

## **Citi Open Innovation Challenge**

### **Terms and Conditions**

The Citi Open Innovation Challenge (“Challenge”), is hosted by Citibank, N.A. (“Citi,” “we,” or “us”) with the goal of identifying, or “crowdsourcing,” the best solutions to help Citi empower customers to manage their debt and improve their overall financial wellness, including Citi’s clients and allies. 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 Days”), are subject to change by us at any time and all registrants agree to be bound by such changes.

#### **1. Eligibility**

You may only register for the Challenge if (i) you are a business enterprise, legally authorized to do business and in good standing to do business in any jurisdictions in which your business enterprise operates throughout the period when the Challenge is being conducted and any awards and opportunities may be provided, (ii) you have full power and authority to legally bind your business enterprise (please note that all references in these Terms to ‘you’ or ‘registrant’, or to ‘participant’ or ‘finalist’, if you are selected as a participant or finalist, shall refer to you and your business enterprise unless otherwise noted), and (iii) only employees of your business enterprise have made or will make contributions to any proposal or solution and each of them are at least 18 years old (or at least the age of majority in your jurisdiction of residence, whichever is older) at the time of registration. You may not register if you or any of your employees are a resident in any jurisdiction where the Challenge is void or to the extent it is prohibited or restricted by 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 apply to be considered for the Challenge by completing the registration process at [www.citi.com/openinnovation](http://www.citi.com/openinnovation). When you apply, you will be asked to provide certain information about your business and your proposed solution, which should aim to address the challenge statement: “How can Citi empower customers to manage their debt and improve their overall financial wellness?” (“Challenge Statement”). Please review the requirements of the application carefully to understand the documents and information that will be required for your solution to be considered. Completing an application for the Challenge does not mean that you will automatically be accepted to be a participant in the Citi FinTech Virtual Integration Program (“FinTech Virtual Integration Program”) (as defined below) or be considered a finalist for the Final Evaluation Week (as defined below).

In addition, when you apply, you must enter the required information accurately, and accept the terms and conditions (and the Privacy Statement referenced in Section 13 of these Terms) displayed as part of the registration process.

**3.** All registrations and completed applications must be received by Citi on or before November 16, 2018 at 11:59pm Eastern Time (“ET”) to be considered for the Challenge. It is solely your responsibility to ensure that you are properly registered and have submitted your application. **Challenge Phases and Key Dates (which are subject to change)**

The Challenge is separated into the following phases:

- Registration Period (October 22, 2018 – November 16, 2018)
- Application Evaluation Period and Selection of FinTech Virtual Integration Program Participants (on a rolling basis until December 3, 2018)
- FinTech Virtual Integration Program Participation (January 7, 2019 – February 8, 2019)
- Final Evaluation Week (February 11, 2019 – February 15, 2019)

You may register and submit an application for the Challenge starting October 22, 2018 at 12:01am ET until November 16, 2018 at 11:59pm ET. Citi will then review all eligible applications received by the deadline of November 16, 2018. Throughout the Application Evaluation Period, Citi may ask applicants to respond to follow-up questions regarding their application and ask them to make a virtual demonstration of their solution. Any contact from Citi and/or an invitation to participate in a virtual demonstration of a solution does not mean an applicant will be invited to participate in the FinTech Virtual Integration Program. Following the Application Evaluation Period, a select group of between approximately 5– 15 participants will be invited to participate in the FinTech Virtual Integration Program scheduled to take place from January 7, 2019 – February 8, 2019 and Final Evaluation Week on February 11, 2019 to February 15, 2019. Citi shall determine in its sole discretion the number of applicants that may participate in the FinTech Virtual Integration Program and Final Evaluation Period.

Applicants will be notified of their selection to participate in the FinTech Virtual Integration Program no later than December 3, 2018. All participants in the FinTech Virtual Integration Program will be invited to demo to Citi leadership in the Final Evaluation Week in New York City. Participants are expected to have at least one key member engaged during the FinTech Virtual Integration Program and those who do not fully participate, as determined by Citi in its sole discretion, in the FinTech Virtual Integration Program will not be able to partake in the Final Evaluation Week. Exact dates, times and locations of the Final Evaluation Week will be communicated to the confirmed participants. Finalists will be solely responsible

for all travel and other costs associated with participation in the Final Evaluation Week, including but not limited to any air or ground transportation, hotel accommodations, meals, and beverages. In the event any Finalist is unable to attend the Final Evaluation Week for any reason, such finalist will be disqualified from the Challenge.

For the Final Evaluation Week presentations, all Finalists must be prepared to present a demonstration for up to 10 minutes of their solution relating to the Challenge followed by up to 10 minutes of Q & A.

## **5. Solution Guidelines**

A solution developed and submitted in connection with the Challenge 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).
- f. It must not have been submitted to any other challenge, program or promotion where you were required to grant any licenses or other rights with respect to your solution to the operator or promoter of the challenge or program, or any third parties, that 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 solution, business team name associated with the solution, or 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.

