

TERMS AND CONDITIONS OF THE COMPETITION

FinTech&InsurTech Awards (Hereinafter: „**Regulations**”)

§ 1.

GENERAL PROVISIONS

1. The following regulations determine the rules, area and conditions of participating in the Competition „FinTech & InsurTech Awards” (hereinafter: „Competition”).
2. Organizer of the Competition is MM Conferences S.A. seated in Warsaw (00-241), ul. Długa 44/50, entered into the Register of Entrepreneurs kept by the Regional Court for the Capital City of Warsaw in Warsaw, XII Commercial Division Legal Register of the National Court Register under KRS number 0000300045, REGON 141312256, NIP: 9522040486, (hereinafter: “Organizer”).
3. The Organizer reserves the right to change any of the following regulations to an extent necessary for the proper course of the Competition.
4. 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.
5. Joining the Competition is also a declaration of the Competition Participant that he/she accepts the provisions of these Regulations, including consent to the processing of personal data for the purposes of the Competition.

§ 2.

DEFINITION

Definitions used in the following Regulations mean:

1. Organizer of the Competition - MM Conferences S.A. seated in Warsaw (00-241), ul. Długa 44/50, entered into the Register of Entrepreneurs kept by the Regional Court for the Capital City of Warsaw in Warsaw, XII Commercial Division Legal Register of the National Court Register under KRS number 0000300045, REGON 141312256, NIP: 9522040486.
2. Competition Participant – Competition Participant can be every active company registered on the territory of the Republic of Poland or a physical person running a business.
3. Competition Jury – The Competition Jury consists of independent experts of the market, people and companies experienced in the world of fintech and insurtech. The Jury can be viewed on the website of the Competition Organizer.
4. Prize – FinTech&InsurTech Awards trophy
5. Administrator of Personal Information – MM Conferences S.A. seated in Warsaw (00-241), ul. Długa 44/50, entered into the Register of Entrepreneurs kept by the Regional Court for the Capital City of Warsaw in Warsaw, XII Commercial Division Legal Register of the National Court Register under KRS number 0000300045, REGON 141312256, NIP: 9522040486.

§ 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.

§ 4.

CONDITIONS FOR PARTICIPATION IN THE COMPETITION

1. A Competition Participant can be any operating company, registered within the territory of the Republic of Poland or a physical person running a business.
2. The Competition is aimed at those who have influenced the development of the fintech, insurtech, traditional banking or insurance in Poland in a significant way, and the most effective solutions and innovators.
3. A Competition Participant can apply personally.

4. A person may be entered into the competition by a third person, after earlier attainment of written permission by the entered person.
5. Winners of previous editions can announce their nomination to the current edition of the MMC Competition "FinTech & InsurTech Awards" (in case of another registration, an update on all information is required).
6. The requirements of participating in the Competition are:
 - a) Completing the registration form which can be found on the website: <http://fintechdigitalcongress.pl/konkurs/>
 - b) Compliance with the Regulations
7. Price for the application in 1 category: 1495 zł + 23% VAT.
8. Price for the application in 2 or more categories: 995 zł + 23% VAT per 1 category.
9. Notification of nomination in one category allows for the free participation of one representative of the Participant in the Great Gala FinTech & InsurTech Night on May 10, 2018, in the Ballroom at The Westin Warsaw Hotel, Jana Pawła II Street 21, Warsaw.
10. In the event of resignation of participation from the Competition until the 19th of March 2018, the Organizer will charge an administration fee of 400zł + 23% VAT.
11. In the event of resignation of participation from the Competition after the 19th of March 2018, the Organizer will charge 100% of the nomination fee.
12. The Competition is composed of two parts, as specified in § 6 of the Regulations.
13. Participation in the Competition is not eligible for reimbursement of expenses incurred by Participants of the Competition (e.g. cost of travel to the Competition, costs of preparing the project for the Competition). Participation in the Competition does not guarantee the receipt of the prize and is voluntary.
14. Administrator of Personal Information of Competition Participants is MM Conferences S.A. seated in Warsaw (00-241), ul. Długa 44/50, entered into the Register of Entrepreneurs kept by the Regional Court for the Capital City of Warsaw in Warsaw, XII Commercial Division Legal Register of the National Court Register under KRS number 0000300045, REGON 141312256, NIP: 9522040486. Participant data may be processed when it is necessary to fulfil legally justified purposes of the data administrator. Providing personal data is voluntary, but not providing them prevents participation in the Competition.

§ 5.

DURATION OF THE COMPETITION

1. Nominations to the Competition can be accepted until the 28th of March 2018.
2. The Organizer reserves the right to extend the nomination deadline date.
3. The Organizer publishes the results of the Competition on the website <http://fintechdigitalcongress.pl/>.
4. Announcement of the Competition results will also take place during the Grand Gala FinTech & InsurTech Night, on 10th May 2018, in the Ballroom at The Westin Warsaw Hotel, Jana Pawła II Street 21, Warsaw.
5. The Winners of the Competition will be notified of the results via telephone and e-mail, and invited to the awards ceremony, which will take place during the Grand Gala FinTech & InsurTech Night, 10th May 2018, at The Westin Warsaw Hotel, Jana Pawła II Street 21, Warsaw.
6. Full information of the Competition results will be available for every participant on the website after the Grand Gala FinTech & InsurTech Night.

§ 6.

