

GENERAL TERMS AND CONDITIONS

ARTICLE 1: DEFINITIONS

- 1.1. To Face The World: the one-man business To Face The World, having its registered office in Amsterdam and registered with the Chamber of Commerce under file number 73780553.
- 1.2. Customer: the natural or legal person that has entered into an agreement with To Face The World
- 1.3. General terms and conditions: the term 'general terms and conditions' is understood to mean all provisions included hereinafter.
- 1.4. Services: all services performed by To Face The World for the customer. This includes, but is not limited to: supporting private individuals and entrepreneurs both online and offline in body awareness with various techniques including positive psychology, wellness science, epigenetics and neuroscience through one-to-one programmes, coaching sessions, webinars, master classes, e-books, a platform with information and online courses.
- 1.5. Agreement: the agreement between To Face The World and the customer under which To Face The World will perform the service.
- 1.6. Private customer: the natural person who is not acting in the capacity of his profession or in the name of his Company.
- 1.7. Information/data: all information or data originating from the customer.
- 1.8. In writing: by letter, e-mail and digital messages.
- 1.9. Confidential information: all financial, business and personal data entered, processed and stored by the customer and/or To Face The World.
- 1.10. Website: www.tofacetheworld.com.

ARTICLE 2. SCOPE

- 2.1. These general terms and conditions apply to all quotations made, offers issued, agreements entered into, services provided, and other acts performed by To Face The World, unless otherwise agreed in writing.
- 2.2. By signing an agreement or order confirmation, by placing an order through the website or by e-mailing agreement, the customer declares that he has read these To Face The World general terms and conditions and that he agrees to these terms and conditions.
- 2.3. In the event of any conflict between these general terms and conditions and any arrangements set out in an agreement, the provisions of the agreement will prevail.

2.4. These terms and conditions also apply to acts of third parties and/or suppliers hired by To Face The World in connection with the performance of the delivery or service.

2.5. The applicability of the customer's general terms and conditions is rejected by the use of these general terms and conditions.

ARTICLE 3. OFFERS AND QUOTATIONS

- 3.1. To Face The World's offers are valid for the period indicated in the offer. If no period is indicated, the offer will be valid until 7 days after the date on which the offer is submitted. If the customer does not accept an offer or quotation within the applicable period, the offer or quotation will lapse.
- 3.2. In its offer, To Face The World will state which services are offered and what the customer owes upon acceptance of the offer or placing an order through the website. Prices mentioned in the offer will be valid for the period mentioned, unless explicitly agreed otherwise in writing. The offer will also state the agreed price of the chosen service/ product or To Face The World's usual hourly rate of in addition to an estimated number of hours or the rate.
- 3.3. Orders on an hourly basis are entered into without a notice period. The customer gives To Face The World an order for a number of hours to be decided on later. This cooperation may be terminated by either party without giving notice.
- 3.4. The prices stated in the offer do not automatically apply to follow-up orders.
- 3.5. Deadline arrangements are agreed upon in writing in the offer. If delivery by To Face The World depends on feedback or input from the customer, To Face The World will never be liable for any delay in the performance of the order. To Face The World will then be entitled to unilaterally postpone the deadline.
- 3.6. If it appears that the information provided by the customer was incorrect at the time of the enquiry or agreement, To Face The World will be entitled to adjust the relevant prices and other conditions.
- 3.7. All prices communicated by To Face The World are denoted in euros, inclusive of VAT for private individuals and exclusive of VAT for businesses and other established levies and/or fees and costs of third parties for advice, unless expressly stated otherwise.

3.8. The customer is obliged to pay the travel costs incurred by To Face The World for the performance of its services. Travel and/or public transport costs will be included in the offer.

3.9. To Face The World reserves the right to change prices in the interim. In case of a price rise of the offered services and/or products after the agreement was concluded, the customer will be entitled to cancel the agreement as from the date on which the price rise takes effect. Price rises as a result of a statutory regulation or provision are hereby excluded.

3.10. To Face The World will not be liable and/or responsible for errors in the offer when the customer could have reasonably understood that the offer, or any part thereof, contains an obvious mistake, a manifest clerical error or typing error.

3.11. If any changes occur with regard to the circumstances on which To Face The World relied when carrying out the said path, programme, session or course or any other agreement whatsoever, To Face The World will be entitled to apply these changes to the performance of the agreement or to adjust the prices.

