

The following terms and conditions govern participation at ACA International's 2023 Annual Convention & Expo.

1. DEFINITIONS:

"Applicant" The company submitting an ACA International 2023 Annual Exhibit Space & Sponsorship Application ("Application"); "ACA" ACA International; "Event" ACA International 2023 Annual Convention & Expo on July 26-28, 2023 at Hilton Chicago; "GSC" ACA's General Services Contractor, Global Experience Specialists, Inc.; "Hotel" Hilton Chicago located at 720 S Michigan Ave, Chicago, IL 60605; "Participants" Application companies accepted by ACA for participation in the Event, including Exhibitors, Sponsors, their directors, employees, representatives, contractors and agents engaged with respect to this Event; "Rules & Regulations" ACA International's 2023 Exhibit Space & Sponsorship Rules & Regulations, ACA International's 2023 Booth Guidelines and the GSC Service Kit; "EAC" Exhibitor Appointed Contractor.

2. APPLICATIONS

2-A Participants, in order to be eligible, must be engaged in the business of offering products or services specific or essential to the credit and collection industry.

2-B The individual listed as the Tradeshow Coordinator ("TSC") in the Application will serve as ACA's official contact person with respect to Event, and will receive all pre-Event and post-Event confirmation materials and correspondences. The TSC will be responsible for notifying booth registrants of all necessary correspondence and information related to Event participation. Naming a TSC does not indicate TSC is registered for the Event. Registrations are not included in the exhibit or sponsorship fee unless otherwise indicated in writing by an ACA International representative.

2-C Participant is responsible for reviewing and complying with these Rules and ensuring all Participants within their employ or control have received and understand these Rules. Failure to abide by these Rules, or policies of Hotel may result in Participant's loss of all or a portion of Event participation privileges, with or without refund at ACA's sole discretion. Questions regarding these Rules may be directed to exhibit@acainternational.org.

2-D ACA will consider Sponsor Applications requesting co-sponsorship opportunities, in which case ACA reserves the right to modify any standard single-sponsor benefits to account for the proportionate fee. Modified sponsor packages will be provided in writing by ACA.

3. FEES, REFUNDS & EXCHANGES

3-A Exhibitor Applicants requesting to pay member rates for exhibit booth space and booth staff registrants must seek and be approved for ACA International membership on or before the first day of the Expo. If the Exhibitor is not an approved ACA International member on or before the first day of the Expo, Exhibitor must pay the difference between the member exhibit booth space fees and the non-member exhibit booth space fees before the Exhibitor will be permitted to set up their exhibit booth.

3-B A full refund minus a \$75 processing fee will be provided for exhibit booth staff registration cancellations received by ACA in writing no later than June 21, 2023. No refunds for exhibit booth staff registration fees will be granted on or after June 22, 2023, except as listed in the Registration & Cancellation Policies listed on the event website. No refund of payment for exhibit booth space fees will be granted unless cancellation falls under section 3-C, and ACA shall have the right to resell the assigned exhibit booth space. The date upon which notice is received by ACA shall be the official date of cancellation. Payments cannot be applied to future ACA events, products or services unless cancellation falls under section 3-C. Written cancellation must be sent to exhibit@acainternational.org.

3-C In the event that the dates of the 2023 Annual Convention & Expo are changed, the format of the 2023 Annual Convention & Expo is changed including, but not limited to becoming a virtual event, or Covid-19 travel restrictions prevent Exhibitor or Sponsor from traveling to the 2023 Annual Convention & Expo, Exhibitor or Sponsor shall have the option to withdraw its Exhibit at or Sponsorship of the 2023 Annual Convention & Expo. Any funds paid to ACA by the canceling Exhibitor or Sponsor will be refunded in full or can be applied to a future ACA International event held within the 2023 calendar year. Future events do not include webinars or events hosted by ACA units. ACA reserves the right to hold a portion of the funds paid if some benefits have already been delivered. ACA's maximum total liability to Participant will not exceed the amount paid to ACA for Event participation.

