



# The Money Award Rulebook 2025

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THE RULES

THE  
MONEY  
**AWARDS**

## THE MONEY AWARDS

### PART A – GENERAL TERMS AND CONDITIONS THAT APPLY TO EACH MONEY AWARD AND MONEY SPECIAL AWARDS

#### GENERAL

1. By entering the Money Awards, Entrants agree to be bound, and abide, by the Rules. We may vary the Rules from time to time, in which case the variation will take effect from the date of publication of the new Rules on our website: [www.money2020.com](http://www.money2020.com). We have absolute discretion to determine the application of the Rules or to resolve any ambiguity in them as we see fit.
2. We may, in our absolute discretion, at any time refuse or withdraw Entries which, in our reasonable opinion:
  - 2.1. breach applicable laws, regulations or industry recognised codes of practice;
  - 2.2. offend gender, gender identity, and expression, age, sexual orientation, disability, physical appearance, race, ethnicity, religion, belief, or political opinion;
  - 2.3. do not meet the Eligibility Requirements;
  - 2.4. in any other way conflict with the Rules or the spirit of the Guiding Principles; or
  - 2.5. if the Entrant has not paid the relevant Entry Fee.
3. Money20/20 is part of the Informa Group, which pledges to trade legally and respect all laws including the trade sanctions imposed by UN, EU, UK and US Governments. We are unable to accept Entries or payments from a group, company or individual subject to UN, EU, UK and/or US government sanctions nor accept entries from a group, company or individual a country or territory subject to UN, EU, UK and/or US government sanctions.
4. In these Rules, words and expressions shall have their ordinary meaning unless otherwise defined in the Glossary.

#### ELIGIBILITY REQUIREMENTS

5. Each Entry must satisfy the following requirements (the “**Eligibility Requirements**”):
  - 5.1. The Entry must have been launched or released to its Audience for the first time during the period starting on 01 January 2024 and ending on 30 June 2025 (the “**Eligibility Period**”):
    - 5.1.1. Other elements of the Entry may have occurred prior to the Eligibility Period (e.g. Market Research, or Beta testing) but the final release must have occurred during this Eligibility Period.
  - 5.2. If the Entry is a continuation or new iteration of Work and the Work was first launched or released before the Eligibility Period then the continuation or new iteration of the Work must have been launched or released during the Eligibility Period. At our request, you must provide evidence of how the Work has developed and we shall have absolute discretion in concluding whether or not an Entry has evolved sufficiently to satisfy this requirement.
  - 5.3. The Entry has been submitted exactly as launched or released and has not been modified for entry into the 2025 edition of the Money Awards.
  - 5.4. The Entry is not speculative or conceptual and has not been banned or withdrawn from the market at any time.
  - 5.5. The Entry does not relate to a product which:
    - 5.5.1. is a prototype; or
    - 5.5.2. hasn't been made available to its Audience, save where otherwise stated in the relevant Additional Requirements.
  - 5.6. A duly authorised senior officer (CFO, CEO or Chairperson) from the Entrant has given permission for the work to be entered.
  - 5.7. All supporting content and materials are correct and final versions. We shall not permit any changes once your Entry has been submitted.
  - 5.8. The Work can be understood in English and all supporting digital content is subtitled in English.
  - 5.9. Any credited Company or Company that makes a payment for an Entry pursuant to these Rules is not subject to UN, EU, UK and/or US government sanctions nor based in, residing in or connected with a country or territory subject to UN, EU, UK and/or US government sanctions.
  - 5.10. The Entry is not in relation to a project based in, residing in or connected with a country subject to UN, EU, UK and/or US government sanctions.

- 5.11. The Entry is not a Scam Entry (as explained below).
- 5.12. The Entry meets any relevant Additional Requirements.
- 5.13. If any Artificial Intelligence ("AI") tool has been used in the Work or the Entry Materials, this must be referenced in the relevant part of the written submission and Entrants must indicate that an AI tool has been used and for what purpose.
- 5.14. Prior to the Entry being submitted, you have obtained all relevant rights and consents required to allow us, and any third parties authorised by us, to use the Entry Materials as set out in these Rules including, but not limited to, submitting the Entry Materials to a jury for judging and screening the Entry Materials in public.
- 5.15. All fields in the written submissions are correct, complete and final and no amendments will be required following the Entry being submitted.
- 5.16. All associated fees (i.e. entry fees) have been fully paid and received by Money20/20

## GUIDING PRINCIPLES

6. The Guiding Principles indicate the spirit in which the Rules will be interpreted and in which they will be applied. Where we determine, in our absolute discretion, that any Entrant has not behaved in accordance with the Guiding Principles, we may direct the Entrant to modify or remedy its behaviour (even where such behaviour is not an express breach of any particular rule), and any failure by that Entrant to modify or remedy its behaviour within the determined timeframe may lead to disqualification.
7. The Guiding Principles are as follows:

**Fairness and Integrity.** Entrants and Money20/20 must act fairly in the application of the Rules, without seeking to exploit the Rules to the unfair advantage, or disadvantage, of any given Entrant. Entrants must not undertake any activities which would bring the fairness of Money20/20, Informa Plc or the Money Awards into disrepute (including by collusion with any other Company for the maximisation of points).

