GMAX CARD x Tide Pitch Competition Terms & Conditions

1. THE PROMOTER AND HOW IT WORKS

1.1 The promoter is: **Tide Platform Ltd** (09595646), a company incorporated in England & Wales with its registered address at 4th Floor, The Featherstone Building, 66 City Road, London, EC1Y 2AL (the "**Promoter**" or "**Tide**"). This promotion is run in partnership with Racing Labs LTD trading as GMax Card, a company incorporated in England & Wales with its registered address at 77 Marsh Wall, Sierra Quebec Bravo, London, England, E14 9SH (16397771) (the "**Partner**" or "**GMax Card**"). **GMax Card's terms and conditions also apply to this promotion.** Please refer to the GMax Card and GMax Card's social media channels to get acquainted with the terms for the competition.

1.2 Businesses that successfully open and activate an account with Tide, subject to these terms, will be eligible for consideration by our official partner, GMax Card. From the pool of eligible businesses, GMax Card will select ten (10) businesses based on its own independent analysis. These shortlisted businesses will be invited to pitch their business plans at a live event hosted by Tide. The judging panel at the event will consist exclusively of representatives from GMax Card, who will be solely responsible for evaluating the pitches and selecting the winners. Three monetary prizes (for 1st, 2nd, and 3rd place) will be awarded. These prizes are sponsored by Tide, but Tide will not be involved in the selection or judging process.

1.2.1 Our Role (Tide). We are responsible for:

- Hosting the live pitch event,
- Validating eligible account sign-ups,
- Sponsoring and paying out the prizes.

1.2.2 Our Partner's Role (GMax Card). GMax Card is solely responsible for:

- Assessing eligible businesses and shortlisting ten (10) participants,
- Conducting the pitch evaluation,
- Appointing and managing the judging panel,
- Selecting the winners.

Please refer to GMax Card's terms and conditions available at their platform and on their social media channels to understand more how the competition will be run.

2. OUR CHANNELS

2.1. Our privacy policy can be found at: https://www.tide.co/privacy/ (the "**Privacy Policy**");

2.2. Our website is https://www.tide.co/ (the "**Website**");
2.3. Our social media channels are:

1. Twitter: @tidebusiness;
2. Instagram @tidebanking;
3. Facebook: @tidebanking; and
4. LinkedIn: @tide-banking (the "**Social Channels**"); and

2.4. Our competition email is: social@tide.co (the "**Email Address**").

3. THESE TERMS

3.1. These are the Promoter's 'GMAX CARD x Tide Pitch Competition' terms and conditions (the "**Terms and Conditions**"). You should also read the GMax Card terms and conditions explaining how the pitch competition will be run - refer to the GMax Card app and GMax Card's social media channels to get acquainted with the terms for the competition. The communication announcing the competition (the "**Competition Announcement**") will be made either in person at the pitch competition event and via our Website or Social Channels or via our Partner's website (https://gmaxcard.com/) and their social media channels or via email (or a combination of these), setting out:

1. What steps you need to take to enter the competition;
2. What prize will be awarded to winners;
3. Where you can find these terms.

3.2. The Competition Announcement also sets out:

1. The Opening Date and Closing Date (defined below); and
2. The Winners Announcement Date (defined below).

3.3. The Competition Announcement may make reference to further information being available on our Website or our Partner's website or Social Channels. In such circumstances the further information shall form part of the Competition Announcement.
3.4. The Competition Announcement and these terms will form the complete set of terms and conditions for the competition.
3.5. These Terms and Conditions prevail in the event of any conflict or inconsistency with any other communications, including advertising or promotional materials. By participating all entrants will be deemed to have accepted and be bound by these Terms and Conditions.

4. HOW TO ENTER

4.1. The competition will run from the 22nd of May 2026 ("**Opening Date**") to 23:59 on the 31st October 2026 ("**Closing Date**") inclusive ("**Competition Period**").
4.2. Entrants must visit www.tide.co/offers/gmaxpitchf2f and apply for a new free Tide account via that page during the Competition Period.
4.3. All applications for a new Tide account must be submitted and the new Tide account must be successfully opened by no later than 23:59 on the Closing Date. Any

applications for a new Tide account received after this closing time are automatically disqualified.

