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1. ORGANISING COMPANIES AND PURPOSE OF START & PULSE Challenge

2023:

Creditplus hereby informs the Participants or Applicants of the Terms and Conditions of the Start & Pulse Challenge 2023.

Start and Pulse 2023 is an initiative to find the most ambitious and qualified startups related to the main theme “Green Transformation”.

Its objective is to seek innovative ideas for new digital services and products **that will provide unique added value to clients and improve their overall client experience with a focus on sustainability.**

To develop this activity an application platform Selecteev (hereinafter the **Platform**) has been installed to receive applications and act as a point of contact.

The Platform will be continuously receiving applications (<https://start-and-pulse-2023.selecteev.io>) until 24th February 2023. Applicants can apply for different categories mentioned on the website.

2. GENERAL STRUCTURE OF THE PLATFORM:

2.1 : CALL FOR START & PULSE CHALLENGE 2023

2.2.1 START AND FINISH DATES AND GEOGRAPHICAL SCOPE:

The applications submissions will commence January, 12th, 2023 and finish on 24th February at 23.59 (CET), with no further entries being admitted beyond this point. The Top 10 will be selected during February, pursuant to the procedures set out in these terms and conditions. The Company reserves the right to, at its discretion, suspend, delay, cancel or modify the duration of the Start & Pulse Challenge 2023 at any time on justified grounds that will be published on the website.

The Start & Pulse Challenge is only open to startups with the qualifications set out in the FAQ on the website (EU countries).

Each Participant shall guarantee the accuracy of the information provided for their enrolment and participation in each stage of the Award. If the information supplied is found to be inaccurate, the right to receive the award shall be forfeited and the Participant in question shall be obliged to repay it.

2.2.2 DETAILS OF START & PULSE CHALLENGE:

The Challenge is aimed at Participants/Startups who are interested in presenting their solutions.

Creditplus' employees, their direct family members, or persons professionally connected with Start & Pulse in any capacity will be excluded from participating in the present challenge, as well as those people and companies which somehow hold a personal or business relation with Creditplus and its partners. Providing that, Creditplus has the possibility to ask whenever is required every Participant to prove this fact, due to the possible existence of a conflict of interest. To enter the Challenge, Participants must fill out an application on the platform. Anybody wishing to participate must register on the platform and submit all answers/documents in English language.

2.2.3 PARTICIPATION IN THE CHALLENGE:

Anybody wishing to take part in the Challenge must complete the following:

1. Register online on the platform and accept the Terms and Conditions of the Award.
2. Submit a complete application.
3. At any time requested by Creditplus, provide Creditplus with proof that the documents provided are truthful.
4. Have access to an internet connection and personal email account in order to receive notifications and any necessary documents.

Creditplus will only consider Participants that fully comply with all the requirements set out in the Terms and Conditions published on the Website. Participants must be able to clearly demonstrate that their solution satisfies some of clients' current needs in the Challenge categories.

2.2.4 SELECTION OF THE WINNERS:

The winners will be decided by a Panel of judges. The Judging Panel will examine all the ideas submitted during the month of February/March 2023, when they will select the winners.

From all the Participants that meet the requirements expressly stated in these Terms and Conditions, the Panel of Judges will select the startups they believe are the TOP10.

In the event that none of the Participants meet the criteria established in these Terms and Conditions, Creditplus is entitled to cancel the Challenge and declare the Challenge null and void.

Once the TOP10 have been chosen, Creditplus will notify them during February/March 2023. The TOP10 must respond to the e-mail within three (3) working days, confirming that they wish to attend the physical Pitch Day. In the event that Creditplus does not receive a reply from the TOP10 within the established time frame, it will be understood that said Participant expressly renounces any entitlement to the potential Challenge. In the event that none of the TOP10 comply with the terms and conditions set out in this paragraph, the Challenge will be declared null and void.

