

# RULES OF THE FINANCE AND INNOVATION FOR GOOD COMPETITION

## Article 1 : PURPOSE

1.1. 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 registered office is located at 21 Rue de Berri - 75008 Paris, represented by its Chairman, Mr. Matthieu COURTECUISE, hereinafter referred to as "Sia Partners", is organizing from 29/09/2022 to 06/04/2023 exclusively on the Internet, a free contest with no obligation to purchase or pay whatsoever, the "Finance and innovation for good" operation, hereinafter referred to as the "Contest".

1.2. The Contest is a competition co-organized by Sia Partners, in partnership with Crédit Mutuel Arkéa, Google Cloud, HSBC, The Sandbox and Pépite France, which brings together students wishing to experience an entrepreneurial adventure, alone or in a team, around the challenges of sustainable finance and the banking industry. The competition gives them the opportunity to be accompanied by companies and coaches for 6 months. The winners will be awarded financial prizes, and may be followed up in the longer term by the competition's organizing partners if they wish to pursue the project.

1.3 This Contest (including its updates) is accessible on the website whose Internet address is [www.finance-and-innovation-for-good.com](http://www.finance-and-innovation-for-good.com), hereinafter referred to as the "Site".

1.4. Participation in the Contest implies irrevocable and unconditional acceptance of the terms and conditions of these rules (the "Rules").

1.5. The specific features of the Contest are as follows: The Contest allows for the selection of candidates/teams to be awarded according to the criteria defined in Article 4 of the Rules.

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

## Article 2: CONDITIONS OF PARTICIPATION

2.1. The holding of 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 the students and associations of certain Grande Ecoles and Universities for which Sia Partners has e-mail addresses.

2.2. Natural persons of legal age who are enrolled in a Grande Ecole or University on the day the Contest opens, or who have completed their studies within the last two calendar years, and who are under 30 years of age, may participate in the Contest. For any person who does not meet these criteria, the validation of his/her eligibility for registration will be subject to a prior internal review.

2.3 In the case of a start-up project that is already at an advanced stage and has matured prior to the Competition, it will be necessary to respect at least the following two conditions in order to participate in the competition: (i) not having raised funds; (ii) not having hired any employees.

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 submission of a first deliverable, the format of which 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 the Business Case is sent by e-mail to the address. It will then be considered final by the members of the organization. Each team will have to designate a leader who will be the recipient of the exchanges with Sia Partners and of the prize if necessary.

2.5. To participate, each candidate/applicant team participating in the Competition must go to the Competition website and pre-register online (between 29/09/2022 and 20/11/2022 midnight) by entering the requested (but not systematically mandatory) information specified below:

- Required information:

- o Name and surname of the candidate(s) participating in the Competition

- o School or university

- o Master or curriculum

- o E-mail address

- o Telephone number

- o Project description and technology used (this information is not mandatory for registration but required for submission of the Business Case)

- Optional information:

- o Resume

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

2.7. After validation of the registration form, the candidates/applicant teams will receive an e-mail message at the e-mail 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 Contest, hereinafter the "Winners", will be selected according to the following procedures to be awarded the prizes referred to in Article 4 of the Rules.

\*Phase 1 - Pre-registration: from September 29, 2022 to November 20, 2022

Pre-registration is done online on the website [www.finance-and-innovation-for-good.com](http://www.finance-and-innovation-for-good.com) between September 29, 2022 and November 20, 2022 at 11:59 pm.

\*Phase 2 - Remote launch event according to the health rules in force: October 18, 2022

\*Phase 3 - Finalization of the registration / Elaboration of the project: from November 20, 2022 to December 4, 2022.

The Participants will have to realize a business case which will be evaluated according to its originality and its feasibility and send it by e-mail at the latest on December 4, 2022 at 23H59.

\*Phase 4 - Prototype development: from December 4, 2022 to March 12, 2023

At the end of the business case design phase, a jury will choose the most successful and innovative concepts to select the ten candidates/teams with the greatest potential. The jury, hereinafter referred to as the "Jury", will be composed according to the availability of the participants and at least one member of each partner company. On the basis of the Business Case they will have elaborated, the candidates will have to develop a prototype of their concept which will consist of a demonstration of the prototype and the associated explanation or code, if any.

\*Phase 5 - Review of projects by the Jury: from March 12, 2023 to March 24, 2023

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

1. Script or code, if applicable, commented on 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: March 22, 23 and 24, 2023

The candidates will have to present to the Jury the result of their work by explaining their approach and by 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 sectorial demand, of a creation of value, of the innovative or disruptive aspect of the solution, of its feasibility, of the respect of the posed thematic...

- The relevance of the solution or the 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 of the oral presentation, as well as their evolution during the coaching phase

The selection of the Winners among the Participants is based solely on the quality of their performance. Sia Partners will only inform the winners of the results of the Contest, by email.

## Article 4 : THE LOTS

4.1. The prizes of the Contest intended for the Participants are distributed according to the following podium:

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

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

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

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

## Article 5: LIMITATION OF LIABILITY

5.1. Participation in the Contest implies knowledge and acceptance of the characteristics and limits of the Internet, particularly with regard to technical performance, response times for consulting, querying or transferring information, the 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 any viruses circulating on the network.

