

Citi HK FinTech Challenge – Hong Kong 2017

Terms and Conditions

The Citi HK FinTech Challenge also known as “The Challenge”, is a competition run by Citibank (Hong Kong) Limited (“Citi”) to encourage developers and financial technology (“FinTech”) companies to develop innovative solutions with Citi’s application programming interfaces (“APIs”) to enhance the banking experience and solve business pain points. Through The Challenge, Citibank aims to arouse public interest on FinTech development while accelerating its use in the financial services industry and at the same time benefiting the general public in Hong Kong by bringing more innovative solutions to the market. The Challenge is governed by these Terms and Conditions (“Terms”). By registering for The Challenge, you agree to comply with all applicable laws, and to abide and be bound by these Terms and any other guidelines or instructions provided to you during The Challenge, and you also agree that all decisions of Citi and The Challenge’s judges are final and binding on you. The Challenge is void in any jurisdictions where it is prohibited or restricted by law. These Terms including, without limitation, any dates, deadlines, awards and the location of any day on which a solution may be presented as further outlined below (“Demo Day”), are subject to change by us at any time and all registrants agree to be bound by such changes.

1. Eligibility

Participants of all ages and nationalities will be eligible for The Challenge provided that Citi shall have the final and absolute discretion to determine the eligibility of any participant and the decision of Citi shall be final and binding. If you are under the age of 18, both you and a parent or guardian will need to agree to these Terms, and by accepting these Terms at registration, you are deemed to have obtained the agreement from a parent or guardian. You may not register if you or any of your employees are a resident in any jurisdiction which is subject to sanctions enforced in Hong Kong and where the Challenge is void or to the extent it is prohibited or restricted by applicable law. In addition, employees of Citi will not be eligible to register, participate in or advise anyone participating in The Challenge (other than as specifically approved in advance by Citi in connection with any mentorship program or similar accelerator support). However, The Challenge is open to eligible businesses that have previously sold, licensed or otherwise provided services and/or similar solutions to Citi. Citi may at any time request valid proof of identity, residency, age and other relevant documentation and may disqualify a registrant if Citi determines (in its sole and reasonable discretion) that the provided proof is not sufficient.

In addition, Citi may, without notice and at any time in its sole and reasonable discretion, disqualify any registrant or participant (including any of your employees) who: does not meet The Challenge’s eligibility criteria, fails to comply with these Terms as determined by Citi in its sole and reasonable discretion, attempts to register or participate in The Challenge in any manner or through any means other than as described in these Terms, attempts to disrupt or undermine The Challenge or attempts to circumvent any of these Terms, including (but not limited to) any individual who tampers with or in any way corrupts the submission or voting process, or who attempts to undermine the legitimate operation of The Challenge by cheating, hacking, deception, or other unfair practices, or by attempting to annoy, abuse, threaten or harass any other participants or Citi representatives.

You are not required to make any purchase or pay any fee to register for, participate in, or receive an award or other recognition in The Challenge. However, you are responsible for all expenses you may choose to incur in connection with The Challenge, including but not limited to any air or ground

transportation, passports and visas, hotel accommodations, meals, beverages and any expenses associated with traveling to a Demo Day or any activity associated with participation in The Challenge.

2. Registration

If you meet the eligibility requirements, you may register to be considered for The Challenge by completing the registration process at www.hkfintechchallenge.com. After you register, you will be asked to complete The Challenge application which will ask you to prepare and provide certain documents and information about your business and your proposed solution, which should aim to address one or more of the pain points that are outlined at www.hkfintechchallenge.com. Please review the requirements of the application carefully to understand the documents and information that will be required after you register for your solution to be considered. Registering and/or completing an application for The Challenge does not mean that you will automatically be accepted to be a participant in The Challenge or be considered a finalist at the Demo Day.

In addition, when you register, you must enter the required information accurately.

All registrations and completed applications must be received by Citi on or before May 14, 2017 at 11:59 PM Hong Kong Time to be considered for The Challenge. It is solely your responsibility to ensure that you are properly registered and have submitted your application.

