



Stresa, 16 novembre 2020
Prot. 20B/1167

Spettabile
SDA BOCCONI
School of Management
Via Sarfatti, 10
20136 Milano (MI) - Italia
fax +39 02 5836.6833
email: micaela.valli@sdabocconi.it

CIG: Z712F3EB2E
CUP: G59G17000320006

Oggetto: autorizzazione per la dipendente SILVIA LONGO DORNI alla partecipazione/iscrizione al programma "Big data and artificial intelligence marketing" (<https://www.sdabocconi.it/en/executive-open-programs/big-data-and-artificial-intelligence-marketing>), organizzato da SDA BOCCONI School of Management – Dicembre 2020.

L'Agenzia di Accoglienza e Promozione Turistica Locale Distretto Turistico dei Laghi s.c.r.l è una società consortile ufficialmente riconosciuta dalla Regione Piemonte secondo la LR 14/2016 e che ha tra le sue attività riconosciute l'informazione, l'accoglienza e la promozione del territorio di competenza (Lago maggiore, Lago d'Orta, Lago di Mergozzo, Valli dell'Ossola) per favorire lo sviluppo del turismo locale nel proprio territorio di competenza.

PREMESSO CHE:

- l'Autorità di Gestione del Programma di cooperazione Interreg V-A Italia-Svizzera (Regione Lombardia – Direzione Generale Enti Locali, Montagna e Piccoli Comuni) con Decreto n. 13991 del 02/10/2018 ha disposto l'ammissione a finanziamento del progetto "DESY – Digital Destination Evolution System" (ID 523858) presentato sull'Asse I "Competitività delle Imprese"
 - con nota prot. n. 18/2023 del 17/10/2018 il Distretto Turistico dei Laghi Scrl, in qualità di capofila del Progetto "DESY – Digital Destination Evolution System" (ID523858), ha accettato il contributo concesso per parte italiana di complessivi € 903.774,29;
 - l'obiettivo principale del progetto è l'integrazione, la gestione e l'analisi di grandi quantità di dati che permetteranno di dare vita a strumenti di nuova generazione per la promozione del territorio, oltre a favorirne la trasformazione digitale.
- nel piano dei costi del progetto "DESY – Digital Destination Evolution System" (ID523858) il WP4 prevede a carico del capofila Distretto Turistico dei Laghi Scrl una spesa per attività di formazione ai partner per l'importo di € 4.800,00

DATO ATTO CHE:



SDA Bocconi School of Management realizza – nel mese di Dicembre 2020 - un programma online in lingua inglese, pensato per fornire a professionisti del marketing e della comunicazione - o in generale a manager coinvolti in processi di trasformazione digitale - modelli e framework di interpretazione dell'enorme massa di dati attualmente a disposizione come risorsa strategica per creare valore per il proprio business

EVIDENZIATO CHE:

le attività del programma si rivolgono a profili professionali corrispondenti a Marketing e Communication Managers o altri Managers coinvolti nei processi di trasformazione digitale e riguardano in sintesi 16 sessioni online dal 3 al 22 Dicembre 2020 (1° modulo: 6 sessioni asincrone / 2° modulo: 7 sessioni sincrone / 3° modulo: 3 sessioni asincrone) che includono i seguenti contenuti: *Big data and AI trends - Machine learning, deep learning, and the power of predictive approaches - The integration of big and small data in market research - A/B testing and the adaptive approach to planning - Big data analytics - Hyperpersonalization and the new augmented and adjusted offer Data-driven experience management - Content automation - Programmatic advertising - Natural language processing, conversational automation and automated customer service - Examples and cases from different industries - The new marketing competencies.*

VISTO il quadro economico della spesa relativa alla partecipazione di detto programma ammontante a complessivi €. 2.000,00 (+ iva) oltre alla relativa agevolazione concessa - pari al 20% sulla quota di partecipazione ai programmi executive che SDA Bocconi School of Management offre alle donne fino all'8 marzo 2021 (riduzione applicata automaticamente all'atto dell'iscrizione) – per un ammontare totale quindi di € 1.600,00 + iva

RITENUTO fondamentale per questa Società, capofila del progetto DESy, attivare l'iscrizione alla partecipazione della dipendente Silvia Longo Dorni a detto programma, per coerenza di contenuti con il progetto DESy - Digital Destination Evolution System qui sopra descritto

DELIBERA

Di autorizzare Silvia Longo Dorni a partecipare al programma in premessa esplicitato e di liquidare e pagare a SDA BOCCONI School of Management la somma di € 1.600,00 + IVA previa verifica degli adempimenti connessi (tracciabilità flussi finanziari, regolarità contributiva, possesso dei requisiti).

