



General Terms and Conditions (GTC) PTGR AG Onlineshop

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1. Contact Information

PTGR AG
Ibelweg 18a
6300 Zug
info@ptgr.ch

Trade registry No. : CH-170.3.046.884-0
UID : CHE-380.040.516

Managing Director authorised to sign : Dr. Pan Theo Grosse-Ruyken

2. Conclusion of contract

By submitting a registration – whether via the online form or as a PDF – the participant agrees to the following General Terms and Conditions (GTC). At the same time, a legally binding training contract is concluded with PTGR AG. This includes the selected educational offer as well as all conditions relevant to examinations and payments.

Registrations will be processed in the order in which they are received. Registration is binding. PTGR AG will make a final decision on admission and inform the participant of this in writing or electronically. If a registration is refused, the contract expires.

3. Conditions of Participation & Admission

Admission to certain training courses may be subject to specific requirements, such as age, professional experience or previous professional knowledge. In any case, definitive participation requires full payment of the course fee.

PTGR AG reserves the right to postpone or cancel events if the number of participants is too low (less than 5 people). In such a case, payments already made will be refunded in full.

4. Training Payment Terms (EDU)

The prices for all training courses offered by PTGR AG are shown in Swiss francs (CHF) or, if applicable, in USD.

The entire participation fee must be paid in full before the start of the course, but no later than ten days after invoicing. Participation without prior payment is excluded. Discounts or promotional vouchers must be indicated at the time of registration. Subsequent crediting is excluded.

In the event of non-payment, PTGR AG reserves the right to unilaterally cancel the registration and deny access. A reminder is sent once by e-mail.

5. Training Booking Cancellation and Refund (EDU)

5.1 On-site courses (face-to-face formats)

Cancellation free of charge is possible up to 30 calendar days before the start of the course. For cancellations up to 14 days before the start of the course, 50% of the course fee will be charged.

If the cancellation is made less than 14 days before the start of the course or in the event of a no-show, the entire course fee will be charged.

5.2 Digital training (online courses, webinars)

A flat processing fee of CHF 50 will be charged in any case for deregistering from digital courses.

If access to the digital content has already been granted, a refund is completely excluded.

5.3 Substitute participants Substitutes can be named up to 24 hours before the start of the event at the latest. In this case, there are no additional costs.

Repayment will only be made via the original means of payment.

5.4 Course cancellations by PTGR AG The PTGR AG reserves the right to cancel or postpone events in the event of unforeseen events (e.g. force majeure or too few participants). Payments already made will be refunded in full. Further claims are excluded.

6. Returns and refunds of products

6a. Product range, ordering and conclusion of contract in the online shop

The presentation of the products in the PTGR AG online shop does not constitute a legally binding offer, but a non-binding invitation to order. A purchase contract is only concluded when the customer's order has been confirmed by PTGR AG in writing or by e-mail or when the goods are shipped.

6b. Shipping, Retention of Title and Prices

Delivery is usually made within the deadlines indicated on the product page. Title to the goods only passes to the buyer after full payment has been made. All prices are in Swiss francs (CHF) including VAT, unless otherwise stated. Shipping costs are shown separately.

6c. Crypto Payments and Refund Conversion

When buying using cryptocurrencies, PTGR AG only accepts defined stablecoins (USDT, USDC and various networks such as ERC-20, TRC-20, Base). The refund in the case of returns will always be made in Swiss francs (CHF) at the daily exchange rate of the transaction. Any price fluctuations or transaction fees are at the expense of the buyer.

6d. Use of Wallet Products and Legal Risks

The use of wallets (e.g. Tangem Wallet) is at your own risk. The buyer is obliged to familiarize himself with the function, risks and safety aspects of the product before use.

PTGR AG is not liable for malfunctions, security gaps, loss of access data or improper handling.

6e. Additional Disclaimers for Online Store Transactions

PTGR AG excludes any liability for indirect damages, lost profits or other consequential damages arising in connection with the purchase or use of products from the online shop, unless intentional or grossly negligent conduct is proven.

7. Use of products, learning platforms and equipment

Participants receive personalized access to the PTGR AG learning platform after full payment. Access is non-transferable and may only be used by the registered user.

To participate in digital educational formats, an internet-enabled device (e.g. laptop) and a smartphone are required. The technical equipment, in particular internet connection and operating system compatibility, is the responsibility of the participants.

The use of provided platforms, content or products may only take place within the scope of the purposes provided for in the contract. Misuse – for example for the further dissemination of learning content, for the manipulation of systems or for unauthorized access – is prohibited and can lead to immediate exclusion from the course and the withdrawal of rights of use.