3-D Each paid exhibit booth space fee entitles Exhibitor Participants to one (1) complimentary exhibit booth staff registration. Additional exhibit booth registrants may be added after ACA's Application acceptance. Exhibit booth staff registration fee

exchanges will be offered only for staff in the employ of the same exhibiting company. Sharing of booth staff badges is not allowed.

3-E Sponsor Applicants agree to make payment or provide the goods or services offered to ACA immediately after ACA accepts the Application. Except as otherwise expressly provided here in sections 3-C, all sponsorships are nonrefundable.

4. EXHIBITOR SPACE ASSIGNMENTS

4-A Exhibitors may have access to the exhibit space during the times indicated on the most recent Event agenda, available from ACA staff. These dates and times are subject to change. Exhibitors should view the agenda prior to making hotel and air fare arrangements.

4-B ACA will provide Exhibitors with a floor plan of the Event expo hall which is subject to change. ACA agrees to provide Exhibitors with a timely updated floor plan if the layout of the floor plan changes significantly. Exhibit booth spaces will be designated by number; Applicants may indicate preferred exhibit booth space within the Application.

4-C Every effort will be made to assign Exhibitors to one of their preferred exhibit booth spaces as indicated on the Application, or to ACA staff during Exhibit Booth Pre-Sales Process, so long as payment has been received; however, ACA reserves the right to make the final exhibit booth space assignment or change the exhibit booth space assignment after the acceptance of the Application, should it be necessary.

4-D Assigned exhibit booth space is assigned to Exhibitor for Exhibitor's exclusive use only, and cannot be shared between two companies. Exhibitor shall not assign or sublet any exhibit booth space without the signed consent of ACA; any other attempted assignment will be null and void.

5. EXHIBITOR SPACE, BOOTH & EQUIPMENT

5-A Standard 10' deep x 10' wide exhibit booth spaces are equipped with one (1) 8' high draped back wall with 3' high shared side rails; one (1) identification sign; one (1) 6' draped table; two (2) chairs; one (1) wastebasket. All additional decoration or construction will be Exhibitor's expense.

5-B Exhibit space is limited to designated Hotel exhibit space. Exhibitors may not set up, display or distribute materials within undesignated areas of the Hotel. Any portion of an exhibit that, in the reasonable judgment of ACA, obstructs the view, interferes with use and enjoyment by other Participants, extends beyond the assigned exhibit booth space, or for any reason becomes objectionable, must be immediately modified or removed by the Exhibitor. Exhibitors must follow all set-up guidelines as written in the ACA's exhibit booth display guidelines, the Hotel Rules, and the GSC's Exhibitor Service Kit.

5-C All Hotel or ACA property destroyed or damaged by a Participant must be replaced or restored in its original condition by the Participant and at the Participant's expense. Participants shall hold ACA harmless from damage caused by Participant's activity. All materials must conform to local building and fire department codes and all local fire authority regulations must be observed.

5-D ACA will establish authorized exhibit hours and reserves the right to make changes. ACA recommends keeping at least one exhibiting personnel at the booth during key exhibit hours, including attendee meal functions noted as "in Expo Hall".

5-E Exhibitors must have exhibit booths in place before the official opening of the exhibition and arrange to have the exhibit booth dismantled and removed after the closing of the exhibition. Early tear-downs are not permitted. The act of tearing down an exhibit booth consists of dismantling or removing any exhibit booth or marketing materials that have been used during the course of the Event at any point before the stated tear-down hours. A \$500 fine will be imposed for tearing down before the stated tear-down hours. The credit card provided on the Application will be charged. Exhibitors will not be allowed to participate at future ACA events until the fine is paid per ACA's standard procedures for nonpayment. Exhibitors may make written request for a tear-down policy waiver allowing an early tear-down during non-show hours; such request must be received by ACA staff no later than June 21, 2023. It is the Exhibitor's responsibility to ensure the request is received by ACA staff. All submissions will be considered; final decisions are within ACA's discretion.