Per il CDA
Il Presidente Francesco Gaiardelli

BIG DATA AND ARTIFICIAL INTELLIGENCE MARKETING

03 dicembre 2020 - 22 dicembre 2020

* fields marked with an asterisk are mandatory

PARTICIPANT'S DETAILS *

LONGO DORNI
Surname
SILVIA
Name
1978-07-31 OMEGNA IT
Date and Place of Birth (City, Country)
Italia Laurea
Nationality Highest qualification
SLONGODORNI@DISTRETTOLAGHI. 39 032330416
email telephone
LNGSLV78L71G062Z
Fiscal Code

Participant's professional profile

PA
Sector
Comunicazione e rapporti istituzionali
Functional Area
XXXX
Activity
XXXX
Qualification
Altro
Role
RESPONSABILE SETTORE MKT E DIGITAL
Job Title

Confirm registration and send all communications to

XXXX
Name and Surname
XXXX
Telephone
XXXX
email

FEE

The fee is € 1.600,00 + VAT (if insofar as it is payable) including registration.
COME CONCORDATO IN DATA 12/11/2020 COSTO € 1.600,00+IVA (SIG.RA VALLI)

Note 1 (indicate any agreements)
INSERIRE RIFERIMENTO A: PROGETTO DESY ID 523858 INTERREG ITA-CH CIG E CUP

Note 2 (information to be specified in the invoice)

INVOICING DETAILS *

(Companies must include their company name and registered address)

DISTRETTO TURISTICO DEI LAGHI SCRL
Company name / Name and Surname
CORSO ITALIA 26
Street No.
28838 STRESA VB
Postcode City
39 032330416
Telephone Fax
01648650032
VAT Number**
01648650032
Fiscal Code (please indicate even if it is the same as VAT Number)
XXXX Z712F3EB2E
CUU/Recipient Code CIG
G59G17000320006
CUP
20B/1167 2020-11-16
Order number/contract Order date/contract

(**) In the case of:

- * foreign business in the EU: specify the VAT number in this area,
 - * non-EU foreign business: specify the company's unique FISCAL ID code (tax number) for the foreign country in this area
- Please note: Make sure to specify the correct VAT number or other code that certifies the company as a subject that carries out business activities.***
If the number is incorrect or missing, an invoice will be issued with VAT charged

OPERATIONAL BASE OF THE PARTICIPANT

(Only if different from the registered address)

XXXX
Company name
XXXX XXXX
Street No.
XXXX XXXX
Postcode City
XXXX
VAT Number

ELECTRONIC INVOICE IDENTIFICATION METHOD

AMMINISTRAZIONE@PEC.DISTRETTOLAGHI.BIZ
PEC email

CUU PEC email VAT Number
 Fiscal Code Recipient Code

THE INVOICE COPY WILL BE SENT TO:

SPARACCHINI@DISTRETTOLAGHI.IT
email

(***) Definition of Taxable Person, "any person who, independently, carries out in any place any economic activity, whatever the purpose or results of that activity" pursuant to article 9, paragraph 1 of the Council Directive 2006/112/EC referenced in the circular of the Italian Revenue Agency n. 53/E of 21 October 2010.

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The following General Conditions of Contract govern all (without exception) applications for enrolment in Executive Open Programs (hereinafter also referred to as "Course" each as described in the respective page and/or presentation form on the website www.sda Bocconi.it - section "Programs" and/or in our paper brochure) received by SDA Bocconi School of Management of the Università Commerciale Luigi Bocconi with enrolled offices at: Via Sarfatti 25, 20136, Milan (Italy) Fiscal Code 80024610158 Vat Number 03628350153 (hereinafter also "Università Bocconi-SDA Bocconi").

➔ ART. 1 SUBJECT MATTER

1.1 The present Standard General Conditions concern the contractual relationship between Università Bocconi-SDA Bocconi and the enrolled person for the sale of Executive Open Programs, as described in the respective page and/or presentation form on the www.sda Bocconi.it website - section "Programs" and/or in the paper brochure.