2.2.5 AWARDS:

In May 2023 the Creditplus Start & Pulse Pitch Day will take place. On this day the TOP 10 will be invited to present their product/solution and connect to different department representatives of Creditplus. A renowned Jury will evaluate the TOP 10 and select the TOP 3 winners. The first place will receive a 3-month paid MVP project worth 25.000€ and 5.000€ prize money. The second and third place will receive 3.000€/2.000€ prize money. Cooperation with the second and third-placed companies is also conceivable.

The final Top10 and Winners of the Challenge will appear in media across the Creditplus and its partners channels.

3. CONFIDENTIALITY, EXCLUSIVITY AND NON-COMPETITION:

All the information submitted by Participants/Applicants in the Platform shall be treated as confidential material (“Confidential Information”) and will only be shared within the Creditplus and GERMANTECH team as well as with the Creditplus Expert jury panel.

4. INTELLECTUAL PROPERTY RIGHTS:

In accepting these terms and conditions, Participants/Applicants declare that the Business Idea and any other content of the application, including but not limited to prototypes, that they submit through the Platform are the sole product of their own work. They may therefore be put into practice without violating or usurping any third-party rights, and there is no dispute over the intellectual property rights (trademarks, patents, copyrights, know-how, trade secrets, etc.) relating to them totally or partially (“**Project Content**”).

Participants/Applicants undertake to hold the Company harmless against any potential claim made by a third party in respect of the intellectual property rights held over the application submitted, and they hereby assume liability for any cost that may arise to the benefit of such third parties, including any legal costs.

Creditplus may propose collaboration agreements Participants/Applicants who have submitted an application it finds interesting.

5. ACCEPTANCE OF TERMS AND CONDITIONS. MODIFICATION OR CANCELLATION:

Submission of the registration form and participation in the Platform shall necessarily imply full and unconditional acceptance of the regulatory terms and conditions set out herein and of their interpretation by the Platform Organizers.

Any breach by Participants/Applicants of the regulatory terms and conditions contained herein shall result in exclusion from the Platform.

Participants/Applicants shall furthermore accept any decision made by Creditplus and the selection committee with regard to the Participants/Applicants chosen to enter the Platform and Challenge. Creditplus reserves the right to end the Challenge at any time and/or early, and this shall not give rise to any liability for Creditplus.

Creditplus shall not assume any liability for any potential loss, damage, theft, delay or any other circumstance of force majeure, such as strikes, or any other cause beyond the company's control, that may affect the running of the Platform, the Initial Contact Application, any stage of the participation of Participants or the Challenge, and it shall not therefore pay any compensation or indemnification as a result of these or any other causes.

In the event that any kind of fraudulent participation in the Platform, the Initial Contact Application, or the Challenge is detected (among other things, the falsification

of data, identity theft, the infringement of any intellectual property right, etc.), this shall result in disqualification from the Platform, the Initial Contact Application, or the Challenge. In this regard, Creditplus reserves the right to take legal action against any Participant/Applicant who engages in any fraudulent activity in relation to the Platform, the Initial Contact Application, or the Challenge.

These terms and conditions represent the only agreement between Creditplus its partners and Participant/Applicants in the Platform, and they replace any other agreement made earlier between the said parties in relation thereto.

Any legal dispute that may arise with regard to the interpretation or application of these terms and conditions shall be heard under the law of the country named among the Participant Countries, when the Participant participates as a natural person, in which the Participant/Applicant in question has proposed to carry out the project or in their country of origin, falling expressly under the jurisdiction and competence of the Courts and Tribunals of that country, expressly waiving any other jurisdictional right to which they may be entitled. When Participants participate as a start-up, any dispute shall fall under the jurisdiction and competence of the Courts of Berlin and shall be construed under the laws of Germany.

In witness whereof, the Participant/Applicant hereby accepts all the terms and conditions explained in the current document and sign this agreement to one sole effect, in the place and date registered in the platform.