TERMS OF AGREEMENT

Investment Migration Insider AS · "IMI", "we", "us" Last updated **27 July 2026**

These Terms of Agreement govern all purchases, memberships, and subscriptions made through IMI's checkout, across all IMI products. By completing checkout, you ("the Customer") agree to these Terms. Part A applies to every Customer. Part B applies only to the extent the Customer has purchased the relevant Product. Your order details, fee, and billing cycle are recorded in your Order Summary at checkout, which forms part of this Agreement.

PART A

GENERAL TERMS

These terms apply to every purchase made through IMI's checkout.

01 DEFINITIONS & SCOPE

1.1 These Terms apply to every transaction processed through IMI's checkout, whether a one-off purchase or a recurring subscription.

1.2 **Products.** IMI's Products include, without limitation:

- **Official Partner (OP) Membership** — a recurring B2B partnership subscription.
- **IMI Pro Membership** — an individual professional membership.
- **IMI Sovereigns Membership** — a membership for private members, available on a recurring basis or as a one-off lifetime membership.
- **IMI Connect Tickets** — single delegate passes to IMI Connect events.
- **Promotional Products** — sponsored content, banner placements, newsletter placements, program page sponsorships, and real estate featured listings, whether purchased directly or redeemed via Marketing Credits.

1.3 **Customer and Partner.** "Customer" means any purchaser of an IMI Product. "Partner" means a Customer holding an active Official Partner Membership.

1.4 **Subscription and one-off.** OP and IMI Pro memberships, and recurring IMI Sovereigns memberships, are recurring subscription Products. IMI Connect Tickets, the IMI Sovereigns lifetime membership, and directly purchased Promotional Products are one-off Products and do not renew.

02 ORDERS & BILLING

2.1 Recurring memberships are offered on the following billing bases: monthly, quarterly, or annual. Annual OP Membership is available only under a separate custom written agreement and is not offered as a standard subscription.

2.2 Recurring memberships are paid by recurring card payment. By subscribing, the Customer authorises IMI and its payment processor to charge the nominated card automatically on each renewal date until the subscription is cancelled under Section 4.

2.3 One-off Products are charged in full at checkout.

2.4 The fee, billing cycle, and start date are confirmed at checkout.

03 AUTOMATIC RENEWAL

3.1 Recurring memberships (OP, IMI Pro, and recurring IMI Sovereigns) renew automatically. At the end of each billing cycle, the membership renews for a further cycle of the same length and the card on file is charged automatically, unless the Customer has cancelled under Section 4.

3.2 By completing checkout, the Customer confirms they understand the membership renews automatically and that their card will be charged on each renewal date without a separate invoice or further approval being required.

3.3 One-off Products, including IMI Connect Tickets, the IMI Sovereigns lifetime membership, and directly purchased Promotional Products, do not renew.

04 CANCELLATION

4.1 To cancel a recurring membership, the Customer must give written notice to general@imidaily.com before the next renewal date.

4.2 Where notice is received before the renewal date, the membership will not renew and no further charge will be taken. Where notice is received on or after a renewal charge has been processed, the cancellation takes effect at the end of that paid cycle and the Customer retains membership and benefits for that cycle.

4.3 Cancellation stops future renewals. It does not entitle the Customer to a refund of any charge already processed (see Section 5).

4.4 On cancellation taking effect, all status, listings, accounts, and benefits tied to that membership are removed at the end of the final paid cycle, and any unused Marketing Credits are forfeited under Section 10.

05 REFUNDS

5.1 Recurring membership fees are charged in advance for each cycle. Charges for a cycle that has already begun are non-refundable.

5.2 IMI Connect Tickets and IMI Pro Memberships are not subject to refunds unless a refund is agreed in advance in writing with IMI.

5.3 The IMI Sovereigns lifetime membership is a single one-off payment and is non-refundable.

5.4 Promotional Products, whether purchased directly or redeemed via Marketing Credits, are non-refundable once production has commenced or the placement has gone live.

5.5 A renewal charge processed in accordance with these Terms is valid and non-refundable, including where the Customer did not separately confirm the renewal, provided these auto-renewal terms were accepted at checkout.

5.6 Nothing in this Section limits any refund right that cannot be waived under applicable law.

06 PRICING & RATE CHANGES

6.1 IMI may revise standard pricing from time to time. Any change to a Customer's own recurring rate will be notified in writing at least [30] days before it takes effect and will apply from the Customer's next renewal.

6.2 Where a Customer holds a grandfathered or legacy rate, that rate is tied to their current package and billing cycle. Changing package, tier, or billing basis may forfeit the legacy rate and reset the Customer to current standard pricing.