**Transparency and Accuracy.** Entrants and Money20/20 should provide information to each other in a full, frank, and open manner, to maintain the transparency and accuracy of the Money Awards.

**Good Faith and Cooperation.** We will carry out the administration of the Money Awards in accordance with the Rules, using our discretion where necessary and in good faith, and relying on the information we receive from Entrants. In turn, all Entrants should cooperate in good faith with us, including by providing information when requested, and abiding by the Rules.

## SCAM ENTRIES

8. Money20/20 represents the best in vision and achievement in the banking, payments and fintech ecosystem and we continually strive to protect the spirit and purity of the Money Awards. The issue of scam work is an important one which we take very seriously. The role of the Money Awards is to recognise international excellence in banking, payments, fintech and market shaping innovation. The best way to prove that fintech is a force for business, for change and for good in the world is to ensure that any misleading or fraudulent work is removed. Where we, in our absolute discretion, consider at any time that an Entry and/or the Work is a scam (a "**Scam Entry**") we may withdraw the Scam Entry or remove the Entrant's Trophy or Special Award (as applicable). Examples of a Scam Entry include, but are not limited to, Work that hasn't been publicly released or launched and/or hasn't been approved to be Entered.

## CONDUCT

9. Entrants should not: (a) bring Money20/20 into disrepute; or (b) do anything which could be prejudicial to the image and/or reputation of Money20/20 or the Money Awards. Where we, in our absolute discretion, consider that an Entrant at any time has not complied with this clause, we may withdraw your Entry or remove your Trophy or Special Award (as applicable).

## CHECKS AND REQUESTS FOR FURTHER INFORMATION

10. We reserve the right to request additional information about your Entry, including for the purposes of verifying its eligibility or authenticity. For example, we may ask for media scheduling details, C-Suite confirmation in writing or any other further information we need to verify the authenticity of your Entry. If you do not provide us with the requested information in the determined timeframe or if, in our absolute discretion, we determine that you have not provided us with adequate information, we may withdraw your Entry, Trophy or Special Award (as applicable).
11. We also reserve the right to carry out our own checks to make sure that the information you have provided about your Entry is correct, for example the purported Entry is legitimate.

## EFFECT OF NON-COMPLIANCE WITH THE RULES

12. We shall have the right to determine, in our absolute discretion, whether the Rules have been complied with. If we find that you have potentially breached the Rules, we may invite you to explain, including explaining any mitigating facts or circumstances. If we find that the Rules have been breached, we shall have the right to disqualify the relevant Entry and/or impose any other penalty specified in these Rules.

13. If you become aware that your Entry Materials do not comply with the Eligibility Requirements you must immediately notify us in writing (including by e-mail to [awards@money2020.com](mailto:awards@money2020.com)). If we find that the Entry Materials do not comply with the Eligibility Requirements we shall have the right to disqualify the relevant Entry and/or accept changes to the Entry Materials at our absolute discretion. No changes to Entry Materials will be accepted once such Entry Materials have been submitted to a judging panel. All changes to Entry Materials will incur the following administrative charges per Entry:

13.1. for changes notified to us prior to 25 June 2025: USD 100; and

13.2. for changes notified to us on or after 25 June 2025: USD 100, plus an amount equal to the difference between the Entry Fee due on the date of original submission and the fees which would have been due had the Entry been submitted on the date on which you notified us that the Entry Materials did not comply with the Eligibility Requirements.

14. Where we deem that an Entrant has deliberately and knowingly contravened the Rules (including by entering an ineligible Entry or Scam Entry), we may ban any or all those individuals or Companies named on the relevant Entry's credit list from entering the 2025 edition of the Money Awards and/or future editions of the Money Awards. We will determine the appropriate length and nature of the ban based on the seriousness of the case involved. Not all situations are the same and each case will be dealt with accordingly.

15. Our decisions in all matters relating to the Money Awards shall be final and binding.

#### INTELLECTUAL PROPERTY RIGHTS: TREATMENT, USE AND PUBLICATION OF ENTRIES

16. By submitting your Entry, you must ensure that you have all the relevant rights and consents required to allow us, and any third parties authorised by us, to use the Entry Materials as set out in these Rules including, but not limited to, submitting the Entry Materials to a jury for judging and screening the Entry Materials in public.

