

## COMPETITION REGULATIONS

### FinTech & InsurTech Award

(hereinafter: Regulations“)

#### § 1.

##### GENERAL PROVISIONS

1. The following regulations specifies the rules, scope and terms of participation in the FinTech & InsurTech Award (hereinafter: "**Competition**").
2. The attachment to these Regulations is the Privacy Policy of **MM Conferences S.A.** with seat in Warsaw.
3. The Organiser of the Competition is **MM Conferences S.A.** with seat in Warsaw (00-241), ul. Długa 44/50, entered into the Entrepreneur's Register of the National Court Register directed by the Regional Court for the Capital City of Warsaw, XII Commercial Department under National Court Register No. 0000300045, REGON: 141312256, Tax No: PL9522040486, (hereinafter: „Organiser“).
4. The Organiser reserves the right to change the provisions of the following Regulation to the extent necessary for the proper running of the Competition.
5. The aim of the Competition is the distinction of solutions, products and services influencing the development of the fintech, insurtech, traditional banking and insurance sector in Poland Participation in the Competition includes:
  - a) the consolidation of image in the form of analog or digital photography, internet streaming, videograms or audiovisual works during the FinTech & InsurTech Night.
  - b) the processing of the Applicant's personal data by the Organiser in accordance with the Personal Data Protection Act of 10 May 2018 (Journal of Law 2018, position 1000), General Data Protection Regulation (GDPR) including, in particular, the publicising of the following personal data: name, surname, position and company name.

#### § 2.

##### DEFINITIONS

Definitions used in the following Competition Regulations mean:

1. Competition Organiser – **MM Conferences S.A.** with seat in Warsaw (00-241), ul. Długa 44/50, entered into the Entrepreneur's Register of the National Court Register directed by the Regional Court for the Capital City of Warsaw, XII Commercial Department under National Court Register No. 0000300045, REGON: 141312256, Tax No: PL9522040486,
2. Competition Participant - A Competition Participant may be any operating company registered within the territories of the Republic of Poland or a natural person running a business.
3. Competition Jury – The Competition Jury consists of independent experts of the market, people and companies well-deserved in the world of fintech and insurtech. The Jury can be viewed on the Organiser's website.
4. Prize – FinTech & InsurTech Award statuette
5. Personal Data Administrator – **MM Conferences S.A.** with seat in Warsaw (00-241), ul. Długa 44/50, entered into the Entrepreneur's Register of the National Court Register directed by the Regional Court for the Capital City of Warsaw, XII Commercial Department under National Court Register No. 0000300045, REGON: 141312256, Tax No: PL9522040486.

### § 3.

#### COMPETITION CATEGORIES AND CRITERIA

- 1. FinTech Award** - for fintechs and traditional banking for the most interesting technology solution in the finance industry.
- 2. InsurTech Award** - for insurtechs and traditional insurers for the most innovative technology solution in the industry
- 3. Blockchain Technology Award** - for fintechs, insurtechs and the traditional finance and insurance sector for the most interesting blockchain technology solution in the industry.
- 4. Best Lending Solution** - for fintechs, insurtechs and traditional loaning industry for innovative technology solutions in loans.
- 5. Best Payment Solution** - for the developing technology solutions allowing for the transfer of money, currency trading and cashless payments.
- 6. Start-up Award** – an innovative solution that remains noticed / revolutionized the fintech or insurtech industry.

