

RULES AND REGULATIONS OF
Finance World Leaders Competition

(hereinafter referred to as: „The Regulations”)

§ 1.

GENERAL PROVISIONS

1. These Rules and Regulations stipulate the rules, the scope and the participation conditions of Finance World Leaders Competition (hereinafter referred to as: „**the Competition**”).
2. The Privacy Policy of **MM Conferences S.A.**, with its registered office in Warsaw, constitutes the Appendix to the Rules and Regulations.
3. The Organizer of the Competition is **MM Conferences S.A.**, with its registered office in Warsaw (00-175), ul. Aleja Jana Pawła II 80 / III, entered into the register of entrepreneurs conducted by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number 0000300045, REGON: 141312256, NIP (Tax Identification Number): 9522040486, (hereinafter referred to as: „the Organizer”).
4. The Organizer reserves the right to change the provisions of the Regulations in the scope necessary for the correct course of the Competition.
5. The objective of the Competition is to distinguish persons, companies, products and services that have an influence on the development of the financial sector in Poland.
6. Participation in the Competition includes:
 - a) capturing the image in the form of analogue or digital photographs, Internet streaming, videograms or audiovisual works during the prize-giving ceremony.
 - b) processing of personal data of the Applicant by the Organizer under Article 2(6) of the Rules and Regulations in accordance with the Act from 10th May 2018 (i.e. Journal of Laws from 2018, item 1000) on the protection of personal data, the General Data Protection Regulation (RODO) including in particular making public the following personal data: name, surname, position, name of the company.

§ 2.

DEFINITIONS

The definitions used in the Rules and Regulations have the following meaning:

1. The Organizer of the Competition is **MM Conferences S.A.**, with its registered office in Warsaw (00-175), ul. Aleja Jana Pawła II 80 / III, entered into the register of entrepreneurs conducted by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number 0000300045, REGON: 141312256, NIP (Tax Identification Number): 9522040486.

2. Participant of the Competition – a Participant of the Competition can be any company conducting its activity and registered in the territory of the Republic of Poland, a natural person conducting economic activity in the territory of the Republic of Poland (an entity nominated for a competition)

3. Competition Chapter – body selecting winners in individual categories. The Competition Jury consists of independent market experts, people and companies of distinction in the financial world. The composition of the Chapter is available on the Organizer's website.

4. The Personal Data Controller – **MM Conferences S.A.** with its registered office in Warsaw (00-175), ul. Aleja Jana Pawła II 80 / III, entered into the register of entrepreneurs conducted by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number 0000300045, REGON: 141312256, NIP (Tax Identification Number): 9522040486.

5. Reporter - a person who filled out the form next to a specific category on the competition website. The Applicant is an individual acting on his own behalf or on behalf of a commercial law company or partnership they are authorised to represent. The applicant may also be a member of the competition jury.

§ 3.

COMPETITION CATEGORIES

- **The best bank** - The category is addressed to banks that can boast of outstanding market activities, activities supporting competitiveness, examples of effective business management, compliance with ethical principles in business, activities in the field of innovation and creativity, and special achievements in 2025.
- **The most innovative bank** - The category is addressed to banks that can boast of groundbreaking activities focused on innovation and creating modern solutions in 2025.
- **The best insurance company** - The category is addressed to insurance companies that can boast of outstanding market activities, activities supporting competitiveness, examples of effective business management, compliance with ethical principles in business, activities in the field of innovation and creativity, and special achievements in 2025.
- **The best digital insurer** - The category is addressed to insurance companies that can boast of activities aimed at the development of digitalization and the use of digital technologies in the company's operations in 2025.
- **FinTech Innovation** - A category recognizing fintech companies that deliver the most innovative and groundbreaking technological solutions for the financial industry in 2025.
- **The most interesting innovation for the financial sector*** - The category promoting innovative technologies and solutions is addressed to institutions that can boast of introducing a breakthrough solution; developing and improving an existing solution or applying it in a new environment; an original solution that has a real impact on customers and the functioning of the organization, implemented in 2025.
- **Financial Sector Solution Provider*** - A category aimed at companies that have implemented innovative solutions for the banking, financial insurance sector and/or work closely together to advance technology in the industry in 2025.

- **Finance Visionary/Visionary** - Category for people distinguished by authority in the financial world, social activities, passion and commitment, effective management, interpersonal features, charisma in 2025.
- **Innovator of the Year 2025**** - The category is addressed to people who have uniquely contributed to creating technological trends in the financial sector. The award is granted to a person whose innovative ideas and innovative concepts changed the landscape of banking and insurance in Poland in 2025.

* the organizer reserves the right to award more than one prize

**free category to report

§ 4.