17. By submitting an Entry, you:

17.1. warrant to us that:

17.1.1. you have the legal right to submit the Entry Materials into the Money Awards; and

17.1.2. the use of the Entry Materials in accordance with the Rules and the exercise of the Money Awards Purposes by us or third parties authorised by us shall not infringe the rights of any third party, nor breach any applicable laws; and

17.2. grant us an exclusive licence to use the Entry Materials in accordance with the Rules and for the Money Awards Purposes (as defined in Clause 18 below).

18. The **Money Awards Purposes** which we may, but are not obliged to, carry out are as follows:

18.1. Screening, displaying or publishing Entry Materials with or without charge at public or private presentations, in such manner and form as we reasonably think fit;

18.2. reproducing Entry Materials on 'www.money2020.com', and on any future iterations, replacements, extensions or similar associated or affiliated products or services provided by us or our affiliates (together the "**Platforms**"), on social media platforms via social media accounts controlled by us, and/or offline;

18.3. using, or permitting third parties to use, Entry Materials, directly or indirectly, to promote Money20/20 and/or the Money Awards;

18.4. reproducing any Entry in a collection of advertisements which may be offered for sale anywhere in the world, including on the Platforms. Such a collection may not, nor may any extracts of it, be copied, marketed or sold by a third party other than us or any organisation authorised to do so by us. This may include adaptation/translation by a third party; and

18.5. analysing or reproducing Entry Materials either directly or together with any organisation authorised by us, to create reports or commentaries on particular types or categories of Entry, for ourselves or third parties.

19. You must notify us in writing (including by e-mail) of any restriction placed on the use of the Entry by any applicable law or its legal owner, a permitted licensee or a third party whose property is included in the Entry Materials (a "**Restriction**") as soon as reasonably possible on becoming aware of it in accordance with Clause 13 above.

20. You must immediately inform us if you become aware that an unauthorised collection or compilation including your Entry is available for sale or distribution.

21. If any legal action is started against us in relation to your Entry then, without prejudice to any other rights or remedies available to us, you shall promptly assist us in dealing with the claim (including, without limitation, by providing all documentation establishing ownership of rights in the Entry at our request).

#### DATA PROTECTION

22. We will use any personal data included in your Entry Materials to process your Entry, contact you about enquiries, to further the Money Purposes and to announce and promote winners. Further details can be found in our privacy policy on our website, which can be found [here](#).

#### ADMINISTRATION OF THE MONEY AWARDS

23. We have absolute discretion to change the Money Award or Category that an Entry is entered into at any time (including, but without limitation, where we believe that such changes are necessary to ensure that all Entries are showcased in their best light). We will inform Entrants if we make any changes to their Categories or Money Award.

#### COMPLAINTS PROCEDURE

24. If you have a complaint about the award of a Trophy, or shortlisted Entries or the award of a Special Award we may, at our absolute discretion, choose to investigate the complaint. If we choose to investigate a complaint, you must cooperate fully with us in relation to that investigation, including by providing us with any information we request from you.
25. If we uphold a complaint and find that any awarding or shortlisting of any Entry was unfair or incorrect, we may withdraw the relevant Entry, Trophy or Special Award, as applicable.

#### CANCELLATIONS AND REFUNDS

26. If you wish to withdraw your Entry, you must notify us:
- 26.1. by email to [awards@money2020.com](mailto:awards@money2020.com); or
  - 26.2. through your account at [www.money2020.com](http://www.money2020.com).
27. We reserve the right to disregard any other form of notification.
28. Subject to Clause 44 of Part A of these Rules (Entries Withdrawn by Us), if you withdraw your Entry on or before 24 June 2025 for any reason, you will be eligible for a refund of your Entry Fee less a processing fee of USD 100 OR a credit to use against Entry Fees or delegate passes for the 2026 Awards.
29. We will process refunds and credits after the Money Awards on receipt of a request to [customeraccounts@money2020.com](mailto:customeraccounts@money2020.com). If requesting a credit, please specify if this is for Entry Fees or delegate passes.
30. If you withdraw your Entry after 24 June 2025, you will not receive a refund or a credit. Any Entry Fees due but unpaid at the time of withdrawal are immediately due and payable.
31. We have absolute discretion to cancel, change or postpone the Money Awards. In the unlikely event of cancellation, change or postponement, we will inform Entrants of such cancellation, change or postponement and the consequences it may have on you and your Entry, which shall be determined by us. We reserve the right to do this at any time and we shall not be liable to you for any other cost or other expenses (including, without limitation, wasted costs and expenses) incurred by you as a consequence (including, without limitation, travel and accommodation expenses).

