



Leaders Prize™ Competition

OFFICIAL RULES

1. Competition Period

The Leaders Prize™ Competition (the “**Competition**”) begins at 5:00 p.m. Eastern Time (“**ET**”) on June 19, 2019 and ends at 11:59:59 a.m. ET on June 10, 2020 (the “**Competition Period**”). By participating in the Competition, each entrant agrees to abide by and be bound by these Official Rules and all decisions of Communitech Corporation (the “**Sponsor**”), which shall be final and binding, without right of appeal, in all matters relating to this Competition and the awarding of the prize(s), including without limitation eligibility and/or disqualification of entries.

2. Eligibility

The Competition is open to legal residents of Canada. **Entrants must be individuals and not legal entities. Maximum team size is five (5) individuals. Team Captain must have reached the age of majority in his or her jurisdiction of residence as of the date of entry.**

Excluded from eligibility are the officers and employees of Sponsor, any subsidiaries, affiliates, advertising and promotion agencies, any Competition judges and all individuals involved in the Competition design or structure (collectively, the “**Competition Entities**”), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers and employees. Competition Entities, together with The Schulich Foundation, the University of Waterloo, and all other individuals and organizations contributing to the Competition and the prize shall be defined as the “**Promotion Entities**”.

3. How to Enter

NO PURCHASE NECESSARY. Internet access and email address are required. To obtain one (1) entry, visit <http://www.Leadersprize.ca> (the “**Competition Website**”) during the Competition Period and complete the Competition entry by following the instructions set out in Schedule A to these Official Rules. All fields are mandatory unless marked as optional. All entrants must check the Competition Website regularly for updates.

Limit: one (1) final entry by the Team Captain for each Phase (see rule 5 below) of the Competition.

Entrants may be assisted by other individuals in a team, but only the Team Captain will be awarded the prize if selected as the winner. Sponsor is not responsible for any division of the prize between the Team Captain and team members, or individuals who assist the entrant in connection with the Competition.

All entries must meet the following submissions guidelines (the “**Submissions Guidelines**”):

- (i) The entry must not defame, misrepresent or contain disparaging remarks about Sponsor or any of its products, or other people, products or companies or communicate messages inconsistent with the positive images and/or goodwill associated with Sponsor, as determined by Sponsor in its sole discretion.
- (ii) Entry must be suitable for family audiences, including without limitation for publication on national television, as determined by Sponsor in its sole discretion.
- (iii) Entry must not contain any content that is or contains: unlawful behaviour, profanity, explicit sexuality, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libelous, or is hatefully, racially, ethnically or otherwise offensive or objectionable, as determined by Sponsor in its sole discretion.
- (iv) Entry must not infringe on the intellectual property rights, or defame or invade the publicity or privacy rights, of any third party, living or deceased.
- (v) **Data Rules:** “**Data**” means the datasets and API linked from the Competition Website for the purpose of use by entrants in the Competition and provided by other third parties unrelated to Sponsor, including without limitation, the University of Waterloo. For the avoidance of doubt, Data is deemed for the purpose of these Competition Rules to include any prototype or executable code provided to entrants by Desjardins or Competition Sponsor via the Competition Website. Entrants must use the Data only as permitted by the Official Rules and any associated data use rules specified on the Competition Website.
 - a. Unless otherwise permitted by the terms of the Competition Website, Entrants must use the Data solely for the purpose and duration of the Competition, including but not limited to reading and learning from the Data, analyzing the Data, modifying the Data and generally creating your entry and any underlying models and participating in forum discussions on the Competition Website. Entrants must not copy, access, store, archive, or otherwise use the Data for any purpose other than to participate in the Competition for which such Data was provided. Entrants may not use the Data in such a way as to repackage, resell, and allow bulk data download, or otherwise similarly exploit the Data. Entrants agree to use suitable measures to prevent persons who have not formally agreed to the Official Rules from gaining access to the Data and agree not to transmit, duplicate, publish, redistribute or otherwise provide or make available the Data to any party not participating in the Competition. Entrants agree to notify Sponsor immediately upon learning of any possible unauthorized transmission or unauthorized access of the Data and agree to work with Sponsor to rectify any unauthorized transmission. Entrants agree that participation in the Competition shall not be construed as having or being granted a license (expressly, by implication, estoppel, or otherwise) under, or any right of ownership in, any of the Data.
 - b. **External Data:** Unless otherwise expressly stated on the Competition Website, Entrants may use external open data, but not external private data, to develop and test their models and entries. Sponsor reserves the right in its sole discretion to disqualify any entrant who Sponsor determines, in its sole discretion, has undertaken or attempted to undertake the use of private data that is not accessible by other entrants.
 - c. **Code Sharing:** Entrants are prohibited from privately sharing source or executable code developed in connection with or based upon the Data with other individuals, and

any such sharing is a breach of these Official Rules and may result in disqualification. Entrants are permitted to publicly share source or executable code developed in connection with or based upon the Data, or otherwise relevant to the Competition, provided that such sharing does not violate the intellectual property rights of any third party. By so sharing, the sharing Participant is thereby deemed to have licensed the shared code under the MIT License (an open source software license commonly described at <http://opensource.org/licenses/MIT>).