07 TERM, SUSPENSION & TERMINATION

7.1 A recurring membership continues for as long as it is active.

7.2 IMI may suspend or terminate a membership and its benefits where payment fails and is not cured within [7] days, or where the Customer is in material breach of these Terms or IMI's editorial and partner standards.

7.3 Either party may terminate for material breach on [30] days' written notice if the breach is not remedied within that period.

7.4 Termination for non-payment or breach forfeits unused Marketing Credits under Section 10 and does not entitle the Customer to any refund.

7.5 IMI may, at its sole discretion, suspend or terminate a Customer's membership or access on written notice where IMI reasonably considers that continued association with the Customer may expose IMI to reputational, legal, regulatory, or financial harm, including where the Customer becomes subject to investigation, sanction, or legal proceedings. Termination under this clause forfeits unused Marketing Credits under Section 10. Where such termination is not attributable to the Customer's breach or conduct, IMI may, at its discretion, refund the unused pro-rata portion of the current billing cycle.

08 DISPUTES & CHARGEBACKS

8.1 The Customer agrees to raise any billing concern with IMI in writing before initiating a chargeback or payment dispute.

8.2 A chargeback raised against a charge validly processed under these Terms is a breach of this Agreement and may result in immediate suspension of membership or access and forfeiture of credits, without prejudice to IMI's right to recover the amount owed.

09 GENERAL

9.1 These Terms, together with the checkout Order Summary and any custom written agreement, are the entire agreement between the parties and supersede prior discussions.

9.2 No variation is binding unless agreed in writing by both parties.

9.3 This Agreement is governed by and construed in accordance with the laws of Norway, without regard to its conflict-of-law rules. The parties submit to the exclusive jurisdiction of the Norwegian courts.

PART B

PRODUCT-SPECIFIC TERMS

Each section below applies only to Customers who have purchased that Product.

10 OFFICIAL PARTNER MEMBERSHIP

MARKETING CREDITS

10.1 Marketing Credits included in an OP Membership are allocated per the Partner's billing cycle and confirmed at checkout.

10.2 **Redemption.** Each Marketing Credit is interchangeable and may be redeemed, at the Partner's discretion, against any of the products set out in the current IMI Official Partner Rate Card, which is available on request. All sponsored content is provided in draft for the Partner's review and approval before publication, with a review window of [7] business days.

10.3 **Rollover.** Unused Marketing Credits roll over indefinitely and remain available for as long as the membership is active and in good standing (no lapsed or missed payments). There is no cap on the number of credits that may accumulate while the membership is continuous.

10.4 **Forfeiture on lapse or cancellation.** If the membership is cancelled, lapses, or is otherwise terminated for any reason, all unused Marketing Credits are forfeited immediately and carry no cash value. Credits cannot be redeemed, transferred, or refunded after membership ends.

10.5 Rollover is a benefit of continued membership. It is not a stored balance owed to the Partner and confers no entitlement independent of an active membership. Credits have no monetary value, cannot be exchanged for cash, and are non-transferable between partners or entities without IMI's written consent.

PERFORMANCE ASSURANCE

10.6 Where an Official Partner Sponsored Feature does not meet the performance benchmark agreed in writing with the Partner at commissioning, measured over [30] days from publication, IMI will produce one (1) replacement piece at no additional cost.

10.7 This assurance applies once per underperforming feature and is conditional on the Partner having provided all required assets, topic direction, and approvals within the agreed timelines. It applies to Official Partner Sponsored Features only and does not apply to one-off or directly purchased Promotional Products.

10.8 The benchmark is set per Partner and recorded in writing at commissioning. Absent a benchmark recorded at commissioning, this assurance does not apply.

11 IMI CONNECT TICKETS

11.1 Tickets are single delegate passes, subject to availability, and are valid only for the event for which they are purchased. Refund treatment is set out in Section 5.2.

11.2 Transfer of a ticket to another delegate is permitted with IMI's prior written approval. Where an event is postponed or its format changed, IMI may reallocate the ticket to the rescheduled or replacement event. IMI's liability in respect of any event is limited to the price paid for the ticket.

12 IMI SOVEREIGNS MEMBERSHIP

12.1 IMI Sovereigns Membership is available as a recurring membership or as a one-off lifetime membership.

12.2 The lifetime membership is a single one-off payment, does not renew, and is non-refundable as set out in Section 5.3.

ACCEPTANCE

By ticking "I agree to the IMI Terms of Agreement" and completing payment at checkout, the Customer accepts these Terms. A copy is retained by IMI and sent to the Customer's nominated email address with the payment receipt.