

FINANCE AND INNOVATION FOR GOOD COMPETITION RULES

Article 1 : Purpose

1.1. The company Sia Partners, a simplified joint stock company with a single shareholder registered in the Paris Trade and Companies Register under number B 423 507 730, whose head office is located at 21 Rue de Berri – 75008 Paris, represented by its President , Mr. Matthieu COURTECUISSÉ, hereinafter referred to as “Sia Partners ”, is organizing from 02/10/2023 to 09/04/2024 exclusively on the Internet, a free and competitive competition. without any obligation to purchase or pay, the “Finance and innovation for good” operation, hereinafter referred to as the “Competition”.

1.2. The Competition is co-organized by Sia Partners, in partnership with Crédit Mutuel Arkéa, HSBC, and Pépite France, which brings together students wishing to experience an entrepreneurial adventure alone or as a team around sustainable finance and banking professions. The competition gives them the opportunity to be supported by companies and coaches for 6 months. The winners will be rewarded with financial prizes, and might be able to be followed over by the organizing partners of the competition if they wish to continue the project.

1.3. This Competition (including its updates) is accessible on the website whose Internet address is www.finance-and-innovation-for-good.com, hereinafter referred to as the “Site”.

1.4. Participation in the competition implies irrevocable and unreserved acceptance of the terms and conditions of these regulations (the “Regulations”).

1.5. The specifics of the Competition are as follows: The Competition makes it possible to select the candidates/teams who will be rewarded according to the criteria defined in article 4 of the Regulations.

1.6. The status of winner of the Competition is subject to the validity of the participation of the candidate/team themselves.

Article 2: TERMS OF PARTICIPATION

2.1. The Competition is announced by a communication campaign (physical and web) aimed at French and English universities, business schools and engineering schools. An e-mail will be sent to students and associations of certain Grandes Écoles and Universities for which Sia Partners has the e-mail addresses.

2.2. Individuals of legal age registered on the opening day of the Competition, in a Grande École or University, or having their studies for less than two calendar years, under the age of 30, will be able to participate in the Competition. For any person not meeting these criteria, validation of their eligibility for registration will be to a prior internal review.

2.3. In the case of an start-up project at an already advanced stage and having matured prior to the Competition, the following two conditions must be met at a minimum to participate in the competition: (i) not having raised funds; (ii) not having hired an employee (es).

2.4. Participants in the competition, hereinafter referred to as the “Participants”, may choose to compete alone or in teams of two or three. The composition of the teams may be modified by the Participants until the delivery of a first deliverable whose format is free and for which a non-restrictive outline will have been provided to the Participants, but which must contain at least the description of the project and the proposed solution as well as a commercial viability plan (the “Business Case”) and must be specified when sending the Business Case by email to the address. Then it will be considered final by the members of the organization. Each team must designate a leader who will be the recipient of the exchanges with Sia Partners and of the lot if applicable.

2.5. To participate, each candidate/candidate team participating in the Competition must go to the competition website and pre-register online (between on 02/10/2023 and on 19/11/2023 midnight) by entering the required information (but not systematically obligatory) specified below:

- Mandatory information:
 - Name and first name of the participant(s) in the competition
 - School or university
 - Master or course
 - Email address
 - Telephone number
 - The description of the project

- Optional information:
 - Curriculum vitae

2.6. Any registration file in which one or more of the required information is inaccurate will not be taken into account and will result, automatically and automatically, in the nullity of the participation of the candidate/team in question in the Competition. If the(s) candidate(s) forget(s) to include one of the required information in the registration file, a message will invite them to complete the omitted information(s).

2.7. After validation of the registration form, candidates/candidate teams will receive an electronic message at the email address they have provided, confirming their participation in the competition and their status as Participant(s).

Article 3: TERMS AND CONDITIONS OF THE COMPETITION

The winners of the Competition, hereinafter the “Winners”, will be selected according to the following methods to be awarded the prizes referred to in Article 4 of the Regulations.

*Phase 1 – Pre-registration: from 02 October 2023 to 19 November 2023

-registration is done online on the website www.finance-and-innovation-for-good.com between October 2, 2023 and November 19, 2023 at 11:59 p.m.

*Phase 2 – launch event: 12 October 2023

*Phase 3 – Finalization of registration / Project development: from October 2023 to November 19, 2023

Participants will prepare a business case which will be evaluated according to its original nature and its feasibility and send it by mail no later than November 19e 2023 at 11:59 p.m.