4.4. If the participants do not use www.tide.co/offers/gmaxpitchf2f to open an account, they have to manually insert referral code: **GMAXPITCHF2F** at account opening via the app or website. Participants can use the promotion code as follows:

1. While signing up on https://web.tide.co/sign-up/, or
2. While signing up via the app, or
3. Retrospectively within the apps more menu within 1 week of opening their account, or
4. By letting us know through the in-app chat within 1 week of opening their account

4.5. To open an account participants will, among others, be required to have Internet access, a valid UK phone number and address, and hold a compatible device registered to a UK App or Google Play store. More information below.

4.6. Applications will be subject to a client verification process and onboarding checks according to Tide's processes and the standard terms and conditions applicable to Tide accounts available here: https://www.tide.co/terms/.

4.7. Once the account has been approved by Tide, an email confirmation of the new Tide Business Account will be sent to the participant. If a participant does not receive an email informing them of their newly opened account, then, the application has not been yet approved and there is no successfully opened account. If you can access your newly opened Tide account through the Tide app but you haven't received a confirmation email note that the email receipt might have been compromised by a technical issue although the email was sent. If you are unsure of the status of your account opening application you can contact us at hello@tide.co.

4.8. Tide's standard terms and conditions for account opening apply. Applications that have not been approved by Tide for any reason are automatically disqualified.

4.9. Tide reserves its discretion to approve/not approve any application in accordance with its processes and the standard account terms and conditions and shall not be required to provide any reasons or be held responsible that any applicant has not been approved for whatever reason for a Tide account.

4.10. No purchase necessary and there is no charge to enter the promotion on the Promoter's website.

4.11. The Promoter will not accept:

1. responsibility for competition entries that are lost, mislaid, damaged or delayed in transit, regardless of cause, including, for example, as a result of any postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind; or
2. proof of sending, posting or transmission will not be accepted as proof of delivery of account application by the Promoter. Any account applications that were not received by the Promoter for any reason will not be entered into the pool of eligible entries. The Promoter shall not consider any evidence of receipt of an application aside from its own Promoter's records. Only Promoter's own

records will be accepted as proof of account opening/submitting an application and of application being successful/unsuccessful.

4.12. By submitting a competition entry, you are agreeing to be bound by the terms and conditions.

5. ELIGIBILITY

5.1. The competition is only open to all residents in the UK (England, Scotland, Wales), excluding Northern Ireland, aged 18 years or over, except:

1. employees of the Promoter or the Partner or their holding or subsidiary companies;
2. employees of agents or suppliers of the Promoter or the Partner or their holding or subsidiary companies, who are professionally connected with the competition or its administration; and
3. members of the immediate families or households of the above.

5.2. Go to Tide's official page to see eligibility to open a Tide account (Tide's standard terms and conditions for account opening and maintenance also apply). See general Tide's Competition terms and conditions here.

5.3. In entering the competition, you confirm that you are eligible to do so and eligible to claim the prize you may win. The Promoter may require you to provide proof that you are eligible to enter the competition.

5.4. The Promoter will not accept competition entries that are:

1. automatically generated by computer;
2. completed by third parties or in bulk;
3. illegible, have been altered, reconstructed, forged or tampered with;
4. made from trade, syndicates, consumer groups or any third parties.

5.5. If it becomes apparent that a participant is reposting the same content multiple times or using a computer(s) to circumvent this or any other condition by, for example, the use of 'script', 'brute force' or any other automated means, that participant's entry/ entries will be disqualified, and any prize award will be void.

5.6. Entrants who make an entry on someone else's behalf will be disqualified, at the Promoter's discretion.

5.7. Entry is restricted to max one (1) new Tide account per participant. If the participant has multiple companies, they may only choose one of its companies for a Tide account by applying the promotion code to the account associated with the chosen company. Multiple applications from the same individuals, whether acting as company representatives of different companies and/or as sole traders, will be disqualified and not entered in the pool of eligible entries. Each compliant entrant will be entered only once into the pool of eligible entries.