3.12. After the duration of the order has expired, in case of a path with a certain duration, the customer can no longer claim parts of the order that are not or not yet enjoyed in any form whatsoever.

ARTICLE 4. AGREEMENT AND CONTRACT EXTRAS

4.1. An agreement is concluded at the moment the customer communicates in any manner to To Face The World that an offer or quotation is accepted.

4.2. Once an agreement has been concluded, it can only be amended by mutual consent.

4.3. Once an agreement has been concluded, To Face The World will perform the services promptly.

4.4. To Face The World has the right to have certain services performed by third parties without having to inform the customer. If third parties incur additional costs as a result of the performance of the services, these will be passed on to the customer after consultation.

4.5. Any amendments to the originally concluded agreement between the customer and To Face The World will not be valid until the time such amendments have been accepted by both parties by means of an additional or amended written agreement.

4.6. If the customer wishes to dissolve or cancel an agreement with To Face The World, s/he will only be entitled to do so if, upon dissolution, he remunerates the work carried out up to that time or, in the event of cancellation, s/he pays 30 per cent

of the fee agreed in the order confirmation. In any event, the remuneration referred to in Article 14.7. will also be taken into account.

4.7. If due to circumstances unknown at the time of the offer or order confirmation, To Face The World, has to carry out more work than agreed in the offer or order confirmation, To Face The World will be entitled to charge the resulting additional costs to the customer. If the customer objects to the additional costs that To Face The World wishes to charge, the customer will be entitled to cancel the part of the order that has not yet been carried out, whereby the customer will be obliged to reimburse To Face The World for the work carried out so far.

4.8. Any changes to an original order by the customer's doing may affect the agreed time schedule and the costs of performance. Any additional costs resulting from changes to the original order by the customer will be borne by the customer. To the extent possible, To Face The World will provide a statement of the additional costs prior to the work.

ARTICLE 5. RIGHTS AND OBLIGATIONS OF TO FACE THE WORLD

5.1. To Face The World guarantees that it will carry out the order granted to the best of its ability, applying due care and professionalism.

5.2. To Face The World endeavours to secure the data that it stores for its customer in such a manner that this data will not be available to unauthorized persons.

5.3. In the event that the customer has expressed complaints about the services and/or products provided, To Face The World shall consult with the customer about a suitable solution for both parties.

5.4. Having obtained the customer's consent, To Face The World is entitled to publish the customer's data (name, company name and job title) on its website and/or in its other promotional communications for promotional purposes such as reviews.

5.5. To Face The World will be entitled to suspend participation if the customer fails to perform his obligation to pay.

5.6. To Face The World will provide a location where the offline session can take place. If the customer expresses the wish to have the session take place at a different location, another appointment can be scheduled in consultation with To Face The World. Any costs for reservation/use of this other location will be borne by the customer.

ARTICLE 6. RIGHTS AND OBLIGATIONS OF THE CUSTOMER, RIGHT OF WITHDRAWAL

6.1. In principle, the customer shall comply with the provisions laid down in these terms and conditions, unless otherwise agreed.

6.2. The customer shall provide To Face The World with all accurate information that the customer can reasonably foresee to be necessary for the proper performance of the agreement. The customer shall in any event notify To Face The World without delay, or will have a third party notify To Face The World, of any changes to personal or business data or any other information requested by To Face The World.

6.3. If notwithstanding Article 6.2 any data needed for the performance of the agreement are not provided to To Face The World in time, To Face The World will be entitled to suspend the performance of the agreement and/or to charge the customer with the additional costs arising from the delay.

6.4. The customer will always notify To Face The World immediately in writing of any changes in name, address, e-mail and, if requested, bank account number.

6.5. The customer will inform To Face The World of any complaints about the services and/or products provided by To Face The World within 7 days after discovery of the defect in the service provision, but no later than 60 days after full completion of the order or path. For one year after delivery, the customer will indemnify To Face The World against all legal claims arising from services and/or products provided.

6.6. The customer will make its own back-up copies of all material/data as described in Article 6.2, which To Face The World requires for the performance of the agreement. In the event of loss of such material/data, To Face The World will not be liable for any loss or damage arising therefrom.

6.7. When To Face The World provides login details to the customer, the customer will be responsible for these details. To Face The World is not liable for misuse or loss of the login details and may rely on the customer being the one who logs in using the login details provided to the customer.