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.

## **6. Your Additional Representations and Warranties**

By submitting an application/solution/video to Citi, you represent and warrant 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 its designees) 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 FinTech Virtual Integration Program participants and finalists in their sole discretion.

Because we are seeking innovative ideas and solutions, there is no single criterion on which we will judge your submission. To determine the FinTech Virtual Integration Program participants, finalists and overall award recipients, solutions will be judged on a combination of the following objective criteria:

- Implementation feasibility
- Innovation
- Global reach
- Scalability
- Functionality

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 and announced at the conclusion of the Final Evaluation Week. **NEITHER FINALISTS NOR AWARD RECIPIENTS WILL BE GUARANTEED A COMMERCIAL OPPORTUNITY WITH CITI.** 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.

## 9. Awards and Opportunities

At least one (1) Finalist will receive a financial award of \$50,000 and will have the opportunity to participate in a 3-day design workshop. All workshop details are subject to revisions and changes, by Citi in its sole discretion.

**Monetary Awards:** Cash awards will be given in check in U.S. currency in the name of the business entity that registered for the Challenge (and not to any individual employees). 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. 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.

**Non-monetary Opportunities:** Citi may offer award recipients the opportunity to explore a commercial relationship with Citi, provided, however, that Citi shall have no obligation to enter into any contract regarding, or make use of, the applicable solution. Opportunities may include mentorship packages or other in-kind support. 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 in its sole discretion, and Citi 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 will be asked to provide a Form W-8 or W-9, as appropriate, to identify their tax status for U.S. information reporting and withholding purposes. Awards paid to a U.S. person in the aggregate amount of \$600 or more are reportable on IRS Form 1099-MISC. Awards paid to a non-U.S. person are reportable on IRS Form 1042-S and are subject to withholding at the rate of 30%, unless a lower treaty rate applies.

#### **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 this 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 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, or other materials developed by Citi or its contractors or agents. 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 national 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, assignable, license (but not the obligation) for the maximum

duration permitted by applicable law to store, copy, reproduce, communicate to the public, modify, edit, display, transmit, publicly perform, make available to the public, translate or make derivative works from, and otherwise use your submission/solution/video (in whole or in part) and such derivative works in any 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 Final Evaluation Week and any post-Final Evaluation Week 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 Citi's products and services.

## **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 home town name, 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 [openinnovation@citi.com](mailto:openinnovation@citi.com) after March 2019. The names of award recipients will also be posted at [www.citi.com/openinnovation](http://www.citi.com/openinnovation).

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 Consent**

By registering for the Challenge, you consent to Citi using and disclosing your personal information and other information about 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 Conditions. 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, available at [www.citi.com/openinnovation](http://www.citi.com/openinnovation).

## **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 IN CONNECTION WITH THE CHALLENGE OR THESE TERMS AND CONDITIONS.**

**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 AND CONDITIONS; (B) ANY MISREPRESENTATION YOU MAKE UNDER THESE TERMS AND CONDITIONS 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 AND CONDITIONS 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**

**THIS CHALLENGE AND THESE TERMS AND CONDITIONS ARE GOVERNED BY U.S. LAW, AND YOUR REGISTRATION FOR THE CHALLENGE CONSTITUTES YOUR ACCEPTANCE AND AGREEMENT TO BE BOUND BY U.S. 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 federal laws of the United States of America. To the extent permitted by applicable law, no laws, rules or regulations of any country other than the United States 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 the United States. 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 AND CONDITIONS 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 and Conditions will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the United States to the extent permitted by applicable law. Further, in any such dispute, under no circumstances will any registrant be permitted to obtain awards for, and you hereby waive all rights to claim, punitive, incidental or consequential damages, including attorneys' fees, other than such registrant's/your actual out-of-pocket expenses (e.g., costs associated with participating), and you further waive all rights to have damages multiplied or increased, in each case to the fullest extent permitted by law. To the extent of any disputes with respect to the Challenge, or your company's participation in the Challenge, the jurisdiction and venue for resolution of such disputes shall be determined by Citi and be in the United States, even if you are legal residents of, doing business in, or otherwise subject to the laws of any other countries, and if invited to participate in the Challenge, you hereby waive and agree not to pursue any actions in any jurisdiction or venue other than the jurisdiction and venue in the United States selected by Citi to the extent permitted by applicable law.

## **17. Further Information**

For more information please email the Challenge team at: [openinnovation@citi.com](mailto:openinnovation@citi.com).

**BY CLICKING ON THE FOLLOWING "I AGREE" BUTTON, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THESE TERMS AND CONDITIONS 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 CONDITIONS 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 CONDITIONS AND PRIVACY STATEMENT FOR AND ON BEHALF OF THAT COMPANY.**

**[I AGREE]**