



THE RULEBOOK

2026

THE MONEY AWARDS – RULES

GENERAL TERMS AND CONDITIONS THAT APPLY TO THE ADMINISTRATION OF THE MONEY AWARDS

1. GUIDING PRINCIPLES

- 1.1. 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.
- 1.2. The Guiding Principles are as follows:
 - 1.2.1. **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 and integrity of Money20/20, Informa Plc (and its subsidiary / affiliate group entities) or the Money Awards into disrepute (including by collusion with any other company for the maximisation of points).
 - 1.2.2. **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.
 - 1.2.3. **Good Faith and Cooperation.** We will carry out the administration of the Money Awards in accordance with these Rules, using our discretion where necessary and relying on the information we receive from Entrants, all in good faith. In turn, all Entrants should cooperate in good faith with us, including by providing information when requested by Money20/20, and abiding by the Rules.

2. GENERAL

- 2.1. 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. We have absolute discretion to determine the application of the Rules or to resolve any ambiguity in them as we see fit.
- 2.2. We may, in our absolute discretion, at any time refuse or withdraw Entries which, in our reasonable opinion:
 - 2.2.1. breach Applicable Laws;
 - 2.2.2. offend gender, gender identity, and expression, age, sexual orientation, disability, physical appearance, race, ethnicity, religion, belief, or political opinion;
 - 2.2.3. do not meet the Eligibility Requirements;
 - 2.2.4. in any other way conflict with the Rules or the spirit of the Guiding Principles; or
 - 2.2.5. if the Entrant has not paid the relevant Entry Fee.
- 2.3. Money20/20 is part of the Informa Group, which pledges to trade legally and respect all laws including the trade sanctions imposed by the UN, EU, UK and US Governments. We are unable to accept Entries or payments connected to or from countries, organisations or individuals subject to these sanctions or restrictions.
- 2.4. In these Rules, words and expressions shall have their ordinary meaning unless otherwise defined in the Glossary.

3. ELIGIBILITY REQUIREMENTS

- 3.1. Each Entry must satisfy the following requirements (the “**Eligibility Requirements**”), and we reserve the right to verify your compliance:

Award Category	Special Conditions
Banking; Payments; Partnerships & Strategic Alliances; Diamond	There are no specific eligibility dates for the product itself within these Money Award Categories. However, products must demonstrate at least 12 months of measurable and sustained impact, with evidence of ongoing activity within the current Eligibility Period (January 1, 2025 - January 30, 2026).
Early-Stage Startup	To be eligible for the Early-Stage Startup Award, you must have: (a) been in operation for less than 3 years (incorporation dates after October 1, 2023 will be accepted); AND (b) raised less than \$5M.
Growth Stage Startup	To be eligible for the Growth Stage Startup Award, you must have: (a) been in operation for less than 7 years (incorporation dates after October 1, 2019 will be accepted); AND (b) raised less than \$15M.

- 3.2. The Entry has been submitted exactly as launched or released and has not been modified for entry into the 2026 edition of the Money Awards.
- 3.3. The Entry is not speculative or conceptual and has not been banned or withdrawn from the market at any time.
- 3.4. The Entry does not relate to a product which:
- 3.4.1. is a prototype; or
 - 3.4.2. hasn't been made available to its Audience, save where otherwise stated in the relevant Additional Requirements.
- 3.5. A duly authorised senior officer (CFO, CEO or Chairperson) from the company / organisation that conducted the work for submission as an Entry has given permission for the work to be entered.
- 3.6. The Entry was not entered into the same Money Award Category in a previous Money Awards edition (Entries cannot be submitted for the same Money Award Category as in previous years but, provided the Entry meets the relevant Eligibility Requirements, including the Eligibility Period requirements, you may submit the Entry into an alternative Money Award Category).
- 3.7. All supporting content and materials that are included in an Entry (i.e. the Entry Materials) are the correct and final versions. We shall not permit any changes once your Entry has been submitted.
- 3.8. The Entry can be understood in English.
- 3.9. Any credited company, individual or other company that makes a payment for an Entry pursuant to these Rules is not based in, residing in, affiliated with or owned by (up to and including ultimate beneficial ownership) or otherwise connected with a country, organisation or individual subject to UN, EU, UK and/or US government sanctions.
- 3.10. The Entry is not in relation to a project based in, residing in, affiliated with or owned by (up to and including ultimate beneficial ownership) or otherwise connected with a country, individual or organisation subject to UN, EU, UK, and/or US government sanctions.
- 3.11. The Entry meets any relevant Additional Requirements.
- 3.12. If any AI (Artificial Intelligence) tool has been used in any part or element of the Entry or the Entry Materials, this must be stated clearly in the relevant part of the Written Submission and Entrants must state clearly: (a) that an AI tool has been used, (b) what AI tool has been used, (c) where the AI tool has been used in the Entry, and (d) the data sources or inputs for any AI-generated elements of the Entry, and where they originated from.
- 3.13. 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 have been obtained prior to the Entry being submitted.
- 3.14. All fields in the Written Submissions are correct, complete, and final and no amendments will be required following the Entry being submitted.
- 3.15. All associated fees (i.e. Entry Fees) have been fully paid and received by Money20/20.