6.8. The customer is obliged to preserve the confidentiality of all confidential information obtained under the agreement between the customer and To Face The World during the course of the cooperation or from any other source. Information will be regarded as confidential if so communicated by the other party or apparent from the standards of reasonableness and fairness.

6.9. The private customer may terminate a contract relating to the purchase of the service within 14 days without giving reasons. To Face The World may inquire after the reason for withdrawal, but

may not oblige the customer to provide the reasons for termination.

6.10. The cooling-off period referred to in Article 6.9 will commence on the day after the customer has purchased the service.

6.11. If the customer makes use of the right of withdrawal, he will notify To Face The World within the cooling-off period.

6.12. If the customer uses the right of withdrawal, all supplementary agreements will be cancelled by operation of law. The customer will at all times remain liable to pay pro rata for the work already carried out.

6.13. The risk and the burden of proof of the correct and timely exercise of the right of withdrawal will lie with the customer.

6.14. Purchased digital products, including e-books or online courses or programmes, cannot be exchanged and/or returned. By ordering and paying for the digital products, the customer will have access to his/her purchase. The customer expressly agrees that by accessing his/her purchase, s/he waives the right to make use of the cooling-off period and the right to revoke the agreement.

6.15. To Face The World may exclude products and services from the right of withdrawal; this will be indicated to the customer at the time of the offer and again in good time prior to conclusion of the contract.

ARTICLE 7. DELIVERY AND DELIVERY TIME

7.1. The delivery time of To Face The World may vary per order and will be determined in consultation with the customer. The delivery time specified by To Face The World will commence after conclusion of the agreement and after receipt of all necessary data and/or materials from the customer.

7.2. A delivery time set by To Face The World can never be considered as a deadline whose non-observance constitutes a default. Merely by exceeding a delivery time To Face The World will not be in default by operation of law.

7.3. If the delivery time is exceeded by more than 30 days, the customer will only be authorized to dissolve the agreement if To Face The World attributably fails to perform the material obligations under the agreement, after a proper notice of default in writing containing as many details as possible and setting a reasonable term in which the failure to perform can be remedied.

7.4. The customer shall do whatever is necessary to enable To Face The World to deliver in time, including by providing complete, correct and clear details in a timely manner as set forth in Article 6.2.

7.5. Subject to evidence to the contrary, To Face The World will have met its obligation to deliver as soon as the goods or services provided by To Face The World have been offered once to the purchaser.

7.6. To Face The World endeavours to ensure that the customer can make use of the platform on which the content of the online course is available. However, To Face The World does not provide any guarantee that the platform in question will never fall into disuse and therefore does not accept any liability for the (temporary) inaccessibility of the platform.

ARTICLE 8. PAYMENT

8.1. The customer's payment obligation commences on the date on which the agreement is concluded.

8.2. All invoices sent by To Face The World must be paid by the customer within 14 days, unless otherwise agreed in writing. In any case, the invoice sent to the customer must be paid before the start of the path or the coaching session. Orders through the website are paid immediately online.

8.3. If the customer does not fulfil his/her payment obligation in time, the customer will be in default by operation of law without further notice of default being required.

8.4. If payment is overdue, To Face The World may decide to suspend its activities until the time of payment. If payments are frequently overdue, To Face The World may decide to terminate the order unilaterally.

8.5. In case of an overdue payment, in addition to the amount due plus the statutory (commercial) interest rate, the customer will be obliged to pay full compensation for both extrajudicial and judicial collection costs amounting to at least 15% of the invoice amount, with a minimum of €150, - excl. VAT (in case of a private customer the percentage of 15% applies in accordance with the job-related investment credit regulation BIK), as well as the costs of legal experts, lawyers, bailiffs, debt-collection agencies and any legal proceedings before the court or the court of appeal.

8.6. The claim for payment is immediately due and payable if the customer is declared bankrupt, applies for a moratorium, or if the customer's assets are seized, the customer dies and furthermore if the customer is liquidated or dissolved.

8.7. In the above cases To Face The World will furthermore have the right to terminate or suspend the performance of the agreement or any as yet not

performed part thereof without notice of default or judicial intervention, without the customer being entitled to compensation of damages incurred as a result.

8.8. The customer agrees that To Face The World invoices electronically. If the customer wishes to receive an invoice by post, To Face The World reserves the right to charge additional costs of €2.50 per invoice.