3. Solution Categories

We want to find new innovative FinTech solutions to enhance the banking experience. You can choose to work on solutions to address one of the following pain points outlined at www.hkfintechchallenge.com, which are subject to change at any time at Citi's discretion:

- Personalized Experience: Lack of personalized experience and predictive solution along client journey
- Customized Products and Solutions: Consumer perception on the homogeneity of the products and offerings of banks
- Cybersecurity: Consumers are skeptical about cybersecurity
- Operation Efficiency: Banks' backend operation are manual and can lead to turnaround delay

4. Challenge Phases and Key Dates (which are subject to change)

The Challenge is separated into the following phases:

- Phase I (March 29 – May 14): Interested participants can register and submit their ideas at www.hkfintechchallenge.com. Participants have to submit a one-page summary illustrating the concept, value proposition, pain points and customer journey, along with a video of up to two minutes (2:00) using a storytelling format or a deck of up to 10 slides to help the judges understand the "what, why and how" of their concepts. To be selected as finalists to present their prototypes on the Prototype Demo Day, the ideas submitted have to solve the business pain points suggested by Citibank.
- Phase II (May 26 – June 21): Finalists chosen from phase I will develop prototypes using Citi's APIs and present in the Prototype Demo Day.

- Phase III (June 22): Finalists will present their prototypes on The Prototype Demo Day.

You may register and submit an application for The Challenge starting March 29, 2017 at 12:00 AM Hong Kong Time until May 14, 2017 at 11:59 PM Hong Kong Time. Citi will then review all eligible applications in accordance with the judging criteria set out in Section 7 below, and select up to 20 participants who will be notified by May 26, 2017 to participate in the Prototype Demo Day scheduled to take place on June 22, 2017 in Hong Kong.

5. Solution Guidelines

A solution developed and submitted in connection with The Challenge ("Solution") must meet all of the following criteria:

- a. It must not contain, depict, imply or refer (explicitly or through any commonly recognized abbreviations or other representations) to any crude, vulgar, obscene, sexually explicit, violent, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity or other content (all as determined by Citi in its sole discretion).
- b. It must not contain, depict or refer to any content which disparages or refers negatively to Citi, The Challenge, or any other person or entity (all as determined by Citi in its sole discretion).
- c. It must not contain, depict or refer to any content which unnecessarily refers to any third party (person or entity) (as determined by Citi in its sole discretion).
- d. It must not conflict with any of Citi's core values, or otherwise be objectionable to Citi (as determined by Citi in its sole discretion).
- e. It must not contain any content that violates any law or any third party's rights (including privacy, publicity, personality and intellectual property rights) or the terms and conditions of any social media service, mobile application, website, open source software or other software or service.
- f. It must not have been submitted to any other challenge, program or promotion where you were required to grant any licenses, assignments or other rights with respect to the Solution to the operator or promoter of the challenge or program, or any third parties, or accept any restriction on your use of the Solution, that, in either case, would in any way prevent your participation in The Challenge or affect the rights you are granting under these Terms.
- g. It must not contain malicious code or be coded or designed in such a way that it creates an information security risk or otherwise compromises the integrity of the Solution, whether as a stand-alone solution or as integrated with any other content.
- h. It must be in English.
- i. The name of the Solution, business team name associated with the Solution, and other related submissions or materials must not use the Citi name or any trademarks, service marks, slogans, trade dress, logos or social media or other handles of Citi.
- j. It must meet all other guidelines and criteria listed at www.hkfintechchallenge.com.

Citi may disqualify any Solution, without notice, if Citi determines (in its sole and reasonable discretion) that the Solution does not comply with any of the above requirements or otherwise with these Terms.

To the extent that Citi makes any API available to you in connection with The Challenge, you undertake to use such API and any data obtained or derived therefrom solely for the purposes of your participation in The Challenge in accordance with these Terms, the terms of the relevant API license (which will be communicated to you upon permitting access to such API), and Citi's instructions from time to time.

6. Your Additional Representations and Warranties

By submitting an application/Solution/video to Citi, you represent, warrant and undertake that:

- a. you satisfy all eligibility requirements for registrants/participants;
- b. you are the original creator of the Solution/video;
- c. you are the sole owner of the copyright and all other rights in the Solution and all content in and on the Solution/video;
- d. Citi (and its designees) will not infringe or violate any third party's intellectual property, privacy, publicity, personality or other rights when Citi (or any Citi designee) copies, displays, edits, modifies, transmits or otherwise uses that description/Solution/video in connection with The Challenge or the publication of The Challenge or any future Citi event; and
- e. the Solution meets all of the eligibility requirements set out in these Terms.