COURSE OF THE COMPETITION

1. First stage – sending the application form. Application can be made via the website, published by the Organizer.
2. Those interested in the Competition should register via the application form available on the website of the Organizer.
3. To the second stage are qualified those Participants, who sent the application form within the deadline, as set according to § 5 pt. 1.
4. Second stage – Prizes are awarded via the Competition Jury, in accordance with the criteria listed in the application form, after getting acquainted with the applications. Selection of the Winners is taken place by electronic voting, on the basis of nominations sent by the market, as well as personal knowledge and experience.
5. Final stage – Grand Gala Grand Gala FinTech & InsurTech Night, 10th May 2018, at The Westin Warsaw Hotel, Jana Pawła II Street 21, Warsaw, to which the Winners will be invited.

§ 7.
RESPONSIBILITY

1. Persons who did not win any Prizes can appeal from the result of the Competition within 7 days from the day, on which the Event (Grand Gala) took place, at the e-mail address zgloszenia@mmcpolska.pl, while submitting a justified reason, for which they think they should have won the Prize. Appealing does not mean the Participation cost of the Competition will be refunded.
2. Appeals will be reviewed within 30 days from the day of receipt by the Organizer on the above-mentioned e-mail address.
3. Competition Winners do not have the right to change the award granted.
4. The right to the Prize cannot be given to a third person.

§ 8.
PROTECTION OF PERSONAL INFORMATION

1. Personal information of Competition Participants will be processed in accordance with the regulations set out in the Protection of Personal Information Act of 29 August 1997 (Journal of Laws of 2016, No. 922, as amended).
2. Personal information Administrator of Participants is MM Conferences S.A. seated in Warsaw (00-241), ul. Długa 44/50, entered into the Register of Entrepreneurs kept by the Regional Court for the Capital City of Warsaw in Warsaw, XII Commercial Division Legal Register of the National Court Register under KRS number 0000300045, REGON 141312256, NIP: 9522040486.
3. Personal information of Competition Participants will be processed to run and realize the Competition.
4. Competition Participants, who have provided their personal information, has the right to view their personal information as well as its correction. They also have the right, at any time, to reverse the permission for the processing of personal information. This means that the Participant will not have the right to take part in the Competition.
5. Permission for the processing of personal information with the above-mentioned in mind is voluntary, but is a condition for participation in the Competition.

§ 9.
FINAL PROVISIONS

1. The Organizer reserves the right to publish names, pictures and other information about Competition Participants, including the publishing of interviews with them on the project website as well as the right to use their image on the internet via publication of photographs taken during the Grand Gala in connection with promotion of the Competition, free of charge.
2. The Competition Participant agrees to the publications stated in the pt. 1 above.
3. Competition Regulations are available on the website of the Organizer.
4. Competition Participants, by sending an application and agreeing to the processing of personal information and use of image, accepts the regulations.
5. The Organizer does not hold responsibility for changes of the telephone number of e-mail address of the Competition Participant or changes with other information which results in not being able to contact the Participant about winning the Competition, or for the Competition Participant providing false information.
6. The Organizers reserve the right to change the date of the competition.
7. The Competition Jury reserves the right to not award a prize in the result of a lack of applications. The decision of the Jury cannot be appealed. In the event of not enough nominations, the Participant will be refunded the whole amount in advance.
8. Any doubts arising during the course of these Terms and Conditions shall be resolved by the Organizer.
9. During participation of the Competition, the candidate, in the case of becoming a finalist or Winner of the Conference, provides free, irrevocable agreement to MMC and other companies who are members of the MMC Group that his/her image and/or voice, as well as his/her speech (together with full name, if MMC recognizes it as appropriate), area, it's inside and furniture – in their entirety or in any form or fragments to be used in photo and video materials for the needs of the Competition, aired and disseminated in particular at conferences, on the Internet, including television as part of broadcasts and retransmission of the Grand Gala of the Competition on TV stations and other media, as well as in pre-pared promotional or advertising materials. The above agreement also concerns photo and video materials from the Grand Gala. The free authorization relates to the multiple (unlimited amount, time and territorially) use of image, voice and speeches of the candidate for all known operational fields, and in particular: fixation and/or production by any kind of technique, including print, on photographic film, magnetic tape, diskettes or digitally; b) placing on the market; c) entering into computer

memory as well as the computer and/or multimedia network; d) public sharing in such a way, so that every person could have access to it at a place and time selected by them (e.g. Sharing on the internet); e) public performance and/or public playing; f) exposure; g) displaying; h) lending and/or renting; I) broadcasting via video and/or voice over and wireless via a terrestrial stations as well as broadcasting via satellites; j) simultaneous and integral broadcasting (rebroadcasting). The above agreement also applies to the dissemination of image, voice and/or speeches, properties, their internals and equipment for advertising and promotion, meaning the advertising or promotion of the Competition, during which the image, property, its interior and furnishings are distributed – on all known fields of use, and in specific with the help of TV and radio broadcasts, public playing or viewing, multimedia networks and the internet, as part of telecommunication services, as well as in printed magazines and publications. By accepting the conditions of participating in the Competition, the candidate declares that the dissemination of his/her image, voice and/or speech, property, its interior and furnishings, in agreement with the above declaration, does not incur any payment (including for compensation) on his/her name, nor on any third person.

10. All nominees to the Competition FinTech & InsurTech Awards will be positioned:
 - a. after the Competition on the website, under the tab „Competition“
 - b. in e-mails with the information about nominees after the Competition has closed
 - c. in communications on social media
 - d.
11. The terms and conditions of the competition are an integral part of the registration form to participate in the Competition.