

Rules “Desjardins Data Cup”

OVERVIEW OF THE CONTEST

The goal of “Desjardins Data Cup” is to allow participants to compete against each other and to achieve a set goal previously determined by Desjardins. More precisely, competitors will have to use Desjardins-provided data to create a predictive model related to the set scenario.

YOU NEED TO FOLLOW THE RULES

By pursuing any of the following actions, the participant accepts the fact that they are bound by the rules of the contest:

- Signing up for the contest;
- Uploading the data that is provided for the contest;
- Submitting a predictive model to the contest; or
- Joining a team that is participating in this contest

The following rules establish a contract between each individual participant and Desjardins and they have to be followed.

DURATION OF THE CONTEST

“Desjardins Data Cup” is organized by the Federation des caisses Desjardins du Quebec (aforementioned “Desjardins”) and is held from June 26th to July 24th (hereafter “term of the contest”)

ELIGIBLE PARTICIPANTS

This contest is open to adult Quebec residents (hereafter “eligible participants”)

NON-ELIGIBLE PARTICIPANTS

Persons aforementioned:

- Desjardins Lab employees, people who reside with them, their immediate family (siblings, children, parents) and their legal or de facto spouse;
- Managerial staff, administrators and leads of the Federation des caisses Desjardins du Quebec and of any other entity part of Mouvement Desjardins;
- Microsoft Canada Inc, IVADO Inc, Dataperformers society and Montreal NewTech employees, managerial staff, leads and administrators;
- The 5 members of the jury, their immediate family, people who reside with them, and their legal or de facto spouse

Cannot participate in the contest.

HOW TO PARTICIPATE

In order to participate, eligible participants have to:

- Register to the contest starting June 26th 2018 on the website datacup.ca / defidonnees.com
- At the time of the inscription, participants can form a team of up to 4 people
- Participants will have to accept the rules of the contest at the time of the inscription on the website.
- Inscriptions will be accepted from June 26th to July 5th

Part 1 (Between July 5th and July 17th 2018)

- Alone or in teams, build a predictive algorithm that will predict financial situations with the provided data
- Submit the results on the web portal (datacup.ca / defidonnees.com) before 23:59 on July 17th
- Participants/teams can submit their results up to twice a day during this period, unless otherwise stated by the organizers
- The results will be evaluated using technological means
- The 5 highest-ranked participants will be contacted by e-mail on July 17th and informed of the final step of the contest: the presentation of their business plan.

Part 2 (Between July 17th and July 23rd 2018)

- The 5 highest-ranked participants/teams will have to confirm, on July 17th, they can present their business plan on July 24th between 17:00 and 19:00. Finalists need to present their business plan. If they are unable to do so, the next best team will be chosen to carry forward into the contest.
- The 5 finalists will be given 5 days (until July 23rd at 23:59) to create a business plan and send it to the organizers via e-mail at datacup@desjardins.com;

PRIZES

Algorithm Prizes:

Only the 5 finalists are admissible to win. There are three prizes, totalling 6500\$:

- First prize: 5000\$ and dinner with Desjardins executives
- Second prize: 1000\$ and dinner with the Desjardins Lab team
- Thirst prize: 500\$ and dinner with the Desjardins Lab team

Attendance Prizes:

There are 2 attendance prizes, totalling 1000\$ (500\$ each). All participants are eligible to win.

AWARDING

Algorithm prizes:

Winners will be chosen on July 24th 2018 following an evaluation by a 5-people jury. The jury will gather to evaluate the results of the predictive algorithms and the business plan presented by each of the finalists. The winners will be disclosed during the closing night, that will take place on July 24th at Espace Desjardins Montreal in the presence of witnesses. The criteria used to evaluate the projects will be:

1. The prediction score (40%)
2. The technical merit (10%)
3. The feasibility of the project (25%)
4. The quality of the presentation (25%)

Attendance prizes: On July 21st, participants will be told to attend the closing night on July 24th to receive their prize.

Those 2 prizes will be arbitrarily awarded by Desjardins Lab to teams that have brought up interesting possibilities regarding data. The evaluation criterium will be the quality of the predictive models.

DATA TERMS OF USE

1. Use of data: ethical and law-related respect

Participants will be allowed to download the provided data via the contest website, and the data is to be used only for the purposes of the contest. The data allows participants to create their predictive algorithm, which can encompass prototypes or executable codes.