4. CONDUCT

- 4.1. 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, including without limitation by participating in the Money Awards and/or submitting an Entry; or (c) act in breach of the Rules.

CHECKS AND REQUESTS FOR FURTHER INFORMATION

- 4.2. 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.
- 4.3. 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, that any part or element of the purported Entry is legitimate.

5. EFFECT OF NON-COMPLIANCE WITH THE RULES

- 5.1. Submission of an Entry does not guarantee that it will be considered for a Money Award. We may, in our absolute discretion, at any time refuse Entries which, in our reasonable opinion:
 - 5.1.1. breach Applicable Laws;
 - 5.1.2. offend national sentiments, religious sentiments, or public taste;
 - 5.1.3. do not meet the Eligibility Requirements;
 - 5.1.4. in any other way conflict with the Rules or the spirit of the Guiding Principles; or
 - 5.1.5. if the Entrant has not paid the relevant Entry Fee.
- 5.2. Without prejudice to Clauses 16.1-16.5, we may impose the following sanctions where (a) we find that the Rules have been breached and/or (b) you do not respond to a request from us for additional information about your Entry, or we determine that any additional information which you have provided is inadequate and/or (c) where an Entrant has failed to modify or remedy its behaviour, having been directed to do so by us pursuant to Clause 1.1:
 - 5.2.1. withdrawal and/or disqualification of your Entry; or
 - 5.2.2. removal of your Trophy.
- 5.3. Where we deem that an Entrant has deliberately and knowingly contravened the Rules (including by entering an ineligible Entry), we may ban any or all those individuals or companies named on the relevant Entry(ies) from entering the 2026 edition of the Money Awards 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 and issues involved. Not all situations are the same and each case will be dealt with on its own merits.
- 5.4. We will not refund your Entry Fees where your Entry has been withdrawn or disqualified by us, or where we have removed your Trophy, or where we have banned you from entering the 2026 edition of the Money Awards or future editions of the Money Awards.
- 5.5. If you become aware that your Entry Materials do not comply with the Eligibility Requirements or Eligibility Period you must notify us immediately in writing (including by e-mail to awards@money2020.com). Whether we will accept changes to the Entry Materials will be 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:
 - 5.5.1. for changes notified to us prior to 28 April 2026: USD100; and
 - 5.5.2. for changes notified to us on or after 29 April 2026: USD100, plus an amount equal to the difference between the Entry Fee due on the date of original submission and the Entry 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.

6. INTELLECTUAL PROPERTY RIGHTS: TREATMENT, USE AND PUBLICATION OF ENTRIES

- 6.1. By submitting your Entry and the Entry Materials you must ensure that you have all the relevant rights, consents and waivers necessary to submit the Entry and Entry Materials and to grant the rights under this section including all relevant licences and clearances, Intellectual Property Rights, Performance Rights and waivers and/or consents of Moral Rights (where applicable). This includes all 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 and/or for the Money Award Purposes including, but not limited to, submitting the Entry Materials to a jury for judging, screening the Entry Materials in public and edits, adaptations and translations to the Entry Materials as reasonably required for the Money Award Purposes.
- 6.2. By submitting an Entry, you warrant to us that:

- 6.2.1. the use of the Entry Materials in accordance with the Rules and the exercise of the Money Award Purposes by us or third parties authorised by us shall not infringe the rights of any third party, including any Intellectual Property Rights, Moral Rights, and/or Performance Rights, nor breach any Applicable Laws;
- 6.2.2. you own or control all rights in the Entry Materials and have obtained all licences, consents, and releases necessary to submit the Entry and the Entry Materials and as reasonably required for the Money Award Purposes. You shall indemnify and hold us harmless from all losses, costs and expenses arising from any claim alleging that the Entry and/or the Entry Materials, or our use of the same for the Money Award Purposes, infringes any third-party rights; and
- 6.3. grant us a perpetual, worldwide, royalty-free, fully paid, non-exclusive licence, with the right to sublicense to use the Entry Materials in accordance with the Rules and for the Money Award Purposes (as defined in Clause 6.4 below).
- 6.4. The **“Money Award Purposes”** which we may, but are not obliged to, carry out are as follows:
 - 6.4.1. 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;
 - 6.4.2. reproducing Entry Materials on ‘money2020.com’ 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;
 - 6.4.3. editing the Entry Materials in such manner and form as we reasonably think fit (**“Permitted Edits”**). Permitted Edits do not include creative changes that materially alter the meaning or message of the Entry Materials, save to the extent required to comply with law or platform/venue requirements, for safety/sensitivity reasons, or to enable the removal of unlicensed content;
 - 6.4.4. using, or permitting third parties to use, Entry Materials, directly or indirectly, to promote Money20/20 or the Money Awards;
 - 6.4.5. reproducing any Entry and/or the Entry Materials 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 editing/adaptation/translation by us or a third party; and
 - 6.4.6. 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.
- 6.5. You must notify us immediately in writing (including by e-mail to awards@money2020.com) of any restriction placed on the use of the Entry and/or the Entry Materials by any Applicable Law or its legal owner, a permitted licensee or a third party with a legitimate interest in the Entry Materials (including any Intellectual Property Rights, Moral Rights and/or Performance Rights) as soon as reasonably possible on becoming aware of it in accordance with Clause 5.5 above.
- 6.6. You must immediately inform us if you become aware that an unauthorised collection or compilation including the Entry Materials is available for sale or distribution.
- 6.7. If any legal action is started against us in relation to your Entry and/or the Entry Materials then, without prejudice to any other rights or remedies available to us including pursuant to Clause 6.2.2, you shall promptly assist us in dealing with the claim (including, without limitation, by providing all documentation establishing ownership of rights in the Entry and/or the Entry Materials at our request).

7. DATA PROTECTION

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

8. ADMINISTRATION OF THE MONEY AWARDS

- 8.1. We have absolute discretion to change the Money Award Category or Subcategory 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 Money Award Categories or Subcategories. We will give Entrants prior notice of any changes where this is reasonably practicable.

9. CANCELLATIONS AND REFUNDS

9.1. If you wish to withdraw your Entry, you must notify us:

9.1.1. by email to awards@money2020.com; or

9.1.2. through your account at www.money2020.com.

9.2. We reserve the right to disregard any other form of notification.

9.3. Subject to Clause 5.4 of these Rules (Entries withdrawn by us), if you withdraw your Entry on or before 28 April 2026 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 for the 2027 edition of the Money Awards or Delegate Passes for the Money20/20 USA 2027 event.

9.4. We will process refunds and credits after the Money Awards on receipt of a request to customeraccounts@money2020.com. If requesting a credit, please specify if this is for Entry Fees or delegate passes.

9.5. If you withdraw your Entry after 28 April 2026, 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.

10. CHANGING YOUR MONEY AWARD CATEGORY

10.1. Before 29 July 2026, you may change the Money Award Category or Subcategory that your Entry has been entered into provided that you will:

10.1.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category; and

10.1.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category; and

10.1.3. be required to pay a processing fee of USD 100 if there is a requirement to update the Entry.