➔ ART. 2 ENROLMENT

2.1 The present application form - complete in each section, dated and signed - must be sent, via, email or via fax, to:

SDA Bocconi School of Management

Open Programs Office

Via Sarfatti, 10 - 20136 Milano - Fax +39 02 58366638

email micaela.valli@sda Bocconi.it

2.2 Università Bocconi-SDA Bocconi will confirm - by e-mail, at the address indicated by the enrolling student, under his/her sole responsibility, in the application form - the successful receipt of the application and the completed and finalized registration.

2.3 The starting date of the Course is - in all respects - the one indicated in the application form.

2.4 Università Bocconi-SDA Bocconi must receive the application form at least 15 calendar days before the start date of the Course (see Article 2.3). Only in exceptional cases, Università Bocconi-SDA Bocconi will have the incontestable right to accept applications received after the aforementioned term: in these cases, given the exclusion of the right of withdrawal (see Article 6.3), any cancellations will be governed by the terms set by art. 6.4 and/or 6.5.

2.5 The Course will take place at the premises of Via Sarfatti, 10 - 20136 Milan, or in a different location, as indicated in the confirmation referred to in art. 2.2.

➔ ART. 3 PARTICIPATION FEE AND PAYMENT METHOD

3.1 The Course participation fee is defined in the respective page and/or presentation form on the website www.sda Bocconi.it (section "Programs" - sub-section "Executive Open Programs") and/or in our paper brochure and shall be increased by VAT (if due). It is the enrolling student's responsibility to indicate its eligibility to any fee discount when completing the application form and in no case later or elsewhere.

3.2 The payment of this fee must be made as follows by the enrolling student (or the paying person to whom the invoice is addressed):

a. no later than 15 calendar days before the start date of the course (see Article 2.3). The payment must also be documented, within the same time-limit, via e-mail at: micaela.valli@sda Bocconi.it or via Fax +39 02 58366638

However, in the case (as per article 2.4) of an application received in the 14 calendar days preceding the start date of the Course and exceptionally accepted by Università Bocconi-SDA Bocconi, the payment must be made immediately and/or contextually upon receipt of the confirmation of accepted and completed registration, as per art. 2.2;

b. in one of the following alternative ways:

WIRE TRANSFER to Università Commerciale Luigi Bocconi, Banca Popolare di Sondrio Ag. 11, Via Bocconi 8, Milano, Cod. IBAN IT55E056960161000002000X88, Cod. BIC/SWIFT: POSO IT 22, indicating - in the payment reason - the following code: 93679

CREDIT CARD

Visa Eurocard/Mastercard

Holder: _____

Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Expiry date | | | | / | | | | Security code | | | | | | | |

3.3 In case of payment by credit card, the enrolling student, with the communication of the data referred to in art. 3.2.b., formally and unconditionally authorizes Università Bocconi-SDA Bocconi to use them in order to obtain the due payment from the bank.

Hereby we specify and/or inform that the personal data collected on site and/or during payment is communicated as follows: A) Università Bocconi-SDA Bocconi uses credit institutions to process the transactions requested and/or authorized by the enrolling and/or enrolled student, to verify the identity, monitor fraud, etc. These bodies - which are also subject to all applicable regulations regarding the protection of personal data - have access exclusively to the personal data necessary for the performance of their duties, without any possibility of using them for other purposes; B) Università Bocconi-SDA Bocconi may disclose data relating to the account/credit card and/or other personal data only if this is expressly required by law, for the respect and/or application of their duties, without any possibility of using them for other purposes; C) Università Bocconi-SDA Bocconi will share (in the terms indicated) personal data to any person in charge of preventing and combating money laundering and/or terrorist financing, fraud prevention and credit risk reduction, as well as to its own lawyers, auditors or other representatives.

3.4 In case of an application from a "public" enrolling student (and/or comparable to such):
a. a copy of the relevant (and in any case denominated) authorization of the Body, containing the commitment of the expenditure, must be sent to Università Bocconi-SDA Bocconi no later than 15 calendar days following the start date of the Course;

b. the payment of the participation fee as per art. 3.1. must be done no later than 30 calendar days following the start date of the course (in one of the modalities indicated in art. 3.2.b).