7. Judging Process

Citi and The Challenge's judges will select the finalists and award recipients in their sole discretion.

Because we are seeking innovative ideas and solutions, there is no single criterion on which we will judge your submission. The finalists and overall award recipients and their Solutions will be judged on a combination of the following objective criteria:

- Adaptability to Citi APIs;
- Integration to Citi platforms;
- Uniqueness;
- Innovation;
- Business potential;
- Functionality;
- Usability;
- Scalability;
- Rapidly add value to business; and
- Easily implemented.

Decisions of the judges with respect to all aspects of The Challenge will be final and binding.

8. Award Recipients

Participants who have been selected to receive an award will be notified by email and/or phone. **NEITHER FINALISTS NOR AWARD RECIPIENTS WILL BE GUARANTEED A COMMERCIAL OPPORTUNITY WITH CITI OR ANY OF THE PARTICIPATING ALLIES.** In order for a participant to be declared eligible for an award in The Challenge, he or she must have complied with, and remain in compliance with, these Terms, and must sign and deliver to Citi (within 10 days after Citi's request) a standard declaration and release form, which will include: a declaration of the participant's compliance with these Terms, an acceptance of the award as provided, a publicity release, a liability release, an IRS Form W-9 or Form W-

8, as applicable, and any other documentation that Citi may require, in its reasonable discretion. Citi may disqualify any registrant (including, where applicable, all employees of the registrant's company) who fails to sign and return to Citi any declaration, affidavit, or release required under these Terms.

If the award notification is returned as undeliverable or if a selected award recipient does not comply with all of the above requirements within the above time frames, or does not otherwise comply with these Terms, Citi may disqualify the finalist, and The Challenge judges may select a replacement award recipient.

Citi expects to announce the award recipients in July, 2017.

9. Awards and Opportunities

Cash Awards: HK\$ 300,000 in cash will be awarded to the Grand Award recipient; HK\$ 200,000 in cash will be awarded to the Silver Award recipient; HK\$ 100,000 in cash will be awarded to the Bronze Award recipient; and HK\$ 50,000 in cash will be awarded to the Student Award recipient. Participants are eligible for the Student Award if they are students and 22 years old or below at the time of registration (for participants joining as a team, all team members have to satisfy the requirement to be eligible for the Student Award). Participants can be awarded Grand, Silver, or Bronze Award together with Student Award if they fit the eligibility for the Student Award. Cash awards will be given by cheque in Hong Kong currency. In the event that a team is selected as a cash award recipient, the amount determined by Citi to be awarded to such team will be equally shared/divided amongst all team members.

Where applicable, Citi will make reasonable efforts to deliver awards to the addresses/accounts provided by recipients. However, Citi cannot guarantee that any awards returned to Citi due to non-delivery at the provided address will be re-sent to the award recipient. Citi will not be responsible for any awards offered by any participating allies, and you acknowledge and agree that if you are selected as an award recipient, you will look solely to such participating allies in the event an award is not provided to your satisfaction. Where required to do so by applicable law or regulation, Citi reserves the right to withhold all applicable taxes at source from all cash awards, unless it has been presented with a valid exemption (full or partial) from the applicable authorities with respect to such tax withholding.

Upon the acceptance of the awards, the award recipients agree that Citi shall have the right of first usage of the concepts, the solutions, the prototypes and all of the relevant intellectual property resulting and manifesting in the prototypes developed by such relevant award recipients. Such usage shall be subject to further terms to be agreed between award recipients and Citi. If you are given an award, you agree that from the date on which you are given an award for a period of six (6) months (or until an agreement governing such usage has been executed by you and Citi in writing, if sooner), you will not negotiate or enter into any agreement with any third party that would have the effect of restricting, in any way, your right to grant Citi the right to use, develop, modify, publish, commercialise and otherwise exploit any of the concepts, solutions, prototypes and intellectual property resulting and manifesting in the prototypes developed by you.

Non-monetary Opportunities: Citi and participating allies may offer award recipients the opportunity to explore a commercial relationship with Citi and/or such participating allies, provided, however, that Citi shall have no obligation to enter into any contract regarding, or make use of, the applicable Solution. Any non-monetary opportunities offered in connection with The Challenge should not be viewed as awards or prizes. The provision of any non-monetary opportunities is to be determined by Citi and participating allies in their sole discretion, and Citi and participating allies will be under no obligation to offer any non-monetary opportunities to any participant.