8.9. The customer can notify To Face The World in writing of any objections to any invoices sent by To Face The World no later than 7 days after the invoice date. Upon receipt of the objection, To Face The World will investigate the accuracy of the invoice amount. Objections to the invoices sent do not suspend the customer's payment obligation.

8.10. If payment is made by direct debit but the direct debit turns out to be impossible, for example due to insufficient balance in the customer's account or an incorrect account number provided by the customer, the customer will owe €5.00 in administration costs for each unsuccessful direct debit.

8.11. All products and services provided by To Face The World remain the property of To Face The World until all amounts due by the customer have been paid to To Face The World.

ARTICLE 9. RETENTION OF TITLE & INTELLECTUAL PROPERTY

9.1. All intellectual property rights to all documentation, advice, offers, workshops, online trainings, as well as preparatory materials developed or made available in the context of the services are vested solely in To Face The World unless otherwise agreed in writing.

9.2. Any products delivered by To Face The World may never, in part or in whole, be reproduced or resold, unless otherwise agreed in writing.

9.3. The contents of the website, including but not limited to: text, images, design, trademarks and domain names, are the property of To Face The World and are protected by copyrights and intellectual or industrial property rights that exist under applicable law. Users of the website are not permitted to reproduce or make available the website or any part thereof without To Face The World's permission.

9.4. All copyrights and intellectual property in products of the human mind developed by To Face The World are and will remain the exclusive property of To Face The World, unless these rights are redeemed or agreement is reached otherwise.

9.5. To Face The World is not responsible for any information/content that the customer posts on the

servers of To Face The World. If the information/content posted by the customer infringes in any way the rights of third parties or is in violation of laws and regulations, the customer will indemnify To Face The World against any claims for compensation that third parties may make as a result of the customer's actions.

9.6. Any act contrary to Article 9.2 and Article 9.3 and Article 14.6 is considered to be an infringement of copyright.

9.7. In the event of infringement, To Face The World will be entitled to compensation equal to at least twice the license fee it charges for such use without losing its right to any compensation of damages.

ARTICLE 10. LIABILITY

10.1. Any agreement between To Face The World and the customer will typically be a best-efforts agreement, whereby To Face The World will be obliged to perform its obligations to the best of its ability, exercising due care and professionalism. Consequently, To Face The World can never be held liable for results not achieved.

10.2. The customer is and remains at all times personally responsible for the performance of actions that were learned during a session, online or offline programme.

10.3. The content of the session and the online course are not intended to replace medical advice from a general practitioner, medical specialist or psychiatrist. The use of the course and any decisions made as a result of the session and/or the course are the sole responsibility of the customer. To Face The World accepts no liability whatsoever.

10.4. In the event that, notwithstanding the provisions of Article 10.1, To Face The World is held liable, all liability will be limited to compensation of the direct loss or damage, never exceeding once the amount (excl. VAT) stipulated for this agreement. This amount will not exceed €3,000. In the event of a continuing performance agreement, any liability will be limited to compensation of the direct loss or damage not exceeding the amount of the last invoice paid by the customer.

10.5. In addition to Article 10.4, To Face The World will then only be liable for direct loss or damage. Direct loss or damage is understood to mean exclusively:

- the reasonable costs of determining the cause and extent of the loss or damage, insofar as such determination relates to loss or damage within the meaning of these terms and conditions;

- any reasonable costs incurred to make the defective performance of To Face The World conform to the agreement, insofar as they can be attributed to To Face The World;
- reasonable costs incurred to prevent or limit loss or damage, insofar as the customer demonstrates that these costs have led to limitation of the direct loss or damage as referred to in this Article.

10.6. To Face The World excludes any liability for indirect loss suffered as a result of the use of services and/or products provided by To Face The World, with the exception of situations where the loss is due to deliberate intent on the part of To Face The World.

10.7. In any case, To Face The World will never be liable for: consequential damages, loss due to lost savings, loss due to business interruption, loss of profit and damage arising from data loss in the performance of the agreement.

10.8. The customer indemnifies To Face The World against any and all claims for compensation that third parties may make in respect of any and all loss or damage arising in any way from the unlawful or negligent use of products and services provided by To Face The World to the contracting party.