3.5 The invoice will be issued according to the tax information provided by the enrolling student in the application form, under its sole responsibility.

3.6 The invoice will be issued and transmitted as follows:

a. in electronic format (XML flow sent via SDI) in case of a "public" holder (and/or comparable to such);

b. in electronic format (XML flow sent via SDI), in case of a VAT-taxable holder residing in Italy, with an analogue copy of the document attached to the XML;

c. in electronic format (XML flow sent via SDI), in case of a holder residing in Italy, without a VAT number, by sending an analogue copy of the document both attached to the XML and via e-mail (to the email address indicated in the application form);

d. an analogue copy of the document will be sent via e-mail (to the email address indicated in the application form), in case of a holder not residing and/or not established in Italy.

➔ ART. 4 TRACEABILITY OF FINANCIAL FLOWS

(only for Italian Public Administrations)

4.1 Where the requirements of law and/or regulation for the application of the law on the traceability of financial flows are used (Law 13 August 2010 No. 136, Decree 187/2010 with Law 217/2010, ANAC determinations available on the website www.anticorruzione.it), the parties are obliged, for whatever reason, to comply with all the obligations contained therein, under penalty of termination of the contract.

➔ ART. 5 METHOD OF DELIVERY OF THE UNIVERSITÀ BOCCONI-SDA BOCCONI EXECUTIVE OPEN PROGRAMS ACTIVITY. OBLIGATIONS AND PROHIBITIONS

5.1 The Course (as specified in the respective page and/or presentation form on the website www.sda Bocconi.it - section "Programs" - sub-section "Executive Open Programs") and/or in our paper brochure, depending on the specific cases of each, will be provided as follows:

a. according to the Class Program formula, that is, through classroom lectures (so-called on campus) on the dates indicated in the application form (see article 2.3) and in the places indicated in art. 2.5 or in a different location as indicated in the confirmation (art. 2.2). It is not possible or allowed to make up for missed classroom lessons;

b. or according to the Blended Program formula:

i. partly, on campus (i.e.: through classroom lessons) on the dates indicated in the application form (see Section 2.3) and in the places indicated in art. 2.5 or in a different location, if so indicated in the confirmation referred to in art. 2.2. It is not possible or allowed to make up for missed classroom lessons;

ii. in part, off campus as specified in the respective page and/or presentation form on the website www.sda Bocconi.it - section "Programs" - sub-section "Executive Open Programs" and/or in our paper brochure. Among the different modalities there may be activities in DL (so-called distance learning, through access to the e-learning platform owned by Università Bocconi-SDA Bocconi) for a total number of hours (descriptive of the estimated average commitment) as specified in the respective page and/or presentation on the website www.sda Bocconi.it - section "Programs" and/or in our paper brochure. The enrolled student - given the autonomy to organize the DL (so-called distance learning) activities according to his/her availability - must, however and in any case, carry out the activity in distance learning within and not later than the period indicated in the respective page and/or presentation form on the www.sda Bocconi.it website - section

c. or according to the Online Program formula, or through DL activities (distance learning, through access to the e-learning platform owned by Università Bocconi-SDA Bocconi) for the number of online sessions (both synchronous and asynchronous) specified in the respective page and / o presentation form on the www.sda Bocconi.it website - section "Programs" and/or in our paper brochure. The enrolled student - with the autonomy to organize the DL (distance learning) activities according to his/her availability - must, however and in any case, carry out the activity in distance learning within and not later than the period indicated in the respective page and/or presentation form on the www.sda Bocconi.it website - section "Programs" and / in our paper brochure. As for the synchronous DL (distance learning) sessions, in order to access the training content, the enrolled student will be required to connect the day and at the time indicated by Università Bocconi-SDA Bocconi (via e-mail, to the address indicated in the application form) no later than two days prior to the start date of the Course, that will also include the necessary, personal and non-transferable, login credentials

5.2 The enrolling or enrolled student declares and guarantees:
a. to be perfectly aware that the language of delivery of the Course is the one indicated in the respective page and/or presentation form on the website www.sda Bocconi.it and/or in our paper brochure - section "Programs" - sub-section "Executive Open Programs";
b. to be perfectly aware that, even in courses taught in Italian, supplementary materials in English can be offered and/or suggested; the use of such materials, precisely because they are integrative, will not in any case - for those who do not know this language - represent a limitation to the regular use of the main Executive Open Programs activity (possibly affecting only a deeper analysis of specific content);
c. to have an adequate level of knowledge and mastery (both spoken and written) of the language, in which the class is delivered for a proper fruition of the Course and its contents.