RULES FOR SUBMITTING NOMINEES AND PARTICIPATING IN THE COMPETITION

1. Any entrepreneur and commercial law company registered in the appropriate register may participate in the competition as an applicant or as a registered entity, but the competition is not limited to entrepreneurs and companies based in the territory of the Republic of Poland.
2. The competition is addressed to individuals and entities who have significantly contributed to the development of the financial sector in Poland, as well as the most effective banks, insurers and the most interesting solutions.
3. You can enter the competition in person or be entered by a third party.
4. An individual, a legal entity may be entered into the competition by a third party after obtaining the consent of the person/entity being entered expressed at least in documentary form (by sending an e-mail to the Organizer's address containing a statement of consent to participate in the Competition).
5. It is a condition of participation in the Competition to:
 - Submit your application using the form on the website: www.bankowosciubezpieczenia.pl with an attached declaration of consent to participate in the competition (if required)
 - Observance of the Rules and Regulations.
 - Payment of the application fees indicated in section 7 below.

6. The application fee for an application in category 1 is: PLN 1995 + 23% VAT. In the case of applications in two or more categories: the application fee is PLN 1495 + 23% VAT for each application in a given category (the fee does not cover the "Innovator of the Year 2025" category, which is free of charge).

Purchased categories entitle you to receive a discount code for participation in the Great Gala of Leaders of the Financial World. Regardless of the number of categories purchased, the company receives one discount code worth PLN 1,000 net for the purchase of participation in the Great Gala of Leaders of the Financial World. The discount code can be used up to 7 days before the event takes place. As a free entry in the Innovator of the Year 2025 category, you are not eligible for the discount or discount code referred to above.

7. The application fee, in accordance with the received pro-forma invoice, must be paid within 7 (seven) days of its receipt, to the bank account number indicated on it.

8. In case of a resignation from participation in the Competition till 26st February 2026 you will be charged with administrative fee of PLN 400 + 23% VAT. (For each category submitted.)

9. In the event of cancellation of participation in the Competition after 26st February 2026 100% of the fee for each submitted category will be charged for each category affected by the cancellation, plus applicable VAT.

10. The Competition consists of two stages described in section 6 of the Regulations.

11. The fees referred to in section 6 above is the sole responsibility of the applicant. Participation in the Competition does not guarantee receiving a prize and is voluntary.

12. The Personal Data Controller of the personal data belonging to the Participants of the Competition is **MM Conferences S.A.** with its registered office in Warsaw (00-175), ul. Aleja Jana Pawła II 80 / III, entered into the register of entrepreneurs conducted by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number 0000300045, REGON: 141312256, NIP (Tax Identification Number): 9522040486. Participants' data may be processed by the Administrator when it is necessary for the fulfilment of the legally justified purposes of the data controller, for the period necessary for the execution of the competition and the assertion of claims, the persons whose data is processed by the Administrator have the right to inspect their data, change it and delete it. Detailed rules for processing personal data are indicated in § 8 below. Provision of personal data is voluntary. However, failure to provide them disables participation in the Competition.

§ 5.

DURATION OF THE COMPETITION

1. Applications for the Competition will be admitted from 15th January 2026 till 26th February 2026
2. The Organizer reserves the right to extend the deadline for sending applications.
3. The announcement of the results of the Competition will take place during the prize-giving ceremony on 13th April 2026 at 7 p.m. in The Westin Warsaw Hotel, Al. Jana Pawła II 21, Warsaw. The results of the Competition will be published on the Organizer's website at www.bankowosciubezpieczenia.pl
5. The competition winners will be notified of the results by phone and e-mail and will be invited to the awards ceremony, which will take place on 15st April 2025 at 7:00 p.m., at The Westin Warsaw Hotel, Al. Jana Pawła II 21, Warsaw
6. Full information about the results of the Competition will be available to every Participant on the Internet website after the prize-giving ceremony.

§ 6.

COURSE OF THE COMPETITION

1. The First Stage – sending the application form. The recruitment process takes place electronically via the Internet website made available by the Organizer.

- Interested in the Competition are required to complete the application form available on the Organizer's website including, in particular, indication of the category to which the participant is nominated and the justification for the nomination and sending it to the Organizer no later than 26th February 2026.

2. Stage two - correctly and timely applications are qualified for the second stage. Prizes are awarded by the Competition Jury in the categories indicated in the application form, after the Competition Jury has reviewed the submitted forms and justifications for the nominations. The winners are selected by the Chapter Members after the Chapter meeting by electronic voting based on the submitted nominations.

3. The Final Stage – award ceremony on 13th April 2026 at 7:00 p.m., at The Westin Warsaw Hotel, Warsaw, to which the Competition Winners will be invited.

§ 7.

RESPONSIBILITY

1. The persons who did not obtain any prize may appeal against the results of the Competition within 7 days from the day on which the prize-giving ceremony took place by sending their appeal to the address zgloszenia@mmcpolska.pl by submitting a substantive justification of why they believe they should win the award.

2. The appeal will be examined within 30 days from its reception by the Organizer at the above-mentioned e-mail address.

3. The winners of the Competition are not entitled to any claims for change of the prize they are awarded.

4. The right to the prize may not be transferred to a third party.

§ 8.