Participants agree to use any data provided by Desjardins solely for the purpose of the contest to the extent described in these rules.

Participants agree to the ethical utilisation of the data. Therefore, they have follow any applicable pre-existent law, as well as the Quebec Charter of human rights and freedoms. This includes the personal information protection legislation in place.

In the context of these rules, any reference to “data” is a reference to the data aforementioned.

2. Intellectual Property

Participants acknowledge that the data is exclusive Desjardins intellectual propriety. Desjardins grants a limited and revocable license of the use of the data for the duration of the contest. Participants cannot grant sub-licenses. Participants accept and understand that they won't receive any compensation in the event of a revocation of the license.

Participants understand that the data can be used to create work solely in the context of the contest.

The predictive algorithms will be the intellectual propriety of the teams that have developed them.

3. Participants must secure the data and cannot fuse it with any other data

Participants understand that they must provide appropriate measures to prevent anyone not having accepted the present document any access to the data provided. These measures can encompass material and technical means. They hereby wave their right to duplicate, publish, redistribute the data or provide access to it to any entity not participating in the contest.

The participants have to inform Desjardins immediately in the case of any unauthorized access or transmission of the data. Participants understand they will have to collaborate with Desjardins if Desjardins judges that corrective measures must be applied in the case of a leak of the data.

Participants can't use any data other than the previously-mentioned Desjardins-provided data to develop and test their predictive algorithms. Desjardins reserves the right to disqualify any participant or team having used different data, or having transgressed the present set of rules.

4. The data can only be used in the context of the contest

Absolutely no data provided by Desjardins can be used to fulfill goals different than the ones set by Desjardins, which is creating the above-mentioned predictive algorithm. Participants will be able to read and learn from the data, analyze it and modify it solely for the purposes of the present contest.

Participants can not use the data for any commercial, solicitation or prospection purposes, or any purpose different than the preparation and presentation of an algorithm in the context of the contest.

Participants have to limit their use of the data to the data fields necessary to the preparation of their model.

The data provided by Desjardins can in no case be sold or copied on any type of removable media.

No form of sharing of the data is allowed, with the exception of participants registered in the same team for "Desjardins Data Cup"

5. Disposal of the data

Participants hereby agree to permanently and irreversibly delete any data provided by Desjardins. They need to do so as soon as one of these events arrives:

- They do not want to participate in the contest;
- They are disqualified from the contest;
- The contest is over
- July 26th 2018

If asked, participants will have to provide Desjardins with a proof of the proper disposal of the data. The proof will have to satisfy Desjardins criteria and include specifically asked elements. Participants authorize Desjardins to verify that they have complied to the obligation of destruction and must collaborate with Desjardins if Desjardins asks for such a verification.

6. Participant information

Participants understand that the data they must provide to register to the contest will be recorded and used solely for the purposes of the technical organization of the contest.

By registering, participants acknowledge that:

- Their profile on the webpage is completed and all the information provided is accurate
- Their registration could be rejected, with disqualification of any submitted model, in the event that any information on their profile is incomplete, incorrect or not accurate. Participants are the sole responsible for their account.

7. Number of accounts per participant

A user cannot participate to the contest by creating more than one account on the website.

8. Teams

A team cannot be formed of more than 4 people. Individuals can participate alone if that is their wish.

9. Submission Limits

Users can submit a maximum of 2 models a day during the duration of the contest, which is July 5th to July 17th 2018 at 23:59

GENERAL CONDITIONS

1. In order to win, the designated participant has to:

- a. Confirm they fulfill the admissibility conditions and other requirements stated in the present document
- b. Sign the declaration and exoneration document (hereafter “The Declaration Form” that will be provided to them on the closing night
- c. Be present at Espace Desjardins during the closing night, on July 24th 2018

In the event of the lack of respect of any condition mentioned in the present set of rules, the participant recognizes that they will be disqualified, and Desjardins can arbitrarily cancel the prize.

Desjardins reserves itself the right to refuse any project that is developed in the context of “Data Cup Desjardins”

2. Awarding of the prize

In the thirty days following the reception of the Declaration Form, Desjardins will send the winner a letter informing them of the steps to take to claim their prize. If the selected participant refuses their prize, Desjardins will be free from the prize-related obligation and can choose to cancel or re-award the prize.