All awards or other opportunities are subject to change by Citi without notice, must be accepted as awarded or provided (with no substitutions), and may not be sold or transferred. Recipients of awards or other opportunities will be solely responsible for all travel and other costs associated with The Challenge and obtaining or redeeming the award(s) and/or opportunities, including but not limited to any air or ground transportation, hotel accommodations, meals, and beverages.

All taxes in connection with any award or non-monetary opportunity are the sole responsibility of the recipient. Award recipients should consult their tax advisors on any questions. Award recipients may be asked to provide a Form W-8 or W-9, as appropriate, to identify their tax status for information reporting and withholding purposes. Prizes and awards paid to a U.S. person in the aggregate amount of \$600 or more are reportable on IRS Form 1099-MISC.

10. Cancellation

If for any reason Citi cannot run The Challenge as planned due to any force majeure events Citi may modify, extend, suspend, or cancel The Challenge in its sole and reasonable discretion, to the extent permitted by applicable law.

11. Intellectual Property Rights

You will retain any intellectual property rights you have in the Solution and video that you create (including in any software code). However, by participating in The Challenge, you acknowledge and agree that any ideas or concepts related to your Solution or the content that you share in connection with The Challenge are not confidential or proprietary, and Citi and others may use, incorporate or disclose any of them now or in the future in any manner, and you irrevocably waive any and all claims that you may have against Citi (or its affiliates, contractors and agents) or anyone else participating in or otherwise attending this Challenge for such use or disclosure.

By making a submission, you acknowledge and agree that Citi may obtain many submissions in connection with this Challenge and/or other marketing initiatives or challenges staged and/or offered by Citi, and that such submission may be similar or identical in theme, idea, format or other respects to other submissions submitted in connection with this Challenge, such other initiatives, or for other reasons, other materials developed by Citi or its contractors or agents and/or materials and ideas available in the public domain. Unless prohibited by applicable law, you waive any and all claims against Citi, its affiliates, allies and/or any other participants you may have had, or may have now or in the future, that any submission and/or other works (including videos) accepted, reviewed and/or used by Citi, its affiliates, or other participants may be similar to your submission, or that any compensation is due to you in connection with such submission or other works used by Citi or its affiliates. For the avoidance of doubt, the foregoing waiver shall not impair or limit any legal rights under applicable legislation governing consumer rights that cannot be excluded, limited, amended or waived.

In addition, you hereby grant to Citi and its designees the unrestricted, non-exclusive, royalty-free, irrevocable, worldwide, sub licensable, transferable, assignable, license (but not the obligation) for the maximum duration permitted by applicable law to store, copy, reproduce, issue copies to the public, communicate to the public, modify, edit, display, transmit, perform, show or display in public, broadcast, make available copies to the public, rent copies to the public, translate or make an adaptation or derivative works from, and otherwise use your submission/Solution/video (in whole or in part) and such derivative works in any form or medium without any fee or other form of compensation, and without further notification or permission or attribution, for the following purposes:

- a. administering and publicizing The Challenge;

- b. identifying you by name as the creator of the Solution along with a description of the Solution;
- c. displaying some or all of the submissions (including any videos provided by participants) at the Demo Days and post-Demo Day events (e.g., roadshows), and in any and all media now known or hereafter devised, worldwide; and
- d. advertising or promotion in any media, including to advertise The Challenge, future challenges, and/or Citi's products and services.

You hereby irrevocably waive (and will procure the waiver by your employees, team members or others of) any and all moral rights (or equivalent rights recognised under the laws of any jurisdiction) subsisting now or in the future in your Solution, video and submission (and all component parts and derivative works thereof).

You agree that you will execute and deliver (and where relevant procure the execution and delivery) of all documents and other assurances, and will do all other acts reasonably necessary, in order to give effect to your obligations and undertakings under these Terms and to carry out the intent of the parties to these Terms.