5.2 Consequently, Sia Partners shall not be held responsible under any circumstances, without this list being restrictive

- the content of the services consulted on the Site and, in general, any information and/or data disseminated on the services consulted on the Site;

- the transmission and/or reception of any data and/or information on the Internet;
- any malfunction of the Internet network preventing the proper conduct/functioning of the Contest;
- failure of any receiving equipment or communication lines;
- loss of any paper or electronic mail and, more generally, loss of any data;
- problems of routing;
- the functioning of any software;
- the consequences of any virus, computer bug, anomaly, technical failure;
- any damage caused to a Participant's computer;
- any technical, hardware or software failure of any kind, which prevents or limits the possibility of participating in the Contest or which damages 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 an interruption, malfunction of any kind, suspension or termination of the Contest, for any reason whatsoever, or for any direct or indirect damage resulting in any way from a connection to the Site. It is the responsibility of Participants to take all appropriate measures to protect their own data and/or software stored on their computer equipment against any attack. The connection of any person to the site and their participation in the Contest are under their entire responsibility.

5.4. Sia Partners shall not be held liable, in general, in the event of force majeure or unforeseen circumstances beyond its control.

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

## Article 6: PROOF AGREEMENT

6.1 It is agreed that Sia Partners may rely, in particular for purposes of proof of any act, fact or omission, on programs, data, files, recordings, operations and other elements (such as follow-up reports or other statements) of a computerized or electronic nature or format, 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 Winners by the Jury.

6.2. Participants agree not to contest the admissibility, validity or probative value of the aforementioned elements in computer or electronic format or media, for any reason whatsoever.

## Article 7: PERSONAL DATA

7.1. The contact information of all Participants will be used in accordance with the provisions of the applicable regulations on the protection of personal data, including Regulation (EU) 2016/679 of the European Parliament and of the Council dated April 27, 2016, and Law No. 78-17 of January 6, 1978, relating to information technology, files and freedoms. Contest Participants have the right to access, rectify, delete, limit, and oppose the processing of their data by Sia Partners as well as, if

applicable, a right to the portability of their data. These rights can be exercised by writing to SIA-PARTNERS-CONFORMITE-RGPD@sia-partners.com

The information collected may be subject to computerized processing for the purpose of selecting the Winners among the Participants.

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

All the information that Participants communicate is intended solely for Sia Partners, which is responsible for the processing. However, this information may be transmitted to Sia Partners' partners for commercial prospecting purposes if the Participant has expressly given his/her consent.

7.2. Sia Partners undertakes, in particular, to:

- Implement appropriate technical and organizational measures to ensure a level of security appropriate to the nature of the processing of Participants' personal data
- To process the Participants' personal data only for the purposes of the contest specified above
- Not to transfer the Participants' personal data outside the European Union
- To keep this personal data for the legal period strictly necessary for the purpose of the contest

7.3. Candidate participants/competitors will automatically be registered for the Finance and innovation for good newsletter, it being understood that unsubscribing to this newsletter is possible at any time by writing to SIA-PARTNERS-CONFORMITE-RGPD@sia-partners.com

7.4. All candidates participating in the Contest agree that Sia Partners may use their image for communication purposes related to this Contest and on their own behalf.

## Article 8: DURATION – MODIFICATIONS

8.1. The Rules apply to all entrants and Participants in the Contest.

8.2. Sia Partners reserves the right to make any changes to the Rules and/or to the Site, at any time, without prior 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 Contest, at any time, without notice and without having to justify its decision. In this case, Sia Partners shall not be held liable in any way and participants shall not be entitled to claim any compensation of any kind.

8.4. Sia Partners reserves the right to take legal action against any candidate/participant in the Contest who has committed fraud or attempted to do so. However, it shall not incur any liability of any kind with respect to the teams participating in the Contest and their members as a result of any fraud committed.

8.5. In the event of a breach of the Rules by a Participant, Sia Partners reserves the right to automatically disqualify any participation by the Association concerned, without the latter being able to make any claim whatsoever.

## Article 9 : APPLICABLE LAWS

The Rules 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 rules shall be subject to the jurisdiction of the courts of Paris.

## Article 10: INTERPRETATION

Any question of application or interpretation of the Rules, or any unforeseen question that may arise, will be decided in a sovereign capacity, depending on the nature of the question, by Sia Partners under the supervision of SCP Chapuis & Buzy, bailiffs' office, 10 rue Pergolèse 75016 Paris, custodian of the Rules, in accordance with French law.

## Article 11: RIGHT OF USE OF THE COMPETITION

11.1 Participation in the Contest implies the Participant's agreement to the dissemination of his or her work, which may be protected by intellectual property rights, signed with his or her name on one of Sia Partners' or one of the Contest's partners' websites or on any other promotional medium and by any means of electronic, telematic, digital, television, or other transmission. By participating in the contest, Participants agree to transfer to Sia Partners, free of charge, definitively and irrevocably, the rights to use their work on the Internet or in any other medium for promotional purposes only. Unless otherwise stated by the Participants, Sia Partners agrees to respect their moral rights, in particular by citing their name when publishing on one of Sia Partners' blogs.

11.2 Participation in the Contest implies the Participant's agreement that all computer applications created during the Contest, if any, may be distributed in open source on [www.Github.com](http://www.Github.com) according to the general terms of use appearing on this website.

## Article 12: DEFENCE OF INTELLECTUAL PROPERTY

12.1 Participants retain all rights to their property. Participants in the Contest guarantee to Sia Partners that all creations they submit are original works and do not contain any element that could constitute an infringement or violation of the rights or image of third parties. Sia Partners shall not be held responsible for the creations of Participants in the contest and reserves the right to delete any infringing creation.

12.2 Participants guarantee Sia Partners against any pecuniary consequences that a diffusion of their creations infringing on all or part of a protected work could have towards Sia Partners.

## Article 13: CONSULTATION OF THE RULES

13.1 It is possible to consult the Rules in their entirety on the Site.

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