5.8. The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the competition.

5.9. Competition entries cannot be returned.

5.10. The Promoter reserves its right to reject entries that are unlawful, indecent, racist, inflammatory, defamatory or which we otherwise consider harmful.

6. THE PRIZE

6.1. The prizes are as follows:

- a) **Shortlisted to pitch:** 10 new members that meet all the required eligibility criteria and pass the verifications checks will be shortlisted by GMax Card based on their sole independent analysis and invited to pitch to GMax Card at the Tide HQ on Monday 16th November 2026.
- b) **The Prize**: 3 x prizes are available to be won by 3 of the shortlisted members who have been invited to pitch at the live event taking place at Tide HQ and who are selected by GMax Card as winners. The prizes will be awarded by the judges on the day. These prizes include:
    - 1st Place: £2,500
      2nd Place: £1,500
      3rd Place: £1,000

These prizes will be credited to the winner's new Tide account as per clause 7.8.

6.2. The prizes are non-negotiable, non-exchangeable and non-transferable.

7. WINNERS

7.1. The 10 shortlisted (companies or sole traders) who are selected will be notified about their invitation to the pitch event by 31st October 2026 and will be asked to confirm their attendance. If a shortlisted business does not confirm their attendance, the invitation might be passed to another business. The pitch event will take place on Wednesday 16th November 2026. The shortlisted companies or sole traders will be selected from new Tide accounts created in accordance with the Entry instructions,

1. who have completed their application by the Closing Date (Only Tide's records of account opening shall be taken as evidence of eligibility); and
2. whose Tide accounts at the time of the pitch event are active and compliant with all applicable standard terms and conditions for Tide accounts.

7.2. The Promoter reserves its right to change the notification date due to, but not limited to, delays or otherwise. Entrants can request that disclosure be limited in scope by contacting hello@tide.co.

7.3. The Prize winners will be told in person at the pitch event on Monday 16th November 2026 and will also be contacted via email between 18th November and 30th November2026 with confirmation details.

7.4. By taking part in this competition, Participants agree to be contacted via email and/or phone they have provided to Tide at account opening. The Promoter will not amend any contact information once the competition entry form has been submitted.

7.5. Award will be conditional on satisfying all further verification processes of the Promoter.

7.6. The winners will have 7 days from the notification to accept their prize.

7.7. Before and after acceptance, it will be a condition of entitlement to the award and for the transfer of the funds that the winner passes all further verification processes by the Promoter (see clause 8 below). Any award for a winner who does not pass the verification process will be deemed void and the Promoter shall not be held responsible or liable to such winner in any circumstance.
7.8. Within 6 weeks from acceptance of the prize and subject to the successful verification process: cash prize will be credited to the winner's new Tide account;
7.9. If you are a winner, the Promoter will ask whether we may publish your name, county, image, and social media account on our Website and/or Social Channels. If you agree to any such use and later withdraw your consent (e.g., by contacting the Promoter via the Email Address), you acknowledge that while the Promoter will take reasonable steps to remove such information going forward, this does not require the removal of content already published to the extent its removal is not reasonably practicable (e.g., on third-party platforms).
7.10. Please note that pursuant to the UK Code of Non-broadcast Advertising and Direct & Promotional Marketing (CAP Code), the Promoter is legally required to make available, upon request by the Advertising Standards Authority (ASA) or other legal authority, evidence that a valid award took place. To comply with this obligation, the Promoter may disclose the surname and county of the prize winners, even without their consent. This does not affect your rights regarding publicity or marketing use under Clause 7.10.