12. Publicity

You acknowledge and understand by attending a Challenge event, webinar or any curriculum activities associated with The Challenge that you may be photographed, videotaped and otherwise recorded by Citi or its designees (collectively, "Footage") and may be required to sign an affidavit and release for such Footage. Footage will be owned by Citi, and Citi and its designees shall have the right to use, edit, adapt, post, stream, copy and exploit such Footage and all elements embodied therein, including any names and likenesses embodied therein, in whole or in part, in any and all media now known or hereafter devised throughout the world, for the fullest extent permitted by applicable law, for advertising, promotional, trade and other purposes.

Except where otherwise prohibited by law, by registering for The Challenge, you consent to Citi's use of your name, voice, likeness, biography and place of residence and/or origin, mention of the nature of your participation in The Challenge and photographs and video taken at The Challenge events, for marketing and promotional purposes without further notification, permission, payment or consideration.

For a list of the recipients of the awards, send an email to cfchk2017@citi.com after June 28, 2017.

PARTICIPANTS ARE PROHIBITED FROM PROVIDING PUBLIC STATEMENTS OR ISSUING PRESS RELEASES TO THE PUBLIC ABOUT THE CHALLENGE WITHOUT THE EXPRESS WRITTEN CONSENT OF CITI IN EACH INSTANCE. FAILURE TO COMPLY WITH THIS REQUIREMENT MAY RESULT IN DISQUALIFICATION.

13. Personal Information and other information Consent

By registering for The Challenge, you consent to Citi using and disclosing your personal information about you and other information provided by you to third parties (whether in or outside your location of residence), including but not limited to participating allies and other Citi allies, for the purposes of administering The Challenge; advertising The Challenge and any future challenges or hackathons and any of Citi's products and services; facilitating connections between such third parties and registrants of potential interest to them; and for the other purposes described in these Terms and Citi's Privacy Statement. Note that there is no legal obligation for you to provide us with personal information and any information collected by us is provided by you at your own will and with your consent. Details of

personal information consent, and how Citi may use your personal information, can be found in Citi's Privacy Statement.

14. Disclaimers, Liability and Indemnification

EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, CITI DOES NOT ACCEPT LIABILITY FOR ANY LOSS OR DAMAGE OF ANY APP OR OTHER SOLUTION/SUBMISSION OR FOR ANY OTHER LOSS OR DAMAGE RESULTING DIRECTLY OR INDIRECTLY FROM YOUR PARTICIPATION IN THE CHALLENGE OR YOUR RECEIPT, USE OR REDEMPTION OF ANY AWARD(S) OR OPPORTUNITY, OR YOUR INABILITY TO RECEIVE, USE OR REDEEM ANY AWARD(S) OR OPPORTUNITY.

EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, CITI IS NOT RESPONSIBLE FOR: (1) ANY INCORRECT OR INACCURATE TRANSCRIPTION OF SUBMISSION INFORMATION OR ANY LATE, LOST, INCOMPLETE, ILLEGIBLE, DAMAGED, MISDIRECTED, OR UNDELIVERABLE SUBMISSIONS, OR SUBMISSIONS RECEIVED THROUGH IMPERMISSIBLE OR ILLEGITIMATE CHANNELS; (2) TECHNICAL FAILURES OF ANY KIND, INCLUDING THE MALFUNCTIONING OF ANY TELEPHONE, COMPUTER, NETWORK, HARDWARE OR SOFTWARE; (3) THE UNAVAILABILITY OR INACCESSIBILITY OF ANY SERVICE; (4) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE SUBMISSION PROCESS OR THE CHALLENGE; (5) ELECTRONIC OR HUMAN ERROR WHICH MAY OCCUR IN THE ADMINISTRATION OF THE CHALLENGE OR THE PROCESSING OF SUBMISSIONS; OR (6) ANY INJURY OR DAMAGE TO PERSONS OR PROPERTY, INCLUDING YOUR COMPUTER, WHICH MAY BE CAUSED, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, BY YOUR PARTICIPATION IN THE CHALLENGE OR FROM DOWNLOADING OR USING ANY MATERIAL PROVIDED BY OR ON BEHALF OF CITI.

EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, CITI WILL NOT BE LIABLE TO YOU FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES OR FOR ANY LOSS OF PROFITS, REVENUE, OPPORTUNITY, GOODWILL OR DATA IN CONNECTION WITH THE CHALLENGE OR THESE TERMS.