6. DELIVERY & STORAGE OF EXHIBITOR PROPERTY

6-A Exhibitors assume full responsibility to safeguard display booths, advertising material, goods held for display or sale and all other property owned or used by Exhibitor. Exhibitors assume all risk for the shipment and delivery of all property shipped by the Exhibitor. Exhibitors are responsible for the delivery of their equipment and display material and for removal of the equipment and or display

material out of the exhibit area.

6-B All work involved in the loading and unloading of all trucks, trailers and common and contract carriers from the Hotel docks, including empty crates, and the operation of material handling equipment, lies within the GSC's jurisdiction.

7. EXHIBIT SPACE SERVICE PROVIDERS

7-A ACA's Hotel agreement requires Exhibitors to obtain certain services if needed within the Hotel, exclusively through the Hotel authority. Forms for these services will be provided in GSC's Exhibitor Service Kit.

7-B ACA has contracted with GSC to provide certain exhibitor services; GSC maintains the exclusive right to process, collect and receive all Exhibitor orders for certain labor, services, and equipment which are not exclusively provided pursuant to Hotel authority. Exhibitors must utilize the services of the GSC or through other service providers as indicated in the GSC Exhibitor Service Kit, which details equipment and services information, availability, and pricing. Exhibitor-appointed service providers must not be utilized in contravention of these Rules & Regulations, the Hotel authority or the GSC's policy.

7-C For the purpose of sending the Exhibitor Service Kit and materials, ACA will provide GSC and Hotel with contact information (company name, street address, city, state, zip, telephone, and fax, name, and e-mail address) of the Tradeshow Coordinator, as provided in the Application, unless otherwise timely specified to ACA staff at exhibit@acainternational.org.

7-D Exhibitors are expected to comply with any union requirements in effect during the Event; refer to the GSC's Exhibitor Service Kit.

7-E All work involved in the erection, touch-up painting, dismantling, and repair of all exhibits may fall within the guidelines of union jurisdiction and require Union labor to perform such work. This work is to include any use of power or battery operated tools, hammers, ladders, or saws; wall coverings, floor coverings, pipe and drape, painting, hanging of signs and/or decorative materials from the ceiling, placement of all signs, and the erection of platforms used for exhibit purposes.

All work involved in the loading and unloading of all trucks, trailers and common and contract carriers, as well as the handling of empty crates and the operation of material handling equipment, is under union jurisdiction. The union also has the jurisdiction of the unloading, uncrating, unskidding, leveling, painting and assembly of machinery and equipment, as well as the reverse process. Full-time employees of exhibiting companies may 'hand carry' material provided they do not use material handling equipment. When exhibitors do choose to 'hand carry' material, they may not be permitted access to the loading dock/freight door areas. Global Experience Specialists, Inc. will not be responsible for any material we do not handle.

All exhibitors are expected to comply with any union requirements in effect and as outlined in the "SHOW SITE WORK RULES" section of the Exhibitor kit.

GES's work rules prohibit the SOLICITATION OR ACCEPTANCE of tips in cash, product or gifts in kind by any employee (union or non-union). Our employees are paid appropriate wages denoting professional status, therefore tipping of any kind is not allowed.

7-F Exhibitors who opt not to utilize the services of the Hotel or GSC for non-exclusive services are responsible in all aspects for complying with the Hotel rules whether or not expressly referred herein. Exhibitor agrees to indemnify and defend GSC for the actions of its agents and EAC. Exhibitor agrees that it is ultimately responsible for all services in connection with the exhibit, including freight, rentals and labor. Exhibitor agrees to be responsible for any losses, damages or injuries that are caused by or attributed to EAC that are not covered or provided by the EAC's insurance.