#### CHANGING YOUR CATEGORY/MONEY AWARD

32. Before 25 June 2025, you may change the Category or Money Award that your Entry has been entered into provided that you will:
- 32.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Category or Money Award and the new Category or Money Award; and
  - 32.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award or Category and the new Category or Money Award; and
  - 32.3. be required to pay a processing fee of USD 100 if there is a requirement to update the Entry.
33. If we receive Entries for the same piece of work that exceed the maximum number of times a piece of work can be entered into the Money Award, Section or Category before 25 June 2025, if it is possible for us to do so, we will move the Entry into a new eligible Category or Money Award provided that if the Category or Money Award that your Entry has been entered into changes, you will:
- 33.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Category or Money Award and the new Category or Money Award; and
  - 33.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award or Category and the new Category or Money Award or, at your option, withdraw your Entry without refund.
34. If we receive Entries for the same piece of work that exceed the maximum number of times a piece of work can be entered into the Money Award, Section or Category on or after 25 June 2025, if it is possible for us to do so, we will move the Entry into a new eligible Category or Money Award provided that if the Category or Money Award that your Entry has been entered into changes, you will:

- 34.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Category or Money Award and the new Category or Money Award; and
- 34.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award or Category and the new Category or Money Award or, at your option, withdraw your Entry without refund.
- 34.3. be required to pay a processing fee of USD 100 if there is a requirement to update the Entry.

#### DUPLICATE ENTRIES FROM DIFFERENT ENTRANTS

- 35. If we receive Entries for the same Work that exceed the maximum number of times a Work can be entered into a Money Award, Section or Category from different Entrants (e.g. if a Company enters a piece of work into Partnership Money Award that has already been submitted by a different Company), the Entry Fee paid by the subsequent Entrants (i.e. the Entrants which submitted its Entry later in time) may be used by that Entrant:
  - 35.1. to move the Entry to another Money Award, Section or Category; provided that the second Entrant will:
    - 35.1.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Category or Money Award and the new Category or Money Award; and
    - 35.1.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award or Category and the new Category or Money Award or, at your option, withdraw your Entry without refund.
  - 35.2. to enter a new Entry in its place; provided that the second Entrant will:
    - 35.2.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Category or Money Award and the new Category or Money Award; and
    - 35.2.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award or Category and the new Category or Money Award or, at your option, withdraw your Entry without refund.
  - 35.3. as credit to use against Entry Fees for the 2026 edition of the Money Awards.

#### ENTRIES WITHDRAWN BY US

- 36. We will not refund your Entry Fee where we have withdrawn your Entry because it:
  - 36.1. does not comply with the Rules (including the Eligibility Requirements); or
  - 36.2. is missing required information and you have failed to provide the information within a reasonable period (where reasonable period is to be determined by us in our absolute discretion).

#### MISCELLANEOUS

- 37. Juries will award Trophies in the following rankings: Grand Prix, Gold, Silver, Bronze or an individual award. It may be necessary to ensure the integrity of the Money Awards, Money20/20 or our role in the same to instruct a jury to withdraw or not award all rankings on some occasions including to reflect the number of entries received in a Category or Money Award and the size of the shortlist. Any decision to instruct a jury to withdraw or not award one or more rankings shall be in our absolute discretion.
- 38. If you are shortlisted and/or win a Trophy or Special Award, any duties, fees and charges accrued from the transporting of any trophies or certificates must be covered by you, not by us.
- 39. The physical award and all the Money Awards branding are the intellectual property, including copyright, design rights and trademark rights, of Money20/20 and/or our group companies. We have the exclusive right to and not limited to, reproduce, manufacture, copy, and sell the physical award in any size or medium, and to distribute or exploit the design of the physical award or reproductions of the same by gift, sale, re-sale or licence. No reproduction, replica or other copy of the physical award or the Money20/20 branding may be made or used by any manufacturer, advertiser, organisation or individual except in accordance with these terms unless you have our prior express written consent or a license from us.
- 40. Where we Display an Entry, we are doing so for the purpose of criticism and review only. Displaying an Entry does not constitute any recommendation, advice, endorsement or promotion of the products or services featured in the Entry by us or any of our affiliates. Subsequent Displays do not represent the views or opinions of us or our affiliates. We and our affiliates hereby exclude to the full extent permitted by law all liabilities, costs, claims, damages, losses and/or expenses of any kind in respect of any Display or any product or service referred to in any Display. Although we endeavour to do so, we cannot check the accuracy and completeness of all Entries.
- 41. We may assign, sub-license or otherwise transfer to any affiliate the benefit of any of our rights under the Rules if we give you reasonable prior written notice. We may sub-contract our performance of any obligation under the Rules to any of our affiliates without notice. This will not affect our performance obligations, nor liability to you in relation to the Rules. We will be responsible for any violation of our obligations hereunder by any such sub-contractor. Otherwise, neither party may assign, sub-license, subcontract or otherwise transfer to any third party any of its rights or obligations under the Rules without the other party's prior written consent.