EXCEPT TO THE EXTENT PROHIBITED BY APPLICABLE LAW, YOU HEREBY RELEASE AND AGREE TO INDEMNIFY AND HOLD HARMLESS CITI AND ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, ADVERTISING AND PROMOTIONAL AGENCIES, AND THE CHALLENGE JUDGES FROM ANY AND ALL DAMAGES, INJURIES, CLAIMS, CAUSES OF ACTIONS, LIABILITY OR LOSSES OF ANY KIND (INCLUDING LEGAL FEES AND EXPENSES), KNOWN OR UNKNOWN, ABSOLUTE OR CONTINGENT, NOW OR IN THE FUTURE ARISING FROM OR RELATED TO: (A) YOUR FAILURE TO COMPLY WITH ANY OF THESE TERMS; (B) ANY MISREPRESENTATION YOU MAKE UNDER THESE TERMS OR OTHERWISE TO CITI; (C) YOUR PARTICIPATION IN THE CHALLENGE; OR (D) YOUR RECEIPT, USE OR REDEMPTION OF ANY AWARD OR OPPORTUNITY, OR YOUR INABILITY TO RECEIVE, USE OR REDEEM ANY AWARD OR OPPORTUNITY.

NOTHING IN THESE TERMS SHALL OPERATE SO AS TO EXCLUDE OR RESTRICT CITI'S LIABILITY FOR FRAUD, FRAUDULENT MISREPRESENTATION, FRAUDULENT CONCEALMENT OR FOR DEATH OR PERSONAL INJURY RESULTING FROM THE NEGLIGENCE OF CITI OR ITS EMPLOYEES WHILE ACTING IN THE COURSE OF THEIR EMPLOYMENT, OR FOR ANY OTHER LIABILITY TO THE EXTENT SUCH LIABILITY CANNOT BE EXCLUDED OR LIMITED AT LAW.

15. Law

THE CHALLENGE AND THESE TERMS ARE GOVERNED BY HONG KONG LAW, AND YOUR REGISTRATION FOR THE CHALLENGE CONSTITUTES YOUR ACCEPTANCE AND AGREEMENT TO BE BOUND BY HONG KONG LAW, REGARDLESS OF THE COUNTRY IN WHICH YOU RESIDE.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Terms, or the rights and obligations of registrants and Citi in connection with The Challenge, shall be governed by, and construed in accordance with the laws of Hong Kong. To the extent permitted by applicable law, no laws, rules or regulations of any country other than Hong Kong shall apply to any aspect of The Challenge, or any registrants of The Challenge, even if such registrants are legal residents of, doing business in, or otherwise subject to the laws of any such countries, and if invited to participate in The Challenge, you hereby waive and agree not to apply or pursue any actions under the laws of any country other than Hong Kong. Unless otherwise prohibited by applicable law, if any provision of these Terms or any other terms provided by Citi in connection with The Challenge is held to be invalid, illegal or unenforceable, then the validity, legality and enforceability of the remaining provisions will not in any way be affected or impaired thereby, and the invalid, illegal or unenforceable provision shall be replaced by a valid, legal and enforceable provision that comes closest to the intention of the parties underlying the invalid, legal or unenforceable provision.

TO THE EXTENT THESE TERMS ARE TRANSLATED INTO ANY LANGUAGES OTHER THAN ENGLISH, THE ENGLISH LANGUAGE VERSION SHALL CONTROL.

16. Disputes

All disputes, claims and causes of action arising out of or connected with The Challenge, awards or these Terms will be resolved individually and exclusively by the courts of Hong Kong.

17. Further Information

For more information please email The Challenge team at: cfchk2017@citi.com.

BY CLICKING ON THE FOLLOWING "I AGREE" BUTTON, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THESE TERMS AND THE PRIVACY STATEMENT AND AGREE TO BE BOUND BY THEM.

I WARRANT THAT EACH EMPLOYEE OF MY COMPANY THAT IS PARTICIPATING IN THE CHALLENGE HAS READ AND UNDERSTOOD THESE TERMS AND THE PRIVACY STATEMENT AND AGREES TO BE BOUND BY THEM. WHERE ENTERING THE CHALLENGE AS THE REPRESENTATIVE OF A COMPANY, I WARRANT THAT I AM FULLY AUTHORIZED TO ACCEPT AND AGREE TO THESE TERMS AND PRIVACY STATEMENT FOR AND ON BEHALF OF THAT COMPANY.

[I AGREE]