

## FinTech & InsurTech Award Competition Regulations

(hereinafter: "Regulations")

### § 1.

#### GENERAL PROVISIONS

1. The following regulations specifies the rules, scope and terms of participation in the **FinTech & InsurTech Award** Competition (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 FinTech & InsurTech Awards competition is to popularise personalities and enterprises, who in a significant way have influenced the promotion of technological solutions in the financial and insurance branch. Awards can be given to fintechs & insurtechs, as well as representatives of traditional banking, insurance and loans, who through the implementation of innovative solutions, have an impact on the development on the sectors in Poland.

### § 2.

#### DEFINITIONS

The definitions used in these Regulations have the following meanings, assigned to them by these Regulations:

1. 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 legal person or organisational unit without legal personality whose registered office is within the territory of the Republic of Poland and which conducts business activity in the territory of the Republic of Poland or a natural person whose registered office is in the territory of the Republic of Poland and which doncuts business activity in the territory of the Republic of Poland.
3. Competition Jury – independent market experts, people and representatives of distinguished companies finance and insurance sector appointed by the Organiser. The composition of the Jury is available on the website <http://fintechdigitalcongress.com/competition-jury/>
4. Prize – FinTech Award i 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

Prizes in the Competition are awarded by the Jury in the following categories:

- I. **FinTech Award** - for fintechs and traditional banking for the most interesting technology solution in the finance industry
- II. **InsurTech Award** - for insurtechs and traditional insurers for the most innovative technology solution in the industry
- III. **Best Lending Solution** - for fintechs, insurtechs and traditional loaning industry for innovative technology solutions in loans
- IV. **Best Payment Solution** - for the developing technology solutions allowing for the transfer of money, currency trading and cashless payments
- V. **Person of the Year** – category aimed at appreciating the efforts and rewarding managers who, overcoming difficulties and using charisma, develop business initiatives and constantly contribute to the development of the sector.
- VI. **Debt Collection Award** – category aimed at companies dealing with debt collection and trade-in receivables, which, thanks to using the possibilities offered by modern technologies, make the subject of their activity more effective, maximally automated and customer-friendly.
- VII. **Strategic Cooperation Award** – category aimed at rewarding the best and most interesting cooperation or alliance initiatives. Both jointly run business projects or institutional connections, which create new opportunities offered to clients, are rewarded.

### § 4.

#### CONDITIONS FOR PARTICIPATION IN THE COMPETITION

1. A Competition Participant can be any legal person or organisational unit without legal personality whose registered office is within the territory of the Republic of Poland and which conducts business activity in the territory of the Republic of Poland or a natural person whose registered office is in the territory of the Republic of Poland and which conducts business activity in the territory of the Republic of Poland.
2. The competition is directed to people and entities that have significantly contributed to the development of the finance and insurance sector in Poland as well the most effective banks and the most interesting solutions. You can enter the competition in person.
3. Nominations to the competition may be made personally.
4. A natural person, legal person or organisational unit without legal personality may be nominated to the competition by a third party after obtaining the written consent of the nominated entity.
5. Winners of previous editions may re-submit their nomination for the current edition of MMC's FinTech & InsurTech Award Competition (in the event of resubmission of a nomination, all relevant data should be updated).

6. The conditions of participation in the competition is:

- Sending the application via the form on the website: <http://fintechdigitalcongress.com/>
- Compliance with the Regulations.

7. Participation in the Competition is paid: the fee for one application to one of the categories indicated above is 1495 PLN + 23% VAT; the fee for one application in two or more categories is 995 PLN net for each category.

8. By submitting nominations in any competition category, you receive an invitation for one person to participate free of charge in the FinTech & InsurTech Night Grand Gala on May 25th, 2020, at the Warsaw Marriott Hotel, al. Jerozolimskie 65/79, 00-697 Warsaw.

9. Nominations should be sent by the **21th of April 2020. Nominations should only be sent via the form available on** the website: <http://fintechdigitalcongress.com/competition/>. Sending a nomination is tantamount to acceptance of these Regulations and the obligation to pay the nomination fee.

10. In the event of resignation from participation in the Competition by April 21th, 2020, the application will be charged an administrative fee of 400 PLN + 23% VAT. This fee will be taken from the nomination fee. The remaining amount will be refunded to the account from which payment was made. The refund will be made within 14 days.

11. In the event of resignation from participation in the Competition in categories I-VII after April 21th, 2020, the application fee is not refundable.

12. Participation in the Competition does not entitle to reimbursement of expenses incurred by the Competition Participants (e.g. travel costs 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 Personal Data Administrator of Competition Participants 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. Participants' data may be processed when it is necessary to fulfill the legitimate purposes of the data administrator. Providing personal data is voluntary, but failure to provide them prevents the participants from taking part in the Competition.