EAC is prohibited from working at the Event unless Exhibitor delivers to GSC at least 10 days prior to the Show move-in date: (i) a written statement identifying the EAC and the services the EAC will perform, and (ii) a certificate of insurance evidencing that the EAC has in place, at a minimum, the insurance coverage required as follows: each EAC must maintain: (a) workers compensation insurance in the minimum amount required by state law, (b) Commercial General Liability in a minimum amount of two million dollars (\$2,000,000) covering all operations; and (c) Automobile Liability insurance and a minimum amount of two million dollars (\$2,000,000) covering all owned, hired and non-owned vehicles. Additionally, each of the policies indicated in (b) and (c) shall include both ACA and GSC as

(continued...)

additional insureds for the applicable Show.

7-G Exhibitors shall indemnify and hold harmless hotel and its servicing agents from all liability (damage or accident) which might ensue from any cause resulting or connected with transportation, placing, removal or display of exhibits.

8. INSURANCE & WAIVER OF LIABILITY

8-A Exhibitor acknowledges ACA, GSC and the Hotel do not maintain insurance covering Exhibitor's property; it is Exhibitor's responsibility to obtain such insurance, to maintain evidence of coverage at their exhibit booth commencing at set-up time until teardown, and to produce it for inspection upon request.

8-B No security will be provided in the exhibit area for any one exhibit booth; valuables should not be left unattended. ACA is not responsible for any lost or stolen property.

8-C In no event will ACA's liability to any Participant for breach of the terms and conditions of participation in this Event exceed the amount of money received by ACA from Participant with respect to participation in this Event in the twelve (12) months preceding the date on which such liability arises.

9. EVENT RELOCATION, RESCHEDULE OR CANCELLATION

9-A ACA may be required to change the date or location of Event if circumstances necessitate, in which case ACA shall provide Participants with immediate notice of the change. A change in location will not alter the terms and conditions described herein except as expressly announced by ACA to comport with the new venue's requirements.

9-B Should the event be re-scheduled or re-located, cancellation under section 3-C will apply. Should the event be canceled completely by ACA, any funds paid to ACA by the canceling Exhibitor or Sponsor will be refunded in full or can be applied to a future ACA International event held within the 2023 calendar year. Future events do not include webinars or events hosted by ACA units. ACA reserves the right to hold a portion of the funds paid if some benefits have already been delivered. ACA's maximum total liability to Participant will not exceed the amount paid to ACA for Event participation.

10. PARTICIPANT CONDUCT – GENERAL

10-A Participants shall not conduct themselves in connection with the Event in a manner offensive to standards of decency or good taste.

10-B Participants are responsible for complying with ACA's antitrust and anti-harassment policies, which can be viewed online here: <https://www.acainternational.org/education/antitrust-antiharassment-policies>.

10-C Notice of official Event sponsors and sponsorship availability is provided at www.acainternational.org. In order to honor the benefits of sponsorship opportunities, ACA may restrict or prohibit Participants from organizing, advertising, or soliciting Event attendee participation in activities or functions during the Event which are deemed, in ACA's discretion, the same or substantially similar as an activity or function officially sponsored by or available for sponsorship by another Exhibitor or Sponsor, or hosted by ACA. By way of example only, and not for purposes of limitation, such functions or activities may include attendee food and refreshment service, recreational outings, and artist or speaker appearances. Participants must notify ACA prior to organizing, advertising, or soliciting Event attendee participation in any such activity or function.

10-D Notice of official ACA-hosted Event activities and functions are provided at www.acainternational.org. ACA may restrict or prohibit Participants from organizing, advertising, or soliciting Event attendee participation in company-hosted activities or functions scheduled to occur at the same time as any official ACA-hosted activity or function. Participants must notify ACA prior to organizing, advertising, or soliciting Event attendee participation in any activity or function scheduled to occur at the same time as any official ACA-hosted activity or function.