### § 4.

#### CONDITIONS OF PARTICIPATION IN THE COMPETITION

1. A Competition Participant may be any operating company registered within the territories of the Republic of Poland or a natural person running a business.
2. The Competition is aimed at those, who in a significant way have factored towards the development of manufacturing sector.
3. It is possible to nominate oneself to the Competition.
4. A natural or legal person may be entered into the competition by a third party upon prior written consent of the entered entity.
5. Winners of previous editions may re-submit their nomination for the current edition of the MMC „*FinTech & InsurTech Awards*” Competition (in the event of resubmission, it is necessary to update all relevant data).
6. The conditions of participation in the Competition is:
  - Sending the nomination via the form which can be found on the website: <http://fintechdigitalcongress.com/>
  - Compliance with the Regulations.
7. **The price for a single nomination in 1 category: 1495 zł + 23% VAT.**
8. Registering a nomination in a single category allows for the free participation of one representative of the nominated participant in the FinTech & InsurTech Night on the 9<sup>th</sup> of May 2019 in w Arche Hotel Krakowska in Warsaw.
9. In the event of resignation from participation in the Competition before the 5<sup>th</sup> of April 2019, an administrative fee will be charged to the amount of 400zł + 23% VAT.
10. In the event of resignation from participation in the Competition after the 5<sup>th</sup> of April 2019, 100% of the fee will be charged for the nomination.
11. The Competition consists of two stages as specified in § 6 of the Regulations.
12. Participation in the Competition is not eligible for reimbursement of expenses incurred by Participants of the Competition (e.g. the cost of travelling to the Competition, costs of preparing a project for the Competition). Participation in the Competition does not guarantee receipt of the prize and is voluntary.

13. The Administrator of Competition Participant's personal data is **MM Conferences S.A.** with seat in Warsaw (00-241), ul. Długa 44/50, entered into the Entrepreneur's Register of the National Court Register directed by the Regional Court for the Capital City of Warsaw, XII Commercial Department under National Court Register No. 0000300045, REGON: 141312256, Tax No: PL9522040486. Participant's data may be processed when it is necessary to fulfill the legally justified purposes of the data Administrator. Providing personal data is voluntary, but lack of providing data prevents participation in the Competition.

## **§ 5.**

### DURATION OF THE COMPETITION

1. Nominations for the Competition are accepted until the 12th of February 2019.
2. The Organiser reserves the right to extend the deadline for sending nominations.
3. The Organiser publishes the Competition results on the website <http://fintechdigitalcongress.com/>
4. The announcement of the Competition results also takes place during the FinTech & InsurTech on the 9<sup>th</sup> of May 2019 in Arche Hotel Krakowska, Warsaw.
5. The Competition winners will be notified about the results by phone and e-mail and will be invited to the award ceremony which will take place during the FinTech & InsurTech Night on the 9 maja 2019, in Arche Hotel Krakowska, Warsaw.
6. Full information on the Competition results will be available for each of the participants on the website after the event.

## **§ 6.**

### COURSE OF THE COMPETITION

1. First stage – sending the nomination form. Recruitment is carried out electronically via the website shared by the Organiser.
  - Those interested in the Competition are obliged to complete the nomination form available on the website of the Organiser.
  - Participants who have sent the correctly completed nomination form within the deadline referred to in §5(1) will be qualified for the second stage of the Competition.
1. Second stage - The prizes are awarded by the Competition Jury according to the criteria indicated in the application form after getting acquainted with the submitted nomination justifications. The winners are selected by members of the Competition Jury through an electronic vote based on nominations submitted by the market, as well as their own knowledge and experience.
2. Final stage – FinTech & InsrutTech Night on the 9<sup>th</sup> of May 2019 in the Arche Hotel Krakowska, Warsaw, to which the Competition winners will be invited.

## **§ 7.**

### RESPONSIBILITY

1. Persons who have not won any Prize may appeal against the Competition result within 7 days from the day the event (FinTech & InsrutTech Night) took place via e-mail at [zgloszenia@mmcpolska.pl](mailto:zgloszenia@mmcpolska.pl), by submitting a substantive justification of the reason why they think that they should win the award. An appeal is not tantamount to a refund of the fee paid for the Competition.
2. The appeal will be considered within 30 days from the day the Organiser receives the appeal at the above-mentioned e-mail address.
3. Winners of the Competition are not entitled to claim to change the recognised award.