- d. **Open-Source Code:** An entry will be ineligible to win a prize if it was developed using code containing or depending on software licensed under any open source or other license other than (i) an Open Source Initiative-approved license (see <http://opensource.org/>); or (ii) an open source license that in no way prohibits commercial use.

By submitting an entry, you warrant and represent that: (i) the entry is your original work, created solely by you, and over which you have all necessary rights, title and interest, including copyright; (ii) the entry does not infringe upon the intellectual property rights, or defame or invade the publicity or privacy rights, of any third party, living or deceased; (iii) all individuals appearing in the entry have granted to you permission to publish or otherwise use their likeness in the entry in any manner and media whether now known or hereafter devised including, without limitation, on the Competition Website; and (iv) you have only used the dataset provided for that entry and the entry complies with the Submissions Guidelines. You agree to indemnify and hold harmless Sponsor from any claims to the contrary.

By entering, you agree as follows: (i) you acknowledge that your entry may be posted by Sponsor on the Competition Website and/or on Sponsor's social media channels, in Sponsor's sole discretion but without obligation; (ii) you have the right and authority to, and do hereby, grant to Sponsor an irrevocable, non-exclusive, royalty-free worldwide license to publish and post all or any part of the entry in any manner or media, including without limitation on the Competition Website; (iii) you agree not to release any information that is classified as confidential or private in any agreement you have with Sponsor or any of the Promotion Entities (iv) you agree to release and hold harmless Sponsor from and against any and all claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trade-mark infringement or any other intellectual property related cause of action that relates in any way to Sponsor's use of the entry; and (v) you agree to disclose your material connection to Sponsor and the Competition (as an entrant) in any statement you make regarding Sponsor or the Competition.

Nothing herein shall grant Sponsor or any other party rights in the underlying intellectual property in the entry. For any questions, please contact Sponsor.

4. Prizes

There is one (1) prize available to be won consisting of \$1,000,000, to be awarded in the form of a cheque issued to the winning Team Captain.

Prize must be accepted as awarded and may not be substituted, transferred or otherwise, except at Sponsor's sole discretion. Sponsor reserves the right, at its sole discretion, to substitute a prize of greater or equivalent monetary value if a prize cannot be awarded as described for any reason, or to award the prize in installments. Prize will be delivered to verified winning Team Captain only to one (1) address in Canada. Sponsor will not replace any lost or stolen prizes. Any other costs

or expenses associated with the prizes not specified herein will be the responsibility of the Team Captain of the selected winner(s) including any tax implications.

At any Competition-related events, members of the winner(s) and any guest(s) shall conduct themselves in accordance with law and with due regard to the public conventions and morals. Members of the winner(s) and any guest(s) shall not commit any act that will tend to bring the Releasees (as defined below) into disrepute or that will tend to shock, insult or offend the community or public morals or decency or prejudice the Releasees. In the event the members of the winner(s) or any guest(s) engages in the above or behavior that (as determined by Sponsor, in its sole discretion) is obnoxious or threatening, illegal, or that is intended to annoy, abuse, threaten, or harass any other person, the Sponsor reserves the right to disqualify the winner(s) and require the winner(s) to forfeit and/or return the prize or any part thereof.

5. Winner Selection

PHASE 1

Between November 19, 2019 and December 18, 2019, the Competition judges will review all eligible entries received during the Competition Period on the basis of the criteria outlined for Phase 1 in Schedule A (the “**Phase 1 Criteria**”).

The ten (10) entries with the highest score according to the Phase 1 Criteria will be invited to Phase 2 as semi-finalists. Odds of being selected depend on skill in meeting Phase 1 Criteria and number of eligible entries received. In case of a tie for the 10th place, the team with the fastest output will be invited to Phase 2.

