

Bank + Fintech Arrangements TechSprint Participant Agreement

BY PARTICIPATING OR BY APPLYING FOR THE TECHSPRINT, THE PARTICIPANT AGREES TO THESE TERMS AND CONDITIONS. THIS IS A LEGALLY BINDING AGREEMENT (THE "AGREEMENT") BETWEEN THE PARTICIPANT AND THE ALLIANCE FOR INNOVATIVE REGULATION (HEREAFTER REFERRED TO AS THE "ORGANIZERS")

Dates / Times:

February 24-26, 2025; 8:30am - 5pm EST

February 27, 2025; 8:30am - 2pm EST

Location: The Bank and Fintech Arrangements TechSprint (the "Event" or "TechSprint") will be held in-person in Washington, D.C. Remote participation will not be available. Specific location details to be determined at a later date.

Participation: Open to individuals who are interested in working to solve a problem statement in collaboration with others and design prototypes to present to a panel of judges. Individuals are not permitted to apply as part of a company or on behalf of an employer. Participants may create original solutions, prototypes, datasets, scripts, or other content, materials, discoveries or inventions ("Submissions"). The Submissions participants develop will be evaluated by judges and any recognition of such Submissions will be determined at the sole discretion of the judges. All intellectual property and ideas developed during the Event will be shared and made publicly available.

Applicants must register as an individual, meet the Eligibility criteria below, and will be expected to collaborate with individuals trying to solve the problem statement. During the application process, individuals may identify various team roles that may be of interest, however, the Organizers will have sole discretion to curate teams and define the roles of participants with a focus on diversity of knowledge, skills, and interests. Participants are expected to participate in all four days of the TechSprint, in its entirety, in-person. If a participant is unable to participate in all four days of the TechSprint, the Organizers will: (i) expect to be notified of this information at least two weeks in advance of the Event; and (ii) retain the right to replace any participant who is unable to attend the Event in its entirety.

Eligibility and Selection:

- Individuals must be: (i) at least 18 years old at the time of entry; (ii) not a person under U.S. export controls or sanctions;
- Individuals must submit a complete application form, which includes acknowledgement and acceptance of this legally binding Agreement;
- Applications must be submitted to the online registration site by 11:59pm EST on January 24, 2025 for an individual to be considered for participation;
- Experience in one or more of the following areas is desired:
 - Experience working in financial services, financial regulation / policy, and/or risk and compliance subject to the problem statements of the TechSprint
 - Experience in technology, product development, data science, privacy / information security, and/or user-centered design;
- Teams will be formed at the sole discretion of the Organizers to ensure each team is comprised of participants with various skill sets and experience. Because of this, and due to limited capacity, it may not be possible to accommodate all applicants for participation. Any applicant

who is not selected to serve on a team is invited to attend the Demo Day virtually.

Recognition: No prize money will be awarded to individuals, participants, or teams as a result of their participation in the TechSprint. A summary of presentations will be published following the TechSprint (format TBD). TechSprint judging categories may include:

Fast:	Quickest to Market
Jump:	Most potentially impactful/transformational
Eureka:	Most exciting/surprising due to creativity
Audience Favorite:	Most votes from the audience (may include both in-person and virtual attendees)

Hardware and Software: Participants will be granted access to relevant technology tools needed for the TechSprint, including public collaboration and design tools of their choice, and should be willing to create an account as needed. The Organizers retain the right to prohibit the use of technology tools they deem inappropriate based on a reasonable and good faith determination by the Organizers. Teams wishing to use any tools that are not publicly available must seek prior approval from the Organizers.

It is the responsibility of each Participant to supply their own hardware (laptop/computer) for the TechSprint.

Terms and Conditions:

GENERAL CONDITIONS: Participants are entirely responsible for all costs associated with their participation in the TechSprint, including, but not limited to, transportation, accommodation and living costs. All Submissions must be received before the end of the TechSprint. Submissions are void if they are in whole or in part illegible, incomplete, damaged, altered counterfeit, obtained through fraud, or late.

The Organizers are not responsible for any malfunction of the TechSprint site or any late, lost, damaged, misdirected, incomplete, illegible, undeliverable, or destroyed Submissions or entry materials due to system errors, failed, incomplete or garbled computer or other telecommunications transmission malfunctions, hardware or software failures of any kind, lost or unavailable network connections, typographical or system/human errors and failures, technical malfunctions(s) of any telephone or network or lines, cable connections, satellite transmissions, servers or providers, or computer equipment, traffic congestion on the internet or any combination thereof which may limit a participant's ability to participate.

If for any reasons the TechSprint is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other cause which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the TechSprint, the Organizers reserve the right at their sole discretion to cancel, terminate, modify or suspend the Event. The Organizers further reserve the right to disqualify any participant who tampers with the submission process or any other part of the TechSprint. Any attempt by a participant to deliberately damage any web site, or undermine the legitimate operation of the TechSprint is a violation of criminal and civil laws and should such an attempt be made, the Organizers reserve the right to seek damages from any such participant to the fullest extent of the applicable law.

All federal, state, provincial and local laws and regulations apply. The TechSprint Organizers reserve the right to disqualify any participant from the Event if, in the Organizer's sole discretion, it reasonably

believes the participant has attempted to undermine the legitimate operations of the TechSprint by cheating, deception, or other unfair playing practices or annoys, abuses, threatens or harasses any other participants, the Organizers, or the judges. The Organizer is not responsible for, and will not assist in resolving, any disputes between team members or Participants.