## CONFIDENTIALITY

42. We will not divulge to any person, except to its professional representatives or advisers or as may be required by law or any legal or regulatory authority, or as required in performing the services set out in the Rules any information received in the course of our services set out in the Rules at the time of provision, as confidential("Confidential Information").
43. We may disclose Confidential Information to our affiliates, agents, contractors and suppliers, provided that those third parties have entered into non-disclosure obligations no less onerous than as set out in these Rules.
44. For the avoidance of doubt, if information is provided to us without being identified as confidential, we shall not treat that information as Confidential Information.

## ENTIRE AGREEMENT

45. Each Entrant acknowledges and agrees that the Rules constitute the entire and only agreement between the Entrant and Money20/20 for the Money Awards. No Entrant has relied upon, nor has been given by us, any warranty, representation, statement, assurance, covenant, agreement, undertaking, indemnity or commitment of any nature whatsoever other than as expressly set out in the Rules. In the event of any conflict between these Rules and any other material published by us, these Rules shall take precedence.

## INVALIDITY

46. If any provision of the Rules is or becomes invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of any other provision shall not be affected or impaired in any way.

## LIABILITY

47. We do not accept any responsibility for any damage, loss, injury or disappointment suffered by any Entrant.
48. Our liability to any Entrant, whether in contract or tort (including negligence), shall be limited to the amount of the Entry Fee. For the avoidance of doubt, we shall not be liable to any Entrant for any indirect, consequential or special loss arising out of, or in connection with, the Money Awards, nor for any loss of profits or business (save that nothing shall exclude our liability for death or personal injury as a result of our negligence or any matters for which liability cannot be excluded or limited under applicable law).

## GOVERNING LAW AND JURISDICTION

49. The Rules shall be governed by and construed according to the laws of England and Wales and the parties submit to the exclusive jurisdiction of the English courts.
50. In the event of any dispute, controversy or claim between an Entrant and Money20/20, arising out of or relating to the Rules, including without limitation regarding its existence, validity or termination (a "**Dispute**"), the parties shall first seek settlement of that Dispute in accordance with the following procedure:
  - 50.1. any party alleging a Dispute shall send to the other party a written notice setting out the material particulars of the Dispute ("**Notice of Dispute**"), which must state that it is sent pursuant to this clause; and
  - 50.2. thereafter, the parties shall use reasonable endeavours to resolve the Dispute by good faith negotiations between them for a period of four weeks from the date that the Notice of Dispute has been deemed to have been duly served.
51. In the event that the parties cannot settle the Dispute in accordance with Clause 54 of Part A of these Rules (and within the time period stipulated under Clause 54.2 of Part A of these Rules), the Dispute shall be referred to and finally resolved by mediation under CEDR or the parties may mutually agree to arbitration under the LCIA Rules, which LCIA Rules are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one. The seat, or legal place, of arbitration shall be London and the language of the arbitration shall be English.

## INTRODUCTION

1. The Special Awards, to which these additional terms and conditions apply, are as follows:
  - 1.1. Bank of the Year Special Award;
  - 1.2. Payment Company of the Year Special Award;
2. It may be necessary to ensure the integrity of the Money Awards, Money20/20 or our role in the same to withdraw or not publish all rankings on some occasions including to reflect the points awarded. Any decision to withdraw or not publish one or more rankings shall be in our absolute discretion.
3. We may decide to publish additional rankings. Any decision to publish additional rankings will be in our absolute discretion.
4. The entry into, and awarding of, the Special Awards is governed by the Rules. In the event of any discrepancy between any of the different Parts of the Rules applying to Special Awards (i.e. Parts A, B and/or C), the order of precedence for Special Awards shall be as follows:
  - 4.1. Part B (Additional Terms and Conditions that apply to Special Awards only); then
  - 4.2. Part C (Special Awards Rules); then
  - 4.3. Part A (General Terms and Conditions that apply to all Money Awards and Special Awards).
5. Certain Entries will be shortlisted for or win Trophies. Those Companies which are shortlisted for or win Trophies will be given points which will count for all Special Awards for which those Companies are eligible, as set out in Part C of these Rules.
6. To ensure the integrity of the Special Awards, the Money AwardsMoney Awards and/or our role in the same, it may be necessary for one or more Special Awards to be withdrawn or not awarded. Any such decision shall be in our absolute discretion.

## COMPANY CREDITING RULES

7. All Companies that worked Significantly on an Entry must be credited in the appropriate role.
8. Each Company credit on your Entry must constitute one geographical office and business. For example, you cannot credit 'Company, United Kingdom', you must credit 'Company, London' or 'Company, Manchester'. If two Companies both worked Significantly, they must both be credited.
9. The credited Company name must exactly match the Legal and/or Trading Name of the Company.