10-E The licensed Event-specific trademarked logo is available upon request to Exhibitors and Sponsors, for use on the company's website, newsletters, mailings, posters, postcards and other marketing-related materials. The logo may be used only for the purposes of representing your Event participation and promoting attendance. It shall not be used in any manner which creates confusion, directly or indirectly, whether or not intentional, as to the source of the communication, goods or services (such as, for example, through its size, prominence, placement or context in relation to the sender's content), nor shall it imply an ACA endorsement of exhibitor or sponsor's company, goods, or services. The logo may not be used after 30 days subsequent to the last date of the Event. In printed materials, the high-resolution .tif version of the logo must be used; the web version may be used only for web

and e-mail communications, and must include a link to the Event website. The logo must be used in its entirety; cropping and other changes are strictly prohibited. All Participants acknowledge ACA has an interest in maintaining and protecting the image and reputation of its name, trademarks, services marks, logos, designs, and other forms of identification, and that all such ACA identification must be used in a manner consistent with the standards established by ACA, and in accordance with the policy set forth at the following webpage: <https://www.acainternational.org/about/logo-use-policy>.

10-F An electronic pre and post registration list of attendees will be provided to Exhibitors and Sponsors for a one-time marketing use prior and subsequent to the show, respectively. All other use of the list or any portion thereof, including subsequent disclosure of the list to others, is prohibited. Insofar as unsolicited communications may be considered a nuisance to some recipients, ACA requests all marketing communications based upon any information gathered about Event registrants and attendees, regardless of source, be reasonable with respect to frequency, timing, mode, and content.

11. FOOD & BEVERAGE AND MEETING SPACE

Participants must obtain written permission from ACA prior to offering food and beverage or utilizing meeting space on Hotel premises. Food or beverages served or meeting space used by Participant on Hotel premises must be arranged through ACA and be provided by the Hotel. Hotel prices may be subject to service charges and taxes. Participant shall reimburse ACA if ACA incurs charges from Hotel as a result of Participant's food and beverage service, or meeting space usage.

12. SALES AND ADVERTISING

Participants may not advertise, solicit orders for, or display goods or services other than those sold by them in the regular course of their business and as described in the Application. Circulars or advertising material of the Exhibitor or any related entity shall be distributed only within the exhibit booth assigned to the Exhibitor. No such materials may be distributed to any other area of the exhibit hall, to the hotel rooms of the Event attendees or elsewhere on the Hotel premises unless approved by ACA. Circulars or advertising material of a Sponsor or any related entity are not permitted upon Hotel premises without approval from ACA.

13. INTELLECTUAL PROPERTY

Participants are responsible for obtaining appropriate licenses and permissions for any copyrighted, trademarked, or other intellectual property used in connection with the Event. By Participant's use or display of any such copyrighted, trademarked or other intellectual property used in connection with the Event, Participant warrants to ACA its right to use. Participants shall indemnify and hold ACA harmless from any and all claims or demands made by any party with respect to such Participant's Event activity. Public dramatic and nondramatic performances of copyrighted works, including broadcasting and transmission are prohibited without contacting ACA for prior approval. Participants may contact ACA with questions regarding ACA's event music licenses.

14. AMERICANS WITH DISABILITIES ACT

If any Participant representative has a disability that may impact participation in this Event or has special dietary restrictions for which accommodations are requested on such basis, a statement must be attached to the Application regarding that condition and all related needs. ACA will make reasonable efforts to provide for, but is unable to assure the availability of appropriate accommodations without prior notification of specific need. Participants agree to cooperate in all reasonable respects with ACA and Hotel regarding the provision of auxiliary aids and services (at no cost to Participant), and for ensuring that access to and use of the Event space by attendees is ADA compliant.

15. WARRANTIES

15-A Participant warrants it has the power to execute, deliver and perform as agreed; it has all licenses, permits, bonds, certificates and other similar approvals required to conduct its business; and it will abide all federal, state, and city laws, ordinances, codes, rules and regulations.

15-B ACA does not warrant or guarantee any specific level of business traffic, and will not provide any refund to Participant on account of any reduction in expected traffic at the Event.