ELIMINATION: Any false information provided within the context of the TechSprint by any participant concerning identity, mailing address, phone number, email address, ownership of right or non-compliance with this Agreement or the like may result in the immediate elimination of the participant from the TechSprint.

NOT AN OFFER OR CONTRACT OF EMPLOYMENT: Nothing herein shall constitute an offer or contract of employment, joint venture, or partnership relationship between participants and the Organizers, their agents, or partner companies. You acknowledge that you have submitted your Submission voluntarily and not in confidence or trust. You further acknowledge that no confidential, fiduciary, agency or other relationship or implied-in-fact contract now exists between you and the Organizers, their agents, or partner companies, and that no such relationship is established by your Submission for purposes of the TechSprint.

INTELLECTUAL PROPERTY RIGHTS: Participants and the teams they are a part of for purposes of the TechSprint understand and acknowledge their Submissions, in whole or in part, may be released into the public domain without any additional consideration. Additionally, any intellectual and industrial property rights developed by Participants or the teams they are a part of for purposes of the TechSprint are hereby granted to the Organizers, their agents and partner companies, and public at large as a perpetual, irrevocable, worldwide, royalty-free and non-exclusive license to use, reproduce, adapt, modify, publish, distribute, publicly perform, create a derivative work from, and publicly display the Submission.

Participants and the teams they are a part of for purposes of the TechSprint must not infringe, misappropriate, or violate any rights of any third party including, without limitation, copyright (including moral rights), trademark, trade secret, or right of privacy. Intellectual property developed by participants and the teams they are a part of for purposes of the TechSprint should not contain any confidential, proprietary or other sensitive information, including but not limited to any third party personal information or any third party's intellectual property. Further, Participants cannot in any way copy protected software code that already exists, and submit it as part of a work product or software code (for clarity, participants can use open source software code, however participants must ensure they adhere to applicable open source licensing requirements) and must not contain anything that is or may be illegal or be in any way improper. Participants must not use any patent, copyright, trademark or other proprietary right except as permitted under applicable laws.

WARRANTY: Participants and the teams they are a part of for purposes of the TechSprint represent and warrant to the Organizers that their Submissions are their own original work, or that they have obtained all necessary permissions to incorporate work that is not their own into their Submission, and that they have the right to submit the Submission in the TechSprint and grant all required licenses.

Each participant agrees not to submit any Submissions that: (i) infringes any third party proprietary rights, intellectual property rights, industrial property rights, personal or moral rights or any other rights, including without limitation, copyright, trademark, patent, trade secret, privacy, publicity or confidentiality obligations; or (ii) otherwise violates the applicable state, federal, provincial or local law.

Publicity:

Participant hereby grants and authorizes the Organizers the right to take, edit, alter, copy, exhibit, publish and make use of all pictures or videos taken of them during the TechSprint, to be used legally in and/or for promotional materials including, but not limited to, newsletters, flyers, posters, brochures, advertisements, fundraising letters, annual reports, press kits and submissions to journalists, websites, social media sites, and other print and digital communications, without payment or any other consideration. This authorization extends to all languages, media, formats and markets now known or hereafter devised and shall continue indefinitely without additional compensation, unless prohibited by law.

Indemnity and Liability:

Under no circumstances will the Organizers be liable for any direct, incidental, indirect, special or consequential damages in connection with, arising out of or relating in any way to the TechSprint and/or this Agreement.

Participant agrees to indemnify, defend and hold the Organizer, committee and their agents, affiliates, subsidiaries, directors, officers, employees, sponsors and agents, including advertising and promotion agencies and assigns, and any other organization related to the Organizers and committee harmless, from any and all claims, injuries, damages, expenses or losses to person or property and/or liabilities of any nature that in any way arise from participation in the TechSprint or acceptance or use of a prize or parts thereof, including: (i) any condition caused by events beyond the Organizer's control that may cause the TechSprint to be disrupted or corrupted; (ii) any claim that a submission/ content/data /software codes infringes third party intellectual property or proprietary rights; (iii) any disputes among Participants / members, (iv) any injuries, losses, or damages (direct, indirect or otherwise) of any kind arising in connection with or as a result of a prize, or acceptance, possession, or use of the prize, or from participation in the TechSprint; (v) any printing or typographical errors in any materials associated with the TechSprint; (vi) technical errors that may impair ability to participate in the TechSprint; and (vii) errors in the administration of the TechSprint.

Judicial Procedures:

This Agreement shall be governed by, subject to, and construed in accordance with the laws of the District of Columbia, United States of America, excluding all conflict of laws rules. If any provision(s) of this Agreement are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect. To the extent permitted by law, the rights to litigate, seek injunctive relief or make any other recourse to judicial or any other procedure in case of disputes or claims resulting from in in connection with the TechSprint are hereby excluded, and all participants expressly waive any and all such rights.

By entering the TechSprint, you agree that exclusive jurisdiction for any dispute, claim, or demand related in any way to the TechSpring will be decided by binding arbitration. All disputes between you and the Organizers of whatever kind or nature arising out of this Agreement, shall be governed by the Federal Arbitration Act (FAA) or, if the FAA does not apply, then by a mutually agreed upon arbiter held in the District of Columbia, (Washington D.C.) before a single arbitrator, in accordance with the mutually agreed upon arbiter's rules, regulations, and requirements. Any arbitral award determination shall be final and binding you and the Organizers. Judgment on the arbitrator's award may be entered in any court of competent jurisdiction.