10.9. If the customer has psychiatric and/or personality problems, the customer is expected to resolve these problems first with the help of treatments in the GGZ (Dutch mental healthcare). If the customer nevertheless starts a course or an online programme it is recommended he or she discusses this first with the attending medical or paramedical physician.

ARTICLE 11. INTERRUPTION OF SERVICES AND FORCE MAJEURE

11.1. To Face The World will not be bound by its obligations under the agreement if performance has become impossible due to force majeure. If the force majeure continues for a period of 60 days, both parties will be entitled to dissolve the agreement. What has already been performed under the agreement will be settled proportionally.

11.2. For its activities, To Face The World depends on the cooperation, services and supplies of third parties, on which To Face The World has little or no influence. To Face The World can therefore in no way be held liable for any loss or damage whatsoever arising from a situation where the failure to perform is attributable to a third party with whom To Face The World has entered into an agreement.

11.3. In addition to the provisions of paragraph 11.2, force majeure always includes all that has

been adopted in this respect by law and legal precedence.

11.4. In these terms and conditions, force majeure is understood to mean any circumstance beyond the control of To Face The World - even if already foreseeable at the time the agreement was entered into - that permanently or temporarily prevents performance of the agreement, including but not limited to: work strikes, excessive absenteeism of To Face The World's staff, transportation difficulties, fire, government measures, epidemics, pandemics, business interruptions at To Face The World's, attributable failure to perform by the suppliers of To Face The World preventing To Face The World from performing its obligations to the customer (any longer) and any other serious interruptions in the business of To Face The World or its suppliers.

11.5. In case of force majeure, To Face The World also has the right, at its discretion, to extend the term of delivery by the duration of the force majeure or to dissolve the agreement, insofar as it has not yet been performed, without To Face The World being obliged to pay any compensation in any form whatsoever, except by virtue of the provisions of Book 6, Section 78 of the Dutch Civil Code.

ARTICLE 12. TERM OF THE AGREEMENT AND TERMINATION

12.1. The agreement is entered into for a fixed term, unless the offer provides otherwise or the parties have expressly agreed otherwise in writing.

12.2. The customer's right of early termination of the agreement is excluded, without prejudice to the other provisions of these general terms and conditions.

12.3. Both parties, both the customer and To Face The World will only be authorized to dissolve the agreement if the other party attributable fails to perform the material obligations under the agreement, after a proper notice of default in writing containing as many details as possible and setting a reasonable term in which the failure to perform can be remedied.

12.4. By way of exception to the provisions of Article 8.3, To Face The World may terminate the agreement in whole or in part with immediate effect without notice of default and without court intervention by giving written notice if compelling reasons arise, including in any event the cases in which:

- (provisional) moratorium or suspension of payment is granted to the customer;
- the customer's bankruptcy or liquidation is applied for or ordered;

- it is suspected that the customer will not be able to meet his or her payment obligations upon renewal of the agreement;
- the customer acts contrary to public order or morality, or any obligation arising from the agreement with To Face The World;
- the customer infringes the rights of third parties;
- the customer acts contrary to To Face The World's reasonable guidelines or directions;
- the customer fails to respond to correspondence by e-mail, telephone and/or in writing, whether or not by registered mail;
- there are of recurring payment problems.

To Face The World will never be liable to pay any compensation for termination as provided in this Article.

12.5. If at the time of dissolution as referred to in Articles 12.3 and 12.4, the customer has already received performance in execution of the agreement, this performance and the related payment obligation cannot be undone. Any amounts To Face The World invoiced before the termination in connection with all that it carried out or delivered in performance of the agreement will remain fully due subject to the provisions of the preceding sentence and will become immediately due and payable at the moment of termination.

12.6. To Face The World reserves the right to amend its terms and conditions, also for pre-existing agreements. If To Face The World amends the terms and conditions, it will notify the customer accordingly. The customer is then free to dissolve the agreement from the moment the new general terms and conditions apply or up to a maximum of 7 days after these new general terms and conditions take effect.

ARTICLE 13. CONFORMITY

13.1. In the performance of the agreement, To Face The World will as much as possible pursue the intended result agreed on in the offer. If, in the opinion of the customer, the delivered results do not correspond with the intended result agreed in the offer, the customer and To Face The World will hold consultations in order to have the delivered results comply with the intended results.

13.2. In addition to the provisions of Article 13.1, the costs for the contract extras implied in that Article will be invoiced to the customer at To Face The World's normal rate, unless the customer can, in To Face The World's opinion, make out a

convincing case that the defects in the result are due to the inadequate completion of the agreement on To Face The World's part.