PERSONAL DATA PROTECTION

1. Personal data of the Participants of the Competition will be processed with the use of the rules described in the Act from 29th August 1997 on Personal Data Protection (Journal of Laws from 2016, item 922 with amendments).

2. The Personal Data Controller of the Personal Data belonging to the Participants is **MM Conferences S.A.**, with its registered office in Warsaw (00-175), ul. Aleja Jana Pawła II 80 / III, entered into the register of entrepreneurs conducted by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number 0000300045, REGON: 141312256, NIP (Tax Identification Number): 9522040486.

3. The personal data of the Competition Participants will be processed within the scope of conducting and implementing the Competition.

4. The Participant of the Competition who provided their personal data has a right to review their personal data and have the possibility to rectify them. They are also entitled, at any time, to revoke their consent to processing of their personal data. In such a case the Participant of the Competition is deprived of the opportunity to participate in the Competition.

5. Consent to the processing of personal data for the above-described purpose is voluntary and is a condition for participation in the Competition.

§ 9.

FINAL PROVISIONS

1. The Organizer reserves the right to publish names, surnames, photographs and other information concerning the Participants of the Competition, as well as interviews with them on the Organizer's Internet website: www.bankowosciubezpieczenia.pl

2. and reserves the right to use their image free of charge by publishing photos taken during the ceremonial presentation of the competition prizes, for purposes related to the promotion of the Competition, in particular by disseminating them on the Organizer's websites at the following addresses: en.bankowosciubezpieczenia.pl/insurance-forum/photo-gallery and en.bankowosciubezpieczenia.pl/banking-forum/photo-gallery to which the Participant agrees.

3. By registering their willingness to participate in the Competition, Competition Participants consent to the publications specified in section 1 above.

4. The Regulations of the Competition is available on the Internet website of the Organizer.

5. Competition Participants, by sending an application or by agreeing to send an application, accept the terms of these Regulations.

6. The Organizer is not responsible for changing the e-mail address or telephone number of the Competition Participant or changing other data that makes it impossible to notify about the prize, or for providing incorrect contact details or false personal data by the Competition Participant.

7. The competition organizers reserve the right to make any changes to individual competition dates.

8. The jury reserves the right not to award prizes in particular categories in the absence of applications. There is no appeal against such a decision of the Chapter. If there are not enough entries in a given category, the Applicant in this category will be refunded the entire amount previously paid.

9. Any doubts arising during the validity of these Regulations will be resolved by the Organizer.

10. In connection with participation in the Competition, the candidate, if he or she becomes a finalist or winner of the Competition, expresses free of charge irrevocable consent of MMC and other companies belonging to the MMC Capital Group to have his/her image and/or voice and his/her statement (along with his/her name) and name if MMC deems it appropriate) - in whole or in the form of fragments, were used in photo and video materials for the purposes of the Competition, distributed in particular at conferences, on the Internet - on the website www.bankowosciubezpiecza.pl , on television, including as part of broadcasts and rebroadcast of the ceremonial award ceremony of the competition on television stations and other media, as well as in promotional or advertising materials prepared by the Organizer or at the request of the Organizer. The above consent also applies to photo and video materials from the ceremonial award ceremony of the competition. The free authorization applies to multiple (unlimited in quantity, time

and territory) use of the participant's image, voice and statements in all known fields of exploitation, in particular: a) recording and/or reproduction by any technique, including: in print, on photographic film, on magnetic tape, on a floppy disk, digitally, b) placing on the market, c) entering into computer memory and into a computer and/or multimedia network, d) making it available to the public in such a way that everyone can access it access at a place and time of your choosing (including making available on the Internet), e) public performance and/or public reproduction, f) exhibition, g) display, h) lending and/or rental, i) broadcasting via video and/or wired and wireless audio via a terrestrial station and broadcasting via satellite, j) simultaneous and integral broadcasting (rebroadcasting). The above permission also covers the dissemination of the image, voice and/or statement for advertising and promotional purposes, i.e. advertising or promotion of the competition in which the image, statement is disseminated - in all known fields of exploitation, in particular via television and radio broadcasts, public plays or views, in the multimedia network and the Internet, as part of telecommunications services and in the printed press and magazines. By accepting the terms of participation in the competition, the candidate declares that the dissemination of his/her image, voice and/or statements in accordance with this declaration does not involve the obligation to pay him/her or any third party any remuneration or compensation in this respect.

11. All nominees for the Leaders of the Financial World competition will be positioned:

a. - after the competition closes, on the website available at: bankowosciubezpieczenia.pl in the competition tab

b. - in the mailing sent by the Organizer to the financial sector mailing database held by MMC with information about the nominees after the competition closes

c. - in messages on the Organizer's social media

11. The Rules and Regulations of the Competition and the Privacy Policy of MMC constitute an integral part of the application for the participation in the Competition.

The Regulations are valid from: January 15, 2026.