## COMPANY TEAM CREDITING

10. Each Entry must credit the company team.
11. You may submit company team credits up to and including the 30 November 2025. No further additions will be accepted after this date.

## VALIDATION PROCESS AND PROCEDURE FOR SPECIAL AWARDS

12. Companies must declare, at the time of entry into the Money Awards, which, if any, Banking or Payments Company they are Owned by or Affiliated with.
13. All Companies are required to make due and careful enquiry of their legal counsel, company secretary, or Chief Financial Officer to establish ownership and/or affiliation, in accordance with the applicable Ownership and/or Affiliation Tests.
14. to include that Company in calculation of the Special Awards.

## DISQUALIFICATION AND DISCRETION

15. Companies must cooperate with us and must provide us with:
  - 15.1. accurate information;
  - 15.2. sufficient evidence to enable us to determine whether a Company is Affiliated with or Owned by a Banking or Payments Company (examples of appropriate information may include contracts, ownership documents or change of branding on websites); and
  - 15.3. the relevant, signed Declaration Form(s) in each case, by the Final Deadline.
16. We shall have absolute discretion in determining:



- 16.1. a Company's eligibility for a Special Award;
  - 16.2. whether a Company falls within a Banking or Payments Network;
  - 16.3. whether a Company has submitted false, deliberately misleading or fraudulent information; and
  - 16.4. whether any correction is necessary to ensure the accuracy and integrity of the Special Awards or our role in the same.
- 17. We reserve the right to amend Entrant details, at our absolute discretion, where in our reasonable opinion the Entrant details are incorrect, due to an administrative error on the part of the Entrant.
  - 18. We will not be responsible for omissions or wrongful inclusions caused by it being provided with inaccurate or insufficient information.
  - 19. We shall have the right to disqualify at any time any Company which has submitted false, deliberately misleading or fraudulent information.

## BANK OF THE YEAR SPECIAL AWARD

1. **Overview and Criteria:** The Bank of the Year Special Award is given to the Individual Bank or Bank Network whose members are the most successful overall for Entries in the 2025 Money Awards (in accordance with the below allocation of points).
  - 1.1. Members of a Bank Network
    - 1.1.1. the Ownership Test; or
    - 1.1.2. the Affiliation Test.
  - 1.2. For points to be allocated to a Bank Network, the ownership of, or affiliation with, the Company by the Network (for the purpose of the Ownership Test or Affiliation Test, as applicable) must have occurred before the Execution of the Entry
2. **Points:** Members of a Independent Bank or banking Network will be allocated the following number of points for each of the following Trophies:
  - 30 points for a Grand Prix Trophy
  - 15 points for all other Trophy
  - 15 points for a Gold Trophy
  - 7 points for a Silver Trophy
  - 3 points for a Bronze Trophy
  - 1 point for a shortlist position
  - 2.1. All Companies credited with an Contributing Company Role on all shortlisted or winning Entries are eligible to accrue points towards the Bank of the Year Special Award.
3. **Calculation:** The winner of the Bank of the Year Special Award will be the Individual Bank or Bank Network whose members obtain the most points for shortlisted and awarded Entries in aggregate in accordance with the above allocation of points.
  - 3.1. The total is calculated by adding:
    - 3.1.1. the total points from Trophies won by members of an Individual Bank or Bank Network
    - 3.1.2. the total points from the remaining shortlisted Entries of members of an Individual Bank or Bank Network
  - 3.2. If an Entry is shortlisted and then goes on to win a Trophy, the shortlist point is no longer counted.
4. **Shared Points:** If a shortlisted or winning Entry has been credited to more than one Company in the Contributing Company Role, the points awarded to the Entry will be:
  - 4.1. If a shortlisted or winning Entry has been credited in the Idea Creation Role to more than one Company:
    - 4.1.1. from the same Individual Bank or Bank Network, the full points awarded to the Entry will go to that Individual Bank or Bank Network;
    - 4.1.2. from different Individual Bank or Bank Network, points awarded to the Entry will go to both Individual Banks or Bank Networks (for example, Bank A wins a Gold Trophy co-credited with Bank B, then the points each Bank will receive 15 Points);
5. **Total Tied Points:** In the case of a tie between an Individual Bank or Bank Network in the number of points won by their respective Companies, the winner will be determined in accordance with the following formula:
  - 5.1. the Individual Bank or Bank Network with the highest overall number of Trophies is the winner. If there is still a tie between an Individual Bank or Bank Network, then;
  - 5.2. the Individual Bank or Bank Network with the highest number of highest-ranking Trophies is the winner. If there is still a tie between Individual Bank or Bank Network, then;
  - 5.3. the Individual Bank or Bank Network with the most shortlist points is the winner.