13.3. Should it be established that the inadequacy of the services and/or products to be provided by To Face The World is for To Face The World's account, the customer will not be entitled to compensation or dissolution of the agreement, except as provided in these terms and conditions.

ARTICLE 14. TO FACE THE WORLD'S SPECIAL PROVISIONS FOR PROGRAMMES, COURSES AND SESSIONS

14.1. The customer is explicitly forbidden, irrespective of participation or not, to offer or arrange a similar path or course, with or without reference to or in accordance with the method of To Face The World.

14.2. The customer cannot derive any right or obligation whatsoever from his participation in the course or path and all actions of the customer are at his own expense and risk. To Face The World does not accept any liability for the way in which the customer implements the method taught to him/her by To Face The World in practice.

14.3. To Face The World will be entitled to suspend participation if the customer fails to perform his payment obligation in respect of To Face The World until such moment the customer has fulfilled his payment obligation.

14.4. In the event of partial participation or premature termination by the customer, there will be no refund of the invoice.

14.5. To Face The World is not liable for any consequences of undergoing sessions and/or participating in a path or programme. To Face The World reserves the right to discontinue the sessions until a medical specialist, physician or psychiatrist has been contacted. Undergoing the sessions are fully at the customer's own risk.

14.6. To Face The World reserves the right to remove participants from webinars, master classes and/or group sessions if the participants' behaviour interferes with a webinar, master class or session. Restitution of paid funds is excluded in that case.

14.7. If the customer cancels the agreed session and another date is not agreed within 2 working days, the customer is obliged to pay a fee for the reserved time:

- cancellation up to 48 hours before the session: the customer is obliged to pay a fee of 30% of the amount agreed in the offer;
- cancellation between 48 hours and 24 hours before the session: the customer is

obliged to pay a fee of 50% of the amount agreed in the offer;

- cancellation within 24 hours before the session: the customer is obliged to pay a fee of 75% of the amount agreed in the offer;
- if the customer is not present for the session at the agreed time, 100% of the agreed amount will be charged, or the treatment in a programme will be regarded as done.

14.8. To Face The World gives the customer the opportunity to reschedule a session twice within a programme, provided that To Face The World is notified at least 24 hours before the start of the session. If To Face The World is not contacted at least 24 hours before the start of the session, or the session is rescheduled for a third time, the session will be cancelled.

14.9. To Face The World reserves the right to remove participants from group sessions if the participants' behaviour interferes with the session. Restitution of paid funds is excluded in that case.

14.10. To Face The World is entitled to reschedule or cancel the group sessions if there are not enough participants. The customer will be refunded the paid invoice amount within 14 days unless another date becomes available immediately.

14.10. If To Face The World is forced to reschedule the group sessions due to force majeure (as mentioned in Article 11), the customer will retain the right to attend the group sessions for the date to be determined without being entitled to a refund of any monies paid.

14.11. The customer will have access to a reply of the sessions for the duration of 24 hours, unless stated otherwise.

ARTICLE 15. OTHER PROVISIONS AND APPLICABLE LAW

15.1. If any provision in these general terms and conditions is void or voidable, the other provisions of these general terms and conditions will remain fully enforceable. In such a case, To Face The World and the customer will agree a new provision to replace the void or voidable provision that where, and insofar as, possible takes account of the purpose and scope of the void or voided provision.

15.2. If in its order the customer includes any terms or conditions that deviate from or do not appear in these terms and conditions, they will only be binding on To Face The World if and to the extent that they have been expressly accepted by To Face The World in writing.

15.3. If, for the benefit of the customer, To Face The World deviates from the general terms and conditions on its own initiative, the customer can never derive any rights from such deviations.

15.4. Any purchase conditions or other conditions of the customer will not apply.

15.5. Rights and obligations arising from an agreement may only be transferred by the customer to third parties if To Face The World has given its written consent.

15.6. All legal relationships to which To Face The World is party will exclusively be governed by Dutch law.

15.7. The customer and To Face The World will attempt to settle any disputes by mutual agreement and amicably before seeking recourse to the courts.

15.8. If mandatory rules do not provide otherwise, the competent district court in Amsterdam will in the first instance have jurisdiction in disputes between To Face The World and the customer.