10.2. If we receive the same Entries that exceed the maximum number of times a piece of work can be entered into the Money Award Category, Section or Subcategory before 29 July 2026, if it is possible for us to do so, we will move the Entry into a new eligible Money Award Category, Section or Subcategory provided that if the Money Award Category that your Entry has been entered into changes, you will:

10.2.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category;

10.2.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category or, at your option, withdraw your Entry without refund; and

10.2.3. be required to pay a processing fee of USD 100 if there is a requirement to update the Entry.

10.3. If we receive the same Entries that exceed the maximum number of times a piece of work can be entered into the Money Award Category, Section or Subcategory on or after 29 July 2026, any move of the Entry into a new Money Award Category, Section or Subcategory will be at our absolute discretion and, provided that if the Money Award Category, Section or Subcategory that your Entry has been entered into changes, you will:

10.3.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category;

10.3.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category or, at your option, withdraw your Entry without refund; and

10.3.3. be required to pay a processing fee of USD 100 if there is a requirement to update the Entry.

11. DUPLICATE ENTRIES FROM DIFFERENT ENTRANTS

11.1. If we receive Entries for the same Work that exceed the maximum number of times a Work can be entered into a Money Award Category, Section or Subcategory from different Entrants (e.g. if an Entrant enters a piece of work into the Partnership Money Award Category that has already been submitted by a different Entrant), 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:

11.1.1. to move the Entry to another Money Award Category, Section, or Subcategory; provided that the second Entrant will:

11.1.1.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category; and

11.1.1.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category or, at your option, withdraw your Entry without refund; or

11.1.2. to enter a new Entry in its place; provided that the second Entrant will:

11.1.2.1. not be eligible for any refund in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category; and

11.1.2.2. be required to pay any additional amount in respect of any price difference between the Entry Fee payable for the original Money Award Category and the new Money Award Category or, at your option, withdraw your Entry without refund; or

11.1.3. as credit to use against Entry Fees for the 2027 edition of the Money Awards.

12. MISCELLANEOUS

12.1. Juries will award Trophies in the following rankings: grand prix, gold, silver, bronze.

12.1.1. Notwithstanding Clause 12.1 above, the Diamond Money Award Category will award Diamond Trophies.

12.2. 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 not award all rankings and instead award an Individual Award (e.g. a Banking Trophy) in place of a gold, silver or bronze Trophy, on some occasions including to reflect the number of entries received in a Money Award Category and the number of the finalists.

12.3. Any decision to instruct a jury to withdraw a ranking, not award one or more rankings or award an Individual Award shall be in our absolute discretion.

12.4. If you are a finalist and/or win a Trophy, any custom fees, import duties or taxes accrued from the transporting of any Trophies or certificates must be covered by the winning recipient of the Trophy, not by us.

12.5. The physical award and all the Money Awards branding are the Intellectual Property Rights, including copyright, design rights, and trademark rights, of Money20/20 and/or our group companies. We have the exclusive right to, without limitation, 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.

12.6. 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.

12.7. 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. You are not permitted to assign, sub-license, subcontract or otherwise transfer to any third party any of your rights or obligations under the Rules without obtaining our prior written consent.

13. ENTIRE AGREEMENT

13.1. Each Entrant acknowledges and agrees that the Rules constitute the entire and only agreement between the Entrant and Money20/20. The Rules can only be varied by Money20/20 in accordance with Clause 2.1 above. 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 (whether in the past or in the future), these Rules shall take precedence.

14. INVALIDITY

14.1. 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.

15. LIABILITY

15.1. Subject to Clause 15.2 below we do not accept any responsibility for any damage, loss, injury or disappointment suffered by any Entrant.

15.2. 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).

16. COMPLAINTS AND INVESTIGATIONS

16.1. This process set out in Clauses 16.2-16.5 below will apply where a complaint is made about any Money Award-winning or shortlisted Entry, or Money20/20 (whether arising from its own initiative or from a third party) elects to investigate a concern in relation to compliance by any Entrant with the Rules (a "**Complaint**").

16.2. A Complaint may be made by an Entrant who has an Entry which has been accepted for consideration in the 2026 edition of the Money Awards, or by a third party who has possible cause to raise a Complaint in relation to an Entry or an Entrant of the 2026 edition of the Money Awards.