## **§ 5.**

### DURATION OF THE COMPETITION

1. Nominations for the Competition will be accepted until April 21th, 2020.
2. The Organiser reserves the right to extend the deadline for submitting nominations.
3. The Organiser reserves the right to award more than one prize in each category.
4. The Organiser will publish the results of the Competition on the website <http://fintechdigitalcongress.com/competition/> within two days from the day the prizes were awarded.

5. The Organiser will publicize the list of nominees for the Competition on the website <http://fintechdigitalcongress.com/> after the deadline for submitting the applications referred to in para. 1 above.

6. The results of the Competition will be announced during the Grand Gala on May 25th, 2020 at The Warsaw Marriott Hotel, al. Jerozolimskie 65/79, 00-697, Warsaw.

7. Winners of the Competition will be notified by phone and e-mail and will be invited to the awards ceremony, which will be taking place during the FinTech & InsurTech Night Grand Gala on May 25th, 2020 at The Warsaw Marriott Hotel, al. Jerozolimskie 65/79, 00-697, Warsaw.

## **§ 6.**

### COURSE OF THE COMPETITION

1. The competition consists of three stages.

2. First stage – sending the application form via the Organiser’s website indicated in § 4 para. 9 above.

- Participants who have sent a correctly completed nomination form, in accordance with § 5 para. 1, will be qualified to the second stage of the Competition.

3. Second stage – Prizes are awarded by the Competition Jury according to criteria indicated in the nomination form, after having familiarised themselves with the justifications for the nomination. The Jury members then select the winners by electronic voting on the basis of nominations submitted by the market, as well as their own knowledge and experience.

4. Third stage – the culmination of the Competition, the FinTech & InsurTech Night Grand Gala will take place on May 25th, 2020, at The Warsaw Marriott Hotel, al. Jerozolimskie 65/79, 00-697 Warsaw, during which prizes will be awarded in each category of the Competition. Winners of the Competition will be invited to participate in the FinTech & InsurTech Night Grand Gala.

## **§ 7.**

### RESPONSIBILITY

1. Persons who have not won any Prize may appeal against the result of the Competition within 7 days from the day on which the FinTech & InsurTech Night Grand Gala took place, by sending an appeal with justification to the email address [zgloszenia@mmcpolska.pl](mailto:zgloszenia@mmcpolska.pl). An appeal is not equivalent to a refund of the fee paid for participation in the Competition.

2. The appeal will be considered within 30 days from the date of receipt by the Organiser of the appeal sent in writing by registered mail to the Organiser’s address (MMC Polska, Długa 44/50, 00-241, Warsaw).

3. Winners of the Competition are not entitled to claim a change in the Prize awarded.

4. The right to the Prize cannot 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 an obligatory condition of participating in the Competition.

### **§ 9.**

#### FINAL PROVISIONS

1. Participation in the Competition is tantamount to expressing by the Competition Participants, who are natural persons and natural persons representing legal persons and organisational units not having legal personality, to:
  - a) image consolidation in the form of analog or digital photographs, streaming on the internet, videograms or audiovisual works during the FinTech & InsurTech Night Grand Gala on May 25th, 2020.
  - b) processing of personal data of the Applicant by the Organiser in accordance with the Protection of Personal Data Act of 10 May 2018 (Journal of Laws 2018, item 1000), the General Data Protection Regulation (GDPR), including in particular, public disclosure messages of the following personal data: name, surname, position, company name.
2. The Organiser reserves the right to publish names, surnames, photos and other information about Competition participants as well as interviews with them on the Organiser's website and reserves the right for free use of their image on the internet by publishing photos collected during the Grand Gala for the purposes of promoting the Competition, to which the Participant agrees.
3. The Competition Regulations are available on the Organiser's website at <http://fintechdigitalcongress.com/competition>
4. Participants of the Competition accept the terms of these Regulations by submitting a nomination and by agreeing to the processing of personal data and the use of image.
5. The Organiser is not responsible for changing the Competition Participant's email address or phone number or changing other data preventing notification of the prize, and for providing incorrect or false data by the Competition Participant.

6. The Organiser of the Competition reserves the right to make changes in individual Competition dates.

7. The Jury reserves the right not to award Prizes in individual categories in the absence of nominations. There is no appeal against the Jury's decision. In the absence of a sufficient number of nominations, the Applicant will be refunded in full the previously paid nomination fee referred to in § 4 para. 7.

8. Any doubts that arise during the validity of these Regulations shall be resolved 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 Grand Gala 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 Gala 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. The list of nominees in the Competition will be published after the deadline for submitting applications,

1. on the website <http://fintechdigitalcongress.com/> in the "competition" tab,
2. in an email sent to those subscribed to the mailing list with a dedicated link to the website with a list of nominees,
3. in messages on social media with a dedicated link to the website with a list of nominees after the closing of the Competition.

11. The Competition Regulations and the MMC Privacy Policy form an integral part of the nomination form for participation in the Competition.