5.3 Regardless of the method of delivery and use of the Course, it is not possible or allowed to replace the enrolled student once the Course has started and this applies to its entire duration.

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5.4 The e-learning platform referred to in art. 5.1.b.ii and 5.1.c., usable through any web browser, will be (in the period indicated in the respective page and/or presentation form on the website www.sdbocconi.it - section "Programs" and/or in our paper brochure.) active 24 hours a day (while user support will be active from Monday to Friday, at the following hours: 9 am to 4 pm).

5.5 In order to access the e-learning platform referred to in art. 5.4, Università Bocconi-SDA Bocconi will provide the enrolled student (via e-mail forwarded to the email address indicated in the application form) the necessary, personal and non-transferable login credentials no later than two days before the start date of the Course.

5.6 The enrolling or enrolled student declares to be perfectly aware and to expressly and unconditionally accept that:

a. in order to use the DL activities, he/she must have the following minimum technical requirements:

- hardware: Intel Core i3 or higher;
- operating system: Microsoft Windows (version 7 or higher), Mac OS X (10.8 Snow Leopard or higher), Linux;
- software: Adobe Flash Player 9.0.124 or later (in order to verify the version of the software, the enrolling and/or enrolled student is invited to test the version by accessing the website www.adobe.com/software/flash/about/);
- ADSL or fibre optic internet connection with a minimum speed of 8 Mbit/s;
- Microsoft Edge browser from version 30, Firefox from version 50, Chrome from version 56, Safari from version 11.

b. in order to participate to the DL activities, additional technical requirements may be required additionally to those indicated in art. 5.6.a.: in that case, these will be promptly communicated by Università Bocconi-SDA Bocconi via e-mail to the email address indicated in the application form.

c. the use of DL activities (as per Article 5.1.b.ii and 5.1.c.) involves the use of cookies, which must therefore be activated.

d. Università Bocconi-SDA Bocconi is not (and cannot be held) in any way responsible for any difficulty, defect, anomaly, discontinuity, inability to access and/or use the e-learning platform caused by and/or related to the hardware equipment and/or software of the enrolling and/or enrolled student, the connection of the provider chosen by the enrolling and/or enrolled student or a malfunction of the telephone / data / web network.

5.7 In compliance with environmental sustainability, Università Bocconi-SDA Bocconi provides all educational material exclusively in digital format: tools and documents inherent to the Course will therefore be available only and exclusively on the appropriate platform, accessible through the access credentials that will be communicated in the terms of art. 5.5.

5.8 The intellectual property rights related to the material made available to the enrolled student, including any supports and documentation, shall remain fully and exclusively with Università Bocconi-SDA Bocconi and/or the legitimate owners.

5.9 The enrolled student undertakes not to copy - in any way, not even partially, directly or through third parties - the aforementioned materials and/or programs on hard disks or other durable storage media, not to transfer them to others, not to allow their use and/or view by others, not to publish them, not to disclose them, not to modify them, not to deform them and, in any case, not to carry out any act that could directly or indirectly cause damage to the owner of the relative intellectual property rights

ART. 6 WITHDRAWAL - CANCELLATION - RECOVERY

6.1 The declaration of withdrawal referred to in art. 6.2 and the cancellation notice referred to in art. 6.4 and 6.5 must, always and in any case, be forwarded by the enrolled student via enrolled mail (and in any case anticipated via e-mail or fax and/or to the contacts referred to in Article 2.1).

6.2 The enrolled student that submits a declaration of withdrawal within 15 calendar days before the start date of the course is entitled to a refund of the participation fee.

6.3 The enrolled student is aware and accepts that, in the event of an application for registration received after the deadline indicated in art. 2.4 and exceptionally accepted by Università Bocconi-SDA Bocconi, the right of withdrawal referred to in art. 6.2 does not apply; while any cancellation (depending on the specific case) will be governed by the terms in art. 6.4 and/or 6.5.