6. **Overview and Criteria:** The Payments Company of the Year Special Award is given to the Individual Payments Company or Payments Network whose members are the most successful overall for Entries in the 2025 Money Awards (in accordance with the below allocation of points).
  - 6.1. Members of a Bank Network
    - 6.1.1. the Ownership Test; or
    - 6.1.2. the Affiliation Test.
  - 6.2. For points to be allocated to a Payments Network, the ownership of, or affiliation with, the Company by the Network (for the purpose of the Ownership Test or Affiliation Test, as applicable) must have occurred before the Execution of the Entry
7. **Points:** Members of an individual Payments Company or Payments Network will be allocated the following number of points for each of the following Trophies:
  - 30 points for a Grand Prix Trophy
  - 15 points for all other Trophy
  - 15 points for a Gold Trophy
  - 7 points for a Silver Trophy
  - 3 points for a Bronze Trophy
  - 1 point for a shortlist position
  - 7.1. All Companies credited with an Contributing Company Role on all shortlisted or winning Entries are eligible to accrue points towards the Bank of the Year Special Award.
8. **Calculation:** The winner of the Payments Company of the Year Special Award will be the Individual Payments Company or Payments Network whose members obtain the most points for shortlisted and awarded Entries in aggregate in accordance with the above allocation of points.
  - 8.1. The total is calculated by adding:
    - 8.1.1. the total points from Trophies won by members of an Individual Payments Company or Payments Network
    - 8.1.2. the total points from the remaining shortlisted Entries of members of an Individual Payments Company or Payments Network
  - 8.2. If an Entry is shortlisted and then goes on to win a Trophy, the shortlist point is no longer counted.
9. **Shared Points:** If a shortlisted or winning Entry has been credited to more than one Company in the Contributing Company Role, the points awarded to the Entry will be:
  - 9.1. If a shortlisted or winning Entry has been credited in the Contributing Company Role to more than one Company:
    - 9.1.1. from the same Individual Payment Company or Payment Network, the full points awarded to the Entry will go to that Individual Payment Company or Payment Network;
    - 9.1.2. from different Individual Payment Company or Payment Network, points awarded to the Entry will go to both Individual Payment Company or Payment Networks (for example, Payment Company A wins a Gold Trophy co-credited with Payment Company B, then the points each Payment Company will receive 15 Points);
10. **Total Tied Points:** In the case of a tie between an Individual Payments Company or Payments Network in the number of points won by their respective Companies, the winner will be determined in accordance with the following formula:
  - 10.1. the Individual Payments Company or Payments Network with the highest overall number of Trophies is the winner. If there is still a tie between an Individual Payments Company or Payments Network, then;
  - 10.2. the Individual Payments Company or Payments Network with the highest number of highest-ranking Trophies is the winner. If there is still a tie between Individual Payments Company or Payments Network, then;
  - 10.3. the Individual Payments Company or Payments Network with the most shortlist points is the winner.

## GLOSSARY - PART E

In these Rules and associated Entry Kits, unless otherwise stated, the following words shall have the following meanings:

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| <b>“Additional Requirements”</b>                     | means any additional Eligibility Requirements set out on our website <a href="https://www.money2020.com/">https://www.money2020.com/</a> (e.g. in an entry kit);   |
| <b>“Affiliated”</b>                                  | means a Company that satisfies the applicable Affiliation Test, in relation to the relevant Special Award for which it is eligible;  |
| <b>“Affiliation Test”</b>                            | means a test that will be satisfied by Companies if they include the Bank or Payments Network’s name in their Legal/Trading Name;  |
| <b>“Audience”</b>                                    | means the intended consumer, internal or business to business recipient or readership of a Product, Service or communication;  |
| <b>“Bank”</b>  | means a Chartered financial institution that provides banking services such as taking deposits, making loans, and is overseen by a prudential regulator  |
| <b>“Category”</b>                                    | means a constituent category within a Section, e.g. A05. RegTech & SupTech;  |
| <b>“Display”</b>                                     | means a feature, display, exhibition or presentation of an Entry or Entries;   |
| <b>“Dispute”</b>                                     | has the meaning given to it in Clause 54 of Part A of these Rules;   |
| <b>“Eligibility Requirements”</b>                    | has the meaning given to it in Clause 5 of Part A of these Rules;  |
| <b>“Eligibility Period”</b>                          | means 01 January 2024 to 30 June 2025 inclusive;   |
| <b>“Entrants”</b> (also <b>“you”, “your”</b> )       | means the person, company or other legal entity that submits an Entry for consideration in the Money Awards. If an Entry is shortlisted for or wins a Trophy, the Entrant is the entity which receives any trophies or certificates awarded;   |
| <b>“Entry”</b> (plural <b>“Entries”</b> )            | means the Work submitted by an Entrant for consideration in the Money Awards (an Entry occurs when you submit an Entries Payment Form to us);  |
| <b>“Entry Fee”</b>                                   | means the amount paid by an Entrant to us, which is due immediately, at the time of entry into the Money Awards and submission of the Entries Payment Form   |
| <b>“Entry Materials”</b>                             | means all materials you provide to us, including your Entry;   |
| <b>“Entries Payment Form”</b>                        | means the online entry form required for the submission process (Entries are only submitted once this online payment form has been completed);   |
| <b>“Guiding Principles”</b>                          | means the guiding principles set out in Part A of these Rules which indicate the spirit in which we will interpret and apply all the Rules;  |
| <b>“Legal/Trading Name”</b>                          | means either: (a) the legal name of the company (e.g. as registered with the relevant authority); or (b) the trading name of the company, where the company is able to demonstrate to our satisfaction use of this name in the ordinary course of business (e.g. by reference to invoices, contracts, terms and conditions, or the company’s website); |
| <b>“Money20/20”</b> (also <b>“we”, “us”, “our”</b> ) | means Ascential Events (Europe) Limited, a company registered under company number 07814172, which has its registered address at Informa, 2nd Floor, 81-87 High Holborn, London, WC1V 6DF;   |
| <b>“Money Awards”</b>                                | means the part of Money20/20 where Entries are judged by juries with the outcome of awarding Trophies & Special Awards;  |
| <b>“Money Award”</b>                                 | means a grouping of Sections, which are as follows:<br>Banking<br>Diamond<br>Partnerships & Alliance<br>Payments<br>StartUp  |
| <b>“Money Awards Purposes”</b>                       | has the meaning given to it in Clause 20 of Part A of these Rules;   |
| <b>“Trophy”</b>                                      | means a Trophy which is determined by jury, and awarded during the Money Awards, given to an Entrant as a result of an Entry winning within a Category. References to types of Trophies (e.g. GoldTrophy, Silver Trophy) are references to the specific rankings of the Trophies;  |
| <b>“Notice of Dispute”</b>                           | has the meaning given to it in Clause 54.1 of Part A of these Rules;   |
| <b>“Owned”</b>                                       | means a Company that satisfies the applicable Ownership Test, in relation to the relevant Special Award for which it is eligible;  |

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| <b>"Ownership Test"</b>                 | means a test that will be satisfied by Companies if they are 51% or more owned by: (a) a Bank or Payments Network; or (b) a Subsidiary Company of a Bank or Payments Company which is itself 51% or more owned by a Bank or Payments Network  |
| <b>"Payment Company"</b>                | Licensed financial institution providing payments services in a secure and compliant manner. This may encompass payment providers such as Payment Processors, Service Providers, Gateways, Facilitators, and the like.  |
| <b>"Position Field"</b>                 | means the job title specified in the "Position Field" section of an Entry for creative team credits;  |
| <b>"Restriction"</b>                    | has the meaning set out in Clause 21 of Part A of these Rules;  |
| <b>"Rules"</b>                          | means: (a) Part A of these Rules (General Terms and Conditions that apply to all Money Awards and Special Awards); (b) Part B of these Rules (Additional Terms and Conditions that apply to Special Awards only); and (c) Part C of these Rules (Special Awards Rules); and (d) Part D of these Rules (Grand Prix for Good Rules); as applicable and as amended from time to time;  |
| <b>"Scam Entry"</b>                     | has the meaning given in Clause 10 of Part A of these Rules;  |
| <b>"Section"</b>                        | means a constituent section of a Money Award;   |
| <b>"Special Award"</b>                  | means an award that is won by the calculation of points rather than being awarded by a jury. Points accrue upon Entries winning or being shortlisted for a Trophy (as further specified in these Rules);  |
| <b>"Special Awards Rules"</b>           | means the award-specific rules applying to each Special Award which can be found in Part C of these Rules;  |
| <b>"Significant" or "Significantly"</b> | when used in reference to a Company's Role in relation to an Entry, shall mean the Company or Companies which contributed to the particular Role. At least one Company must be credited with the Role if there is any Company which meets at least one of the following criteria: (a) the Company contributed 20% or more of the key team members involved in carrying out the Role; (b) the Company contributed 20% or more of the total hours expended for that Role in relation to the particular Entry; (c) the Company received 20% or more of the billings/fees for that Role in relation to the particular Entry; (d) the Company was named on the contract with the advertiser and was clearly visible to the advertiser as having performed the relevant Role in relation to the particular Entry; |