*Phase 4 – Development of the prototype: from November 19e 2023 to 17 March 2024

At the end of the business case design phase, a jury will choose the most successful and innovative to select the ten candidates/teams with the greatest potential. The jury, hereinafter referred to as the “Jury”, will be composed according to the of the speakers and at least 1 member from each partner company. Based on the Business Cases that they have developed, candidates will have to develop a prototype of their concept which consists of a demonstration of the prototype and the associated explanation or code, if applicable.

*Phase 5 - Study of the projects by the Jury: from 17 March 2024 to March 24, 2024

Study by the Jury of the deliverables provided by the participants, in order:

1. Script or code, the if necessary, commented by the prototype
2. User guide
3. Business Case possibly improved
4. Presentation of your development project approach
5. Presentation support (which can be the Business Case)
6. Demonstration of the application

*Phase 6: on 25, 26 and 27 March 2024

Candidates must present to the Jury the result of their work by explaining their approach and demonstrating the characteristics of their Proof of Concept. At the end of these presentations the Jury will deliberate to award the different prizes.

The Jury will deliberate on the basis of the following categories:

- The interest of the solution and in particular, but not limited to, the identification of an insertion of the solution on the market, of a sectoral demand, of a creation of value, of the aspect innovative or disruptive of the solution, its feasibility, respect for the theme posed...

- The relevance of the solution or technology used and in particular, but not limited to, the aesthetics of the solution, its value and its interest in User Experience...

- The quality of the deliverables provided and the oral performance, as well as the evolution of these during the

coaching phase The selection of the Winners among the Participants is based solely on the quality of their services. Sia Partners will only inform the winners of the results of the Competition by email.

Article 4: THE PRIZES

4.1. The Competition prizes intended for Participants are distributed according to the podium below:

- 1st prize
- 2nd prize
- 3rd prize

The Prizes will be available within a maximum period of three months from the date of deliberation by the Jury and will be kept by Sia Partners until collected by the winners. As such, the Winners will be free to collect them wherever they.

The costs of participating in the Competition will remain the responsibility of the Participant. If a team wins a prize, it will be awarded to its leader, who is responsible for distributing it among the team members.

4.2. Any Winner undertakes to pay any tax, social security contribution or other possible duty of any nature whatsoever, due in application of the applicable regulations. Sia Partners will be released from any liability in this regard.

Article 5: LIMITATION OF LIABILITY

5.1. Participation in the Competition implies knowledge and acceptance of the characteristics and limits of the Internet, in particular with regard to technical performance, response times for consulting, querying or transferring information, risks of interruption, and more generally, the risks inherent in any connection and transmission on the Internet, the lack of protection of certain data against possible misappropriation and the risks of contamination by possible viruses circulating on the network.

5.2. Consequently, Sia Partners cannot under any circumstances be held responsible, without this list being exhaustive:

- for the content of the services consulted on the Site and, in general, for any information and/or data distributed on the services consulted on the Site;
- the transmission and/or reception of any data and/or information on the Internet;
- from any malfunction of the Internet network preventing the smooth running/operation of the Competition;
- failure of any receiving equipment or communication lines;
- loss of any paper or electronic mail and, more generally, loss of any data;
- routing problems;
- the operation of any software;
- the consequences of any virus, computer bug, anomaly, technical failure;
- any damage caused to a Participant's computer;
- of any technical, hardware or software failure of any nature, having prevented or limited the possibility of participating in the Competition or having damaged the system of an association or one of its members.

5.3. It is specified that Sia Partners cannot be held responsible for any direct or indirect damage resulting from interruption, a malfunction of any kind, a suspension or the end of the Competition, and this for any reason whatsoever, or for any direct or indirect damage which results, in any way, from a connection to the Site. It is up to Participants to take all appropriate measures to protect their own data and/or software stored on their computer equipment against any attack. The use of any person to the site and their participation in the Competition is done under their entire responsibility.

5.4. The liability of Sia Partners cannot be incurred, generally speaking, in the event of force majeure or fortuitous event beyond its .

5.5. Sia Partners reserves the right not to publish comments made by students via the Site features entitled "Contact and FAQ".

Article 6: PROOF CONVENTION

6.1. It is agreed that Sia Partners may rely, in particular for the purposes of proof of any act, fact or omission, of the programs, data, files, recordings, operations and other elements (such as monitoring reports or other statements) of nature or in inform atic or electronic format or medium, established, received or stored directly or indirectly by Sia Partners, in particular in its information systems.

These elements will therefore constitute the evidence used, among other things, to justify the selection of the winning Gaby the Jury.

6.2. The Participants undertake not to contest the admissibility, validity or probative force of the elements of the aforementioned nature or format or computer or electronic media, on any grounds whatsoever.

