordinarily resident in Iran; and

(2) The exportation, reexportation, sale or supply of services, or the importation of Iranian-origin services or other dealing in such services, related to the petroleum or petrochemical industries, energy development, crude oil or natural gas, pipelines, or the oil services industry.

# The 2<sup>nd</sup> Europe-Iran Forum | Registration form

September 24-25, 2015, Grand Hotel Kempinski

Quai du Mont-Blanc 19, 1201 Geneva, Switzerland



**Registration is also available online at:  
[www.europeiranforum.com](http://www.europeiranforum.com)**

YES, please register me and/or my colleagues  
(Photocopy this form to register additional delegates)

## A. Delegate details

First name: \_\_\_\_\_ Surname: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail : \_\_\_\_\_

## B. Registration to be followed up by:

First name: \_\_\_\_\_ Surname: \_\_\_\_\_

Job title: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail : \_\_\_\_\_

## C. Company details

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Postal code: \_\_\_\_\_ Town/city: \_\_\_\_\_

Country: \_\_\_\_\_

Billing address: \_\_\_\_\_

## D. Pricing details

If registered before August 24, 2015: \$1875.00

Full Program Registration: \$2275.00

## E. Group Discounts

Please indicate how many people you would like to register :

2-4 persons: 10% reduction on the total amount

5-6 persons: 20% reduction on the total amount

7-8 persons: 30% reduction on the total amount

9-10 persons: 40% reduction on the total amount

10+ persons: 50% reduction on the total amount

Photocopy and complete this form for contact details of each participant.

## F. I confirm that

(a) I have read and accepted the legal conditions for participation as well as the substitution/  
cancellation policy

(b) I am entitled to sign this document in the name and on behalf of the above company

Two easy ways  
to register

### 1 Online

[www.europeiranforum.com](http://www.europeiranforum.com)

### 2 E-Mail

Email your details to :

[conferences@bhbemissary.com](mailto:conferences@bhbemissary.com)

**Note: delegate fee(s) must be paid in full  
prior to the event**

Substitution and cancellation policy.  
In the unlikely event that the 2nd Europe-Iran Forum is cancelled, registrants will be entitled to a full refund. In the case that the event is postponed, refunds will be available in accordance with the event Terms & Conditions, which can be read on [www.europeiranforum.com](http://www.europeiranforum.com)

Delegates may nominate an alternative person from their organization to attend up to 24 hours prior to the start of the event, at no extra charge. Should substitution not be possible, cancellation charges apply as follows:

- i. 8 weeks or more prior to start of event: 20% of the delegate fee
- ii. 4 to 8 weeks prior to start of event: 50% of the delegate fee
- iii. 4 weeks or less prior to start of event: 100% of the delegate fee
- iv. All substitutions and cancellations must be received in writing.

Company stamp:

Date :

**2ND  
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FORUM**

**BHB EMISSARY**

**This event is compliant  
with US OFAC regulations.**

Please refer to the Appendix.