8. VERIFICATION PROCESS

8.1. The Promoter reserves the right to verify all entries and the winner account and its representatives, including, but not limited to, asking for proof of address and ID and to refuse to award a prize or withdraw prize entitlement and/or refuse further participation in the promotion and disqualify the participant, at any time during the Promotional period and up until transfer of the prize to the winner's Tide account , where the Promoter believes there has been or there may be:

1. a breach of these Terms and Conditions, the spirit of the promotion, or any instructions forming part of this promotions entry requirements;
2. a breach of the standard terms and conditions applicable to the Tide account, or any ground for suspension or termination of the Tide account in accordance with latter terms or Tide's policies;
3. a financial or reputational risk to Tide's operations in connection with any entrant or winner's account or actions;
4. the person who opened the application for Tide account and entered the promotion is no longer the authorised representative or director of the business/company holding the winner Tide account;
5. or otherwise, where a participant has gained unfair advantage in participating in the promotion or won using fraudulent means.

8.2. Any decision of the Promoter in connection with this promotion is final, and no correspondence or discussion will be entered into regarding the selection of winners.

9. CLAIMING THE PRIZE

9.1. In the case that the winner does not respond in time to first contact, reject the prize or have subsequently become ineligible or disqualified in accordance with these Terms and Conditions, the prize will be forfeited and might be awarded to the next eligible entrant from the valid entries.
9.2. The prize may not be claimed, accepted or received by a third party on behalf of the company or sole trader holding the account. Further, the person who opened the application for the Tide account needs to remain the authorised representative or director of the business/company holding the winning Tide account.
9.3. The process will repeat until an eligible winner is able to claim the prize.
9.4. It is the responsibility of all entrants to check their internet and other communication connections to ensure they are in receipt of their winner notification. The Promoter is not responsible for an entrant making a late claim on their win if the award notification is missed or not read/or responded to for any reason.
9.5. It is the responsibility of the entrant to provide correct, up-to-date details when entering the promotion and accepting of the prize. The Promoter shall not be held responsible for winners failing to supply accurate information which affects prize acceptance or delivery of their prize.
9.6. The Promoter does not accept any responsibility if the entrant is not able to accept or be credited the prize for any reason.
9.7. It is the responsibility of the entrant to remain compliant with the standard terms and conditions applicable to Tide accounts and to not engage in behaviour that will pose, within Tide's opinion, financial crime or reputational risk to the Promoter or its affiliates. The Promoter shall not be held responsible in any way to any entrant or winner who subsequently did not pass the Promoter's verification process and was disqualified or not entitled to receipt of the award.

10. LIMITATION OF LIABILITY

10.1. Insofar as is permitted by law, the Promoter, its agents, officers, employees, contractors or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the prize except where it is caused by the negligence of the Promoter, its agents or distributors or that of their employees. Your statutory rights are not affected.
10.2. The winner's image, such as photographs, will be used in any publicity material, as well as their entry, such as being referred to on our Website or reasonably tagged via our Social Channels (or those of our Partner) in relation to the competition, subject to Clauses 6 and 7 upon obtaining their consent. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant's prior consent.

11. DATA PROTECTION AND PUBLICITY

11.1. Your personal data will be processed by Tide, in accordance with our Privacy Policy, for the purpose of delivering our standard account and related services, as well as validating your competition entry and organising this event. We will also share your details with GMax Card, who will shortlist eligible entrants and manage the competition process.

11.2. The winner's image, such as photographs, will be used in any publicity material, as well as their entry, such as being referred to on our Website or reasonably tagged via our Social Channels in relation to the competition, subject to Clauses 6 and 7 upon obtaining their consent. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant's prior consent.
11.3. Photography and filming will take place at the event. By attending, you consent to your image being used for marketing and publicity purposes. If you do not wish to be photographed, you should make this clear to the photographer or event staff upon your arrival.
11.5 Further details are governed by clause 7.9 and 7.10 of these terms and conditions.

12. GENERAL

12.1. If there is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the competition.
12.2. There is no fee to enter this promotion. Opening and maintaining a Tide business account is also free of charge.
12.3. The Promoter reserves the right to hold void, suspend, cancel, or amend the competition or these terms where it becomes necessary to do so.
12.4. If any of these clauses (or part thereof) should be determined to be illegal, invalid, or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses (and parts thereof) shall survive and remain in full force and effect.
12.5. These terms and conditions and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England. Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these terms and conditions or its subject matter or formation.