4. The right to the award may not be transferred to third parties.

## **§ 8.**

### PERSONAL DATA PROTECTION

1. Personal data of Competition participants will be processed in compliance with the rules set out in the Personal Data Protection Act of August 29 1997 (Journal of Laws 2016, position 922, as amended).
2. Administratorem danych osobowych Uczestników jest **MM Conferences S.A.** with seat in Warsaw (00-241), ul. Długa 44/50, entered into the Entrepreneur's Register of the National Court Register directed by the Regional Court for the Capital City of Warsaw, XII Commercial Department under National Court Register No. 0000300045, REGON: 141312256, Tax No: PL9522040486.
3. Personal data of Competition Participants will be processed in the scope of conducting and realizing the Competition.
4. Participants of the Competition who have provided personal data have the right to view and amend their own personal data. They also have the right to withdraw consent to the processing of their personal data at any given time. In such a case, it means that the Competition Participant is deprived of the opportunity to participate in the Competition.
5. Consent to the processing of personal data for the purpose provided above is voluntary, but is a obligatory condition of participating in the Competition.

## **§ 9.**

### FINAL PROVISIONS

1. The Organiser reserves the right to publish names, surnames, images and other information about Competition Participants, including interviews with them on the Organisers website and reserves the right to use their image on the internet free of charge by publishing photographs collected during the event for purposes related to the promotion of the Competition, to which the Participant agrees.
2. By submitting their desire to participate in the Competition, the Participants agree to the publications referred to in par. 1 above.
3. Competition Regulations are available on the Organiser's website.
4. Participants of the Competition, by sending their nomination and by agreeing to the processing of personal data and use of image, accept the conditions of these Regulations.
5. The Organiser is not responsible for changing the e-mail address or telephone number of Competition Participants or changing other data in order to prevent notification of winning and for the providing of incorrect or false data by the Competition Participant.
6. The Competition Organisers reserve the right for possible changes to the dates of the Competition.
7. The Competition Jury reserves the right to not award a prize in specific categories in the event of a lack of nominations. The Jury's decision may not be appealed. In the event of a lack of nominations, any Applicant's will be refunded in full the amount paid in advance.
8. Any doubts arising during the course of these Regulations are settled by the Organiser.
9. In connection with the participation in the Competition, the nominee, in the event of becoming a finalist or winner of the Competition, irrevocably authorizes MMC and other companies belonging to the MMC Capital Group that his/her image and/or voice and his/her statement (together with name and surname, if MMC considers it appropriate) as well as properties, their interiors and furnishings - in their entirety, in any form, any fragments can be used in photo and video materials for the needs of the Competition, broadcast and disseminated in particular at conferences, on the internet, on television, including as part of the transmission and retransmission of the Industry & AI Night in TV stations and other media, as well as in promotional or advertising materials. The above consent also applies to photo-video materials from the event itself. Free authorization refers

to the multiple (unlimited in terms of quantity, time and territorial) use of the image, voice and statements of the candidate in all known fields of exploitation, in particular: a) consolidation and/or reproduction by any technique, including print, on photographic film, magnetic tape, diskette or digitally, b) placing on the market, c) entering into the computer's memory as well as a computer and/or multimedia network, d) public disclosure in such a way that everyone can have access to it in a place and time chosen by them (including online sharing), e) public performance and/or public playback, f) presenting, g) displaying, h) lending and/or letting, i) transmitting via video and/or wired and wireless voice by a terrestrial station and broadcasting via satellite, j) simultaneous and integral broadcasting (rebroadcasting). The above permission also covers the dissemination of the image, voice and/or opinion, property, their interiors and furnishings for advertising and promotional purposes, i.e. advertising or promotion of the Competition in which the image, property, its interior and furnishings are distributed - in all known fields of exploitation, in particular by means of television and radio broadcasts, public plays or displays, in the multimedia network and the internet, as part of the telecommunications services and in printed media and magazines. By accepting the terms of participation in the Competition, the candidate declares that the distribution of his/her image, voice and/or expression, properties, interior and furnishings in accordance with this statement is not related to the obligation to pay him/her or any third party remuneration or compensation due to this.

10. All people nominated to the FinTech & InsrutTech Award Competition will be positioned:
  - a. after the closing of the Competition on the website under the Competition tab
  - b. in mailing lists with information of the nomination after the closing of the Competition
  - c. in communications on social media services
11. Competition Regulations and MMC's Privacy Policy are an integral part of the nomination form to participate in the Competition.