8. Copyright and Use

All course content, documents, presentations, trademarks, logos, software, designs and other published materials are the property of PTGR AG or appropriately licensed third parties and are protected by copyright.

Any forwarding, publication, duplication or other use of the aforementioned content outside the contractually agreed purpose is only permitted with the written permission of PTGR AG. This applies to both analogue and digital uses.

Unlawful use may result in civil and criminal prosecution. Violations can lead to the revocation of certificates of participation or the refusal of further services.

Insurance & Liability

Participation in courses and events of PTGR AG is at your own risk. PTGR AG does not provide any insurance cover for the participants. In particular, there is no protection against illness, accident, theft or other cases of damage during the implementation of events.

Any liability of PTGR AG is excluded to the extent permitted by law. Excluded from this is liability for damage caused by intentional or gross



negligent conduct on the part of PTGR AG. Liability for auxiliary persons is completely excluded.

PTGR AG is not liable for delays or loss of use of the online platforms caused by technical problems, unless these are due to gross negligence.

Disclaimer for Wallets & Digital Assets

PTGR AG does not provide any financial or legal advice whatsoever in connection with the acquisition, custody or use of cryptocurrencies or tokens.

The use of wallets (e.g. Tangem Wallet) is at your own risk. PTGR AG assumes no responsibility for the correct configuration, storage or use of these products. This applies in particular in the event of loss of access data, security gaps, hacks, faulty application or unauthorized access by third parties.

PTGR AG also assumes no liability for market developments, price losses or wrong economic decisions. All content provided by partners, wallet manufacturers or third parties is their responsibility.

ICOs & Token Offerings

For initial coin offerings (ICOs) or token sales offers, PTGR AG examines whether a financial market subordination is required within the framework of Swiss financial market law – in particular based on the FINMA Guidelines of 16 February 2018.

Organizers of an ICO are obliged to provide PTGR AG with all relevant information in advance, including: the economic function of the token, its classification (payment, utility, asset tokens), technical properties, transferability, tradability, and repayment or use claims.

Hybrid tokens or mixed forms are tested individually according to the principle of "substance over form". PTGR AG accepts no liability for regulatory errors or misjudgements, in particular if the client implements a project without prior clarification with FINMA.

PTGR AG does not prepare prospectuses and does not provide legal or tax advice in connection with token projects. The assessment of regulatory issues and the obtaining of legally required approvals is the sole responsibility of the project promoter.

12. Use of the Online Service and Legal Notices

The use of PTGR AG's digital offerings (websites, learning platforms, portals) is subject to compliance with all applicable laws and these GTC.

Improper or improper use – such as automated queries, data extraction, content manipulation or security attacks – is strictly prohibited and may result in criminal and civil law consequences.

All prices, content and technical specifications on the Digital Platforms are subject to change. Changes, errors and availability are reserved.

13. Data protection and newsletter

The collection, processing and use of personal data is carried out exclusively within the framework of the applicable data protection laws. The details can be found in the privacy policy under www.ptgr.ch/datenschutz.

Participants agree to the processing of their personal data by PTGR AG for a specific purpose. This consent includes, in particular, the management of course bookings, invoicing, access management and the issuance of certificates.

Registration for the newsletter is voluntary and can be revoked at any time. PTGR AG takes appropriate technical and organizational measures to protect personal data from unauthorized access, loss or misuse.

14. Changes to the Terms and Conditions

PTGR AG reserves the right to amend or supplement these General Terms and Conditions (GTC) at any time.

Changes will be announced at least three months in advance on the website www.ptgr.ch or by email to registered customers and course participants.

For contracts already concluded, the GTC valid at the time of conclusion of the contract apply. In the event of content inconsistencies between older and updated versions, the provisions of the latest published version shall apply.

15. Place of jurisdiction and applicable law

All contractual relationships with PTGR AG are exclusively governed by substantive Swiss law, to the exclusion of private international law (PILA) and any international treaties.

The place of jurisdiction for all disputes is Zug, Switzerland.

Should individual provisions of these T&Cs be invalid or unenforceable in whole or in part, the validity of the remaining provisions shall remain unaffected. The invalid provision shall be replaced by a provision that is as economically equivalent as possible and comes as close as possible to the original purpose.

16. Final Provisions

These General Terms and Conditions form an integral part of all contractual relationships between PTGR AG and its customers, participants and partners.

With the publication of this version, all previous versions lose their validity.

The currently valid version of the T&Cs can be viewed on the website www.ptgr.ch.

If you have any questions or need further information, please contact PTGR AG at info@ptgr.ch.

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6300 Zug

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