16. PROMISE TO PROTECT

Participant shall defend, indemnify and hold harmless ACA, its subsidiaries and affiliates, and their respective directors, officers, members, employees, contractors and agents from and against any liabilities, losses, claims, suits, damages, costs, and expenses (including reasonable attorneys' fees and expenses) made by any third-party, including without limitation, Hotel, GSC, Event Participants, and Event attendees (each, a "Claim") arising out of any of Participant's or Participant's employee's, agent's or contractor's acts or omissions, representations or warranties relating to the Event,

including Participant's use of the Hotel. ACA agrees to provide timely written notice of any Claim to Participant and will cooperate with Participant in defense of the Claim. Participant bears all expenses in connection with the defense or settlement of the Claim and ACA shall have the right to participate in the defense of Claim. Participant, in the defense of any such Claim, may not consent to entry of any judgment or enter into any settlement without the written consent of ACA.

17. LICENSED SPACE USE

Participants may not undertake any of the following activities without obtaining the prior approval of ACA and Hotel: Loud activities, The display or operation in the Hotel of any motor vehicles or any apparatus in which a fuel tank is attached; Bringing upon the premises any exhibit, equipment or vehicle which may be dangerous to person or property or otherwise incompatible with the structure, system and furnishing of the Hotel, including materials that are ignitable, corrosive, reactive, toxic or bio-hazardous; Painting, by spray or otherwise, or refinishing of signs, displays, equipment or other objects inside the Hotel; Putting up or operating any engine, motor or machinery in the Hotel; Bringing combustible or flammable liquids or gases into the Hotel; The use of oil, burning fluids, kerosene, ethanol, gasoline, confetti, glitter, rice, pyrotechnics, fog, haze or animals; Bringing in any food and beverage for distribution to attendees in meeting rooms or Expo Hall including cookies and snacks.

18. SEVERABILITY & NON-WAIVER

18-A Any provision herein found to be invalid will be severable and the remainder will remain effective.

18-B The failure of ACA or Participant to insist upon the performance, or the delay or failure to exercise any right or privilege conferred herein, or to require the satisfaction of any condition herein, will not be construed as a waiver or estoppel of any such right, remedy, condition, or privilege, but the same will continue and remain in full force and effect. No provision herein shall be deemed waived except pursuant to a writing executed by the party against whom the waiver is sought, and no waiver will be applicable other than in the specific instance in which it is given.

18-C Nothing herein shall require the commission of any act contrary to applicable law or to any rules or regulations of the Hotel or of any union, guild or similar body having jurisdiction over the services and personnel to be furnished hereunder. In the case of any conflict between any provision herein, and any such law, rule or regulation - such law, rule or regulation shall prevail and these provisions shall be curtailed, modified, or limited only to the extent necessary to eliminate such conflict.

19. ARBITRATION & GOVERNING LAW

Any controversy arising out of or related to Event participation, these Rules and Regulations, or the breach thereof, will be settled by arbitration in accordance with the Rules of the American Arbitration Association (AAA) in Minneapolis, Minnesota or any other mutually agreeable location. The prevailing party in any arbitration proceeding shall be entitled to an award of its costs and expenses. The laws of the State of Minnesota, without regard to Minnesota's choice-of-law principles, govern all matters arising out of or related to Participant's agreement.

20. HEADINGS

Headings within this document are intended for reference only and should not affect the interpretation.

21. RELATIONSHIP OF THE PARTIES & ASSIGNMENT

21-A Participant's agreement shall not establish a partnership, joint venture or principal/agency relationship with ACA.

21-B Participants may not assign its rights or responsibilities hereunder, in whole or in part without ACA's prior written consent which may be withheld in ACA's sole discretion. Any purported assignment or delegation by Participant without ACA's prior written consent is void.

21-C Nothing herein shall confer any contractual right, benefit, interest or remedy under or because of these Rules upon any person or entity other than the Participant.

22. AMENDMENT

These Rules may be amended by ACA upon written notice to Exhibitors and Sponsors.