3. Verifications

Desjardins reserves itself the right to verify any registration and Declaration Forms. Any form that is incomplete, inaccurate, illegible, mechanically reproduced, mutilated, fraudulent, late or containing a phone number that is invalid or otherwise improper can be rejected, and will not give right to the prize.

4. Disqualification

Any person participating or trying to participate to this contest by a means which violates this document and that is unfair to the other participants (eg: hacking, “voting group” utilization) will be automatically disqualified and reported to the appropriate authorities.

5. Conduct of the Contest

Any tentative to sabotage the contest is considered a civil and criminal law violation. In the event of such a tentative, Desjardins reserves itself the right to reject the participant’s inscription and to pursue legal proceedings.

6. Acceptation of the Prizes

The prizes will have to be accepted as mentioned above, and cannot be exchanged, substituted or transferred.

7. Limitation of Responsibility

If unable to award the prize that is described, Desjardins reserves itself the right to give a similar prize of equal value. In any case, Desjardins cannot be held accountable for the attribution of any other or different prize.

8. Limitation of Responsibility - Use of the Prize

The recipient of the prize waves Desjardins and any other participant of this contest of any responsibility regarding any damage that can be related to their participation in the contest, their acceptance and their use of the prize. The recipient of the prize acknowledges that the obligations regarding the prize will be the sole responsibility of the prize provider following the reception of the prize or the letter confirming their prize. The recipient agrees to sign an exoneration form regarding this responsibility, and they understand that the sole applicable warranty is the manufacturer’s.

9. Limitation of Responsibility - Development of the contest

Desjardins is not responsible for the malfunctioning of any technological component, software and any communication means relative to the loss or absence of network communication and faulting, incomplete, incomprehensible transmission that leads to the impossibility of reading the following document. Desjardins is also not responsible for any damage or loss that can be caused, directly or indirectly, partially or fully, by

the download of any Internet page or any software and by the transmission of any information required for the participation to the contest. More particularly, if the administration, the security, the integrity or the conduct of the contest is corrupted, Desjardins reserves itself the right, without notice, to cancel, modify, extend or suspend the contest.

10. Limitation of Responsibility - Submission Reception

Desjardins will not be held accountable for any submission that is lost, misdirected or late, including in the event of a problem with the website for the duration of the contest and any decay of the participant's computer or mobile device.

11. Limitation of Responsibility - Unforeseen circumstances

Desjardins will not be held accountable in the case of an unforeseen situation, such as a strike, a lock-out, or any other conflict in the establishments that are used for the holding of the contest.

12. Modification of the Contest

Desjardins reserves itself the right to cancel, terminate, modify or suspend, fully or partially, the aforementioned contest in the event of circumstances where human intervention with the capability of influencing the administration, the security, the impartiality or the proper conduct of the contest. Desjardins will not be held responsible. The contest will take place on the dates mentioned on the website. Please note that the dates can be modified at any time, and more time could be given to all the participants during the competition. Any change of dates will be communicated to the participants on the website or via email. Each participant is responsible to check the website regularly to be aware of any modification or update.

13. End of the Participation to the Contest

In the event where, for any reason, contest participation will have to be fully or partially cancelled before the end date of the contest, Desjardins reserves itself the right to give the awards to any participant that fulfills the conditions mentioned in the present document.

14. In any case, Desjardins will not be expected to give out more prizes than mentioned in this document.

15. Limitation of Responsibility - Participation in the Contest

By participating or trying to participate in the contest, any person waves Desjardins from any responsibility of any damage caused by the participation or intent of.

16. By accepting the prize, any winner gives Desjardins the right to use, if necessary, their names, photography, image and declaration regarding the prize without any additional remuneration.

17. Communication with the Participants

No communication will be allowed with the participants in the context of this contest other than what is mentioned in these rules or to obtain consent for the utilization of their participation text without remuneration.

18. Personal Information

The personal information that will be gathered from the participants will only be used for the purposes of administering the contest and following this document.

19. Propriety

The register form and the Declaration Form are propriety of Desjardins and will not be given back to the participants

20. Decisions

Any person participating in this contest accepts these following rules and to the final decisions Desjardins, the administrator of the contest, might make.

21. If any paragraph of these rules is judged or declared illegal, inexcusable or null by an appropriate court, the said paragraph will be declared null, but all the other paragraphs will stay valid.
22. The following set of rules is available on www.datacup.ca
23. In case of any discrepancy between the French and English versions, the French version will take precedence.
24. The contest is subject to all applicable laws.