6.4 The enrolled student that requests a cancellation of participation in the period between 14 and 2 solar days before the start of the Course will not be entitled to a refund of the already paid amount and/or will have to pay the full price as referred to in art. 3.1, with exception of the possibility to (alternatively):

- attend the next edition of the Course (if offered) or another Università Bocconi-SDA Bocconi Course, (with the exception of On Demand On Line Courses to be exclusively purchased through e-commerce platform), within one (solar) year from the start date of the Course, paying (in both cases) any price adjustment;
- replace the enrolled student already indicated in the application for registration with another person, who must promptly provide all personal data (in writing and in any other way that Università Bocconi-SDA Bocconi will, in that case, indicate).

6.5 The enrolled student that will present a cancellation notice starting the day before the beginning of the Course - or rather, who will, without forwarding notice, not attend the Course - will not be entitled to a refund of the amount already paid and/or will have to pay the full fee as per art. 3.1.

ART. 7 VARIATIONS

7.1 Università Bocconi-SDA Bocconi may, due to supervening and unquestionable organizational needs, postpone or cancel the scheduled course, giving notice (by e-mail, sent to the address indicated by the CLIENT, under his/her/its personal responsibility, in the application form) within five (solar) days before the start date of the Course. In this case, Università Bocconi-SDA Bocconi's sole obligation will be to reimburse the participation fee already received, excluding any other additional responsibility and/or obligation and/or compensation.

7.2 Università Bocconi-SDA Bocconi may also, and always unquestionably, change the program and/or the location of the Course and/or replace the lecturers: in this case, without prejudice to the obligations of the enrolled student, nothing will be reimbursed and/or will be due by Università Bocconi-SDA Bocconi for whatsoever reason.

ART. 8 TOLERANCE

8.1 A possible acceptance, by Università Bocconi-SDA Bocconi, of actions in violation of these contractual provisions does not constitute and/or will not constitute and/or cannot be considered a waiver to the rights arising from the infringement of the provisions, or of the right to demand the exact fulfillment of all the described and/or set out obligations and/or conditions.

ART. 9 APPLICABLE LAW - COURT OF JURISDICTION

9.1 The contractual relationship between Università Bocconi-SDA Bocconi and the enrolled student is governed by Italian Law: for everything not expressly set out in these General Conditions, the Italian Civil Code shall apply.

9.2 Any dispute in any case and/or in any way connected with / or arising from the present contract shall be submitted to the exclusive jurisdiction of the Court of Milan.

ART. 10 PRIVACY

10.1 Università Commerciale Luigi Bocconi, via Sarfatti 25 20136 Milano - Italy, in quality of Data Controller, informs that all data communicated and/or collected with the application form (including the one related to payment) will be processed in full compliance with the provisions of EU Regulation 2016/679 (known as GDPR - General Data Protection Regulation). For any information concerning the use of such data, the purposes of its use and the rights of the parties, please refer to the link www.sdbocconi.it/privacy/ / www.sdbocconi.it/privacyenglish


Mandatory signature (accompanied by stamp of company / agency / professional) for consent and / or acceptance


Mandatory signature (accompanied by stamp of company / body / professional) for specific approval, expressed in accordance with articles 1341-1342 of the Italian civil code, of the following conditions:

art. 2.4 (in regard of: the unquestionable right of Università Bocconi-SDA Bocconi to exceptionally accept applications received beyond the ordinary time-limit), art. 3.3 (in regard of: authorization to use and process credit card / Visa data provided for the payment) art. 5.1.a (in regard of: no make-up Classes for missed classroom lessons), art. 5.1.b.i (in regard of: no make-up classes for missed classroom lessons), art. 5.1.b.ii (in regard of: obligation of completing DL activities in the fixed time-limits), art. 5.1.c (in regard of: obligations and guarantees on DL activities), art. 5.2 (in regard of: delivery language of the Course and linguistic self-assessment under the candidate's responsibility), art. 5.6 (in regard of: modalities, terms and conditions of use of DL activities), art. 6.3 (in regard of: exclusion of the right of withdrawal in case of exceptional acceptance by Università Bocconi-SDA Bocconi in its unquestionable right regarding applications received after the set time-limit), art. 6.4 and 6.5 (respectively in regard of: cancellation with recovery and cancellation without recovery), art. 7 (regarding: variations), art. 8 (regarding: tolerance), art. 9 (regarding: applicable law and jurisdiction).