Article 7: PERSONAL DATA

7.1. The contact details of all Participants will be used in accordance with the provisions of the regulations applicable to the protection of personal data, including Regulation (EU) 2016/679 of the European and of the Council dated April 27, 2016 and of Law No. 78-17 of January 6, 1978 relating to data processing, files and freedoms. competition Participants have a right of access, rectification, erasure, limitation, opposition concerning the processing of their data by Sia Partners as well as, where applicable, a right to portability of its data. These rights are exercised by writing to SIA-PARTNERS-CONFORMITE-RGPD@sia-partners.com

The information collected may be subject to computerized processing, the purpose of which is to select the Winners among the Participants.

The information collected by may also be used to send newsletters to Participants who have expressly given their consent.

All information that Participants communicate is intended solely for Sia Partners, the data controller. However, this information may be transmitted to the partners of Sia Partners for commercial prospecting purposes if the Participant has expressly given his consent.

7.2. Sia Partners undertakes in particular to:

- Implement appropriate technical and organizational measures in order to guarantee an appropriate level of security taking into account the nature of the processing carried out of the personal data of Participants
- Process personal data of participants only for the purposes of the competition specified above
- Not to carry out any transfer of participants' personal data outside the European Union
- Keep these personal data for the legal period strictly necessary for of the intended purpose

7.3. Participating candidates will be automatically subscribed to the Finance and innovation for good newsletter, knowing that unsubscription from this Newsletter is possible at any time by writing to SIA-PARTNERS-CONFORMITE-RGPD@sia-partners.com

7.4. Any participating candidate / Participant in the competition accepts that Sia Partners uses their image for communication purposes around this competition and for its own account.

Article 8: DURATION – MODIFICATIONS

8.1. The Rules apply to any participant in the competition.

8.2. Sia Partners reserves the right to make any modification to the Rules and/or the Site, at any time, without notice or obligation to give reasons for its decision and without being held liable as a result. The modifications will be published on the Site.

8.3. Sia Partners reserves the right, as of right, to interrupt the Competition at any time, without notice and without having to justify it. In this case, Sia Partners cannot be held liable in any way and therefore participants will not be able to claim any compensation of any kind.

8.4. Sia reserves the right to pursue legal action against any participating candidate/Competition Participant who has defrauded or attempted to do so. However, it cannot incur any liability of any kind towards the teams participating in the Competition and their members due to any fraud committed.

8.5. In the event of a breach of the Regulations by a Participant, Sia Partners reserves the right to automatically exclude any participation from the Association concerned, without the latter being able to claim anything. .

Article 9: APPLICABLE LAWS

The Regulations are governed by French law.

In the absence of an amicable settlement between Sia Partners and the Participant, any dispute relating to the execution of the Settlement will fall under the jurisdiction of the courts of Paris.

Article 10: INTERPRETATION

Any question of application or interpretation of the Regulations, or any unforeseen question which may arise, will be decided sovereignly, depending on the nature of the question, by Sia Partners under the control of SCP Chapuis & Buzy, bailiffs' office, 10 rue Pergolèse 75016 Paris, depositary of the regulations, in compliance with French legislation.

Article 11: RIGHT TO EXPLOIT THE COMPETITION

11.1 Participation in the competition entails the Participant's agreement for the dissemination of his/her creations, possibly protected by property rights, signed with his/her name on one of the SEP websites. Sia Partners or one of the competition partners or on any other promotional medium and by any means of electronic, telematic, digital, television or other transmission. En participating in the competition, the Participants undertake to transfer free of charge, definitively and irrevocably to Sia Partners the rights to use their creations on the Internet or on any other medium for promotional purposes only. Unless otherwise by the Participants, Sia Partners undertakes to respect their moral rights, in particular by citing their name when publishing on one of the Sia Partners blogs.

11.2 Participation in the competition entails the Participant's agreement that the entire computer applications produced, where applicable, during the competition be distributed as Open Source on www.Github.com according to the general conditions of use appearing on this website.

Article 12: DEFENSE OF INTELLECTUAL PROPERTY

12.1 Participants retain all rights to their property. Participants in the competition guarantee to Sia Partners that all the creations they submit are original works and do not contain any element likely to constitute an attack on the rights or image of third parties. Sia Partners cannot be held

responsible for the achievements of Participants in the competition and reserves the right to delete any infringing achievements.

12.2 The Participants guarantor indemnify Sia Partners against any financial consequences that a dissemination of their creations infringing all or part of a protected work could have with regard to it.

Article 13: CONSULTATION OF THE REGULATION

13.1 It is possible to consult the full regulations on the website.

13.2 Participation in the competition implies unreserved acceptance of these rules in their entirety (the "Rules"), the rules of ethics in force on Internet, as well as the laws, regulations and others texts applicable in France .