PHASE 2

Between May 8, 2020 and June 10, 2020 the Competition judges will review all semi-finalist entries based on the criteria set out in Schedule A for Phase 2 (“**Phase 2 Criteria**”). All entries must meet the Minimum Score described in Schedule A to be eligible to win. On or about June 10, 2020 at the Leaders Prize™ event (the “**Event**”) by 5:00 p.m. ET, the Competition judges will select the entrant that receives the highest score on the basis of the criteria for Phase 2 in Schedule A. In the event of a tie, the entry with the fastest output will be selected as the potential winner. Odds of being selected depend on skill in meeting the Phase 2 Criteria.

6. Selected Entrant Verification and Prize Claim Conditions

Selected semi-finalists, finalists and potential winner will be notified by email at the email address provided at the time of entry. Selected potential winner will be notified at the Event, and Team Captain must attend the Event in order to be eligible to be selected as a potential winner. In order to be declared a semi-finalist/finalist/winner (as applicable), selected entrant(s) must: (i) in the case of semi-finalists and finalists, respond to notification of selection within five (5) business days of first attempt by Sponsor; (ii) sign and return to Sponsor, within five (5) business days of it being sent by Sponsor, a written declaration and release form, releasing the Releasees (as defined below) from any liability in connection with this Competition or the use, misuse, awarding or possession of any prize (the “**Release**”); and, (iii) otherwise comply with these Official Rules.

Return of any prize or winner notification as undeliverable, inability to reach selected entrant or failure of selected entrant to attend the Event or respond to notification (as applicable), failure to provide proof of eligibility (if requested), Release, or other required documentation in a timely manner, or other non-compliance with these Official Rules may result in disqualification, forfeiture of the prize and, at Sponsor's sole discretion, selection of an alternate eligible entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner.

7. Right to Void / Terminate / Suspend / Modify

Sponsor reserves the right to terminate, suspend or modify this Competition, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole discretion, any factor interferes with its proper conduct as contemplated by these Official Rules. Without limiting the generality of the foregoing, if the Competition, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Competition, Sponsor may, in its sole discretion, void any suspect entries and: (a) terminate the Competition, or any portion thereof; (b) modify or suspend the Competition, or any portion thereof, to address the impairment and then resume the Competition, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Competition and/or Competition Website, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

8. Limitation of Liability and Releases

BY PARTICIPATING IN THIS COMPETITION, ENTRANTS AGREE THAT SPONSOR, COMPETITION JUDGES, PROMOTION ENTITIES, AND COMPETITION SPONSORS (INCLUDING WITHOUT LIMITATION THE CANADIAN IMPERIAL BANK OF COMMERCE) ("RELEASEES") HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM THE COMPETITION, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED (IF APPLICABLE). FURTHER, BY PARTICIPATING IN THIS COMPETITION, ENTRANTS AGREE THAT RELEASEES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS COMPETITION, INCLUDING ACCESS TO AND USE OF THE COMPETITION WEBSITE, OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you.

Without limiting the foregoing, Releasees shall not be responsible for: (a) any incomplete or inaccurate information that is caused by Competition Website users, or by any of the equipment or programming associated with or utilized in the Competition, or by any technical or human error which may occur in the processing of submissions in the Competition; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Competition judges or Sponsor for any reason, including but not limited to traffic congestion on the internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Competition or in connection with the Competition Website; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.

9. Protection Of Personal Information and Publicity Release

Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Competition for the purposes of administering the Competition and prize fulfillment.

By accepting a prize, winner agrees to Sponsor's and/or Releasees' use of his/her name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Competition in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases Sponsor and the Releasees from any liability with respect thereto. For further information about Sponsor's privacy practices, please see Sponsor's Privacy Policy at: <https://www.communitech.ca/corporate-stuff/policies/privacy-policy/>

10. General Conditions

Winning a prize is contingent on fulfilling all the requirements set forth herein. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Rules. Decisions of Sponsor and/or any independent Competition judging organization will be final and binding on all matters pertaining to this Competition. Competition is subject to all applicable federal, provincial and municipal laws. Void where prohibited. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable

law. Should a winner make any false statement(s) in any document referenced above, the winner may be required to promptly return to Sponsor his/her prize, or the cash value thereof. WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS COMPETITION OR UNDERMINE THE LEGITIMATE OPERATION OF THE COMPETITION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.

In the event of a dispute as to the identity of the person who submitted any entry, the authorized account holder of the e-mail address submitted at registration will be deemed to be the entrant. The "**authorized account holder**" is the natural person assigned an e-mail address by an access provider, service provider, or other person or organization responsible for assigning e-mail addresses for the account associated with the submitted address. The potential winner may be required to show proof of being the authorized account holder.

SCHEDULE A

Minimum score: The Team Captain of the team with the highest score will be selected as the potential winner of \$1,000,000 as long as the entry achieves