16.3. All Complaints should be raised in writing to awards@money2020.com.

16.4. Upon receipt of a Complaint, Money20/20 will proceed to investigate the Complaint, and the Entrant which is the subject of the Complaint (the "**Subject Entrant**") must cooperate fully with us in relation to that investigation, including by providing us with any information or testimony we request at any time.

16.5. Following completion of an investigation, Money20/20 will determine whether a breach of the Rules has occurred and, if so, what sanction(s), if any, should be imposed on the Subject Entrant. Money20/20 will provide written notice of the outcome (the "**Outcome**") to the Subject Entrant and to the complainant.

17. DISPUTES

17.1. Without prejudice to Clauses 16.1-16.5 above, in the event of any dispute, controversy or claim between an Entrant and Money20/20, arising out of or in connection with the Rules, including without limitation regarding their existence, validity or termination (a "**Dispute**"), the parties shall first seek settlement of that Dispute in accordance with the following procedure:

17.1.1. any party alleging a Dispute shall send to the other party a written notice setting out the material particulars of the Dispute (the "**Notice of Dispute**"), which must state that it is sent pursuant to this clause and (if applicable) include any decisions issued by us about a Complaint; and

17.1.2. thereafter, the parties shall use reasonable endeavours to resolve the Dispute through good faith negotiations between them for a period of four weeks from the date that the Notice of Dispute has been sent to the other party. If the Notice of Dispute includes a decision issued by us about a Complaint, this requirement is reduced from four weeks to two weeks. The parties may extend the period by written agreement.

17.2. In the event that the parties cannot settle the Dispute in accordance with Clause 17.1 above, the parties may agree to refer the Dispute to mediation in accordance with the Centre for Effective Dispute Resolution (CEDR) Model Mediation Procedure. Unless the parties agree on the mediator within 14 days of the agreement to mediate, CEDR will be requested by the parties to nominate a mediator. If there is any point on the logistical arrangements of the mediation, other than the nomination of the mediator, upon which the parties cannot agree within 14 days from the date of the agreement to mediate, where appropriate, in conjunction with the mediator, CEDR will be requested by the parties to decide that point for the parties having consulted with them. Unless the parties agree otherwise in writing, the mediation will start not later than 28 days after the date of the agreement to mediate.

17.3. In the event that the parties cannot settle the Dispute in negotiations in accordance with Clause 17.1 above or in mediation in accordance with Clause 17.2 above (including if they do not agree to refer the Dispute to mediation), the Dispute shall be referred to and finally resolved by arbitration under the London Court of International Arbitration (LCIA) Rules (which 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, England. The language to be used in the arbitral proceedings shall be English.

17.4. All correspondence and discussions (in writing or otherwise) regarding any complaint or Dispute under this clause shall be treated as confidential by the parties.

18. GOVERNING LAW

18.1. The Rules shall be governed by and construed according to English law.

GLOSSARY

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

“Additional Requirements”	means any additional Eligibility Requirements set out on our website https://www.money2020.com/ (e.g. in an entry kit);
“Applicable Laws”	means all laws, regulations, rules, industry recognised codes of practice, and legal requirements that are applicable to: <ul style="list-style-type: none"> (a) the creation, production, distribution, or publication of the Entry; (b) the subject matter, content, or messaging of the Entry; (c) the Entrant, any credited company, or any other party involved in the Entry; (d) the brand, product, or service featured in the Entry; and (e) the jurisdiction(s) where the Entry was created, produced, distributed, published, or made available to its intended Audience, including without limitation: (i) national, federal, state, provincial, and local laws and regulations; (ii) all applicable financial services legislation and regulation; (iii) data protection and privacy laws; (iv) intellectual property laws; (v) consumer protection laws; (vi) industry recognised codes and regulations; and (vii) any sanctions or restrictions imposed by the UN, EU, UK, US, or other relevant governmental authorities;
“Audience”	means the intended consumer, internal or business-to-business recipient or readership of a product, service or communication;
“Display”	means a feature, display, exhibition or presentation of an Entry or Entries;
“Dispute”	has the meaning given to it in Clause 17.1 of these Rules;
“Eligibility Requirements”	has the meaning given to it in Clause 3.1 of these Rules;
“Eligibility Period”	means 01 January 2025 to 30 January 2026 inclusive;
“Entrants” (also “you”, “your”)	means the person, company or other legal entity that submits an Entry for consideration in the Money Awards. If an Entry is a finalist for or wins a Trophy, the Entrant is the entity which receives any Trophies or certificates awarded;
“Entries Payment Form”	means the online entry form required for the submission process (Entries are only submitted once this online payment form has been completed);
“Entry” (plural “Entries”)	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);
“Entry Fee”	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;
“Entry Materials”	means all materials you provide to us, including your Entry;
“Entry System”	means the online application where Entries are submitted by Entrants;
“Guiding Principles”	means the guiding principles set out in Clause 1 of these Rules which indicate the spirit in which we will interpret and apply all the Rules;
“Individual Award”	means an award which is awarded in respect of a Money Award Category in place of a gold, silver or bronze Trophy, e.g. a Banking Trophy;

“Intellectual Property Rights”	means all intellectual property and related rights, including: (a) copyright and related (neighbouring) rights; (b) rights in inventions, patents and utility models; (c) trade marks, service marks, trade names, business names, company names, logos and domain names; (d) design rights (registered or unregistered); (e) database rights (including the sui generis database right); (f) rights in software, code and algorithms; (g) rights in data and compilations; (h) rights in get up, trade dress and packaging; (i) semiconductor topography rights; (j) plant variety rights; (k) rights in confidential information and trade secrets; and (l) rights to prevent passing off or unfair competition; in each case whether registered or unregistered, and including all applications for, and rights to apply for, such rights, and all renewals, extensions, restorations and revivals thereof, and the right to sue for past infringements, anywhere in the world;
“Money20/20” (also “we”, “us”, “our”)	means a trading name of Informa Events (Europe) Limited, a company registered under company number 07814172, which has its registered address at 5 Howick Place, London, SW1P 1WG;
“Money Awards”	means the part of Money20/20 where Entries are judged by juries with the outcome of awarding Trophies and Awards;
“Money Award Category”	means a grouping of Sections, which are as follows: Banking Diamond Early Stage Startup Growth Stage Startup Partnerships & Alliance Payments
“Money Award Purposes”	has the meaning given to it in Clause 6.4 of these Rules;
“Moral Rights”	means the non-economic rights of authors and performers recognised by applicable laws, including rights of attribution (paternity), integrity, to object to derogatory treatment or false attribution, rights of disclosure/first publication and withdrawal (where recognised), and any analogous or similar rights, whether or not capable of waiver, anywhere in the world;
“Outcome”	means the meaning given to it in Clause 16.5;
“Notice of Dispute”	has the meaning given to it in Clause 17.1.1 of these Rules;
“Performance Rights”	means the economic (neighbouring) rights recognised under applicable law in relation to performances and to sound or audiovisual recordings embodying performances, including the right to authorise or prohibit fixation/recording, reproduction, distribution, rental, lending, public performance, broadcasting, rebroadcasting and communication to the public/making available of the performance and of any phonograms/films embodying it, and any related rights of producers of phonograms/films and rights to equitable remuneration arising from such uses; in each case worldwide, whether arising by statute, contract or at common law, and including the right to license, assign and enforce such rights; but excluding any Moral Rights;
“Permitted Edits”	means the meaning given to it in Clause 6.4.3 of these Rules;
“Platforms”	means the meaning given to it in Clause 6.4.2 of these Rules;
“Rules”	means these Rules (General Terms and Conditions) that apply to all Money Awards as applicable and as amended from time to time;
“Section”	means an individual constituent section of a Money Award Category;
“Subcategory”	means a constituent category within a Section, e.g. A05. RegTech & SupTech;
“Subject Entrant”	means the meaning given to it in Clause 16.4 of these Rules;
“Trophy”	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 Money Award Category. References to types of Trophies (e.g. Gold Trophy, Silver Trophy) are references to the specific rankings of the Trophies;
“Written Submission”	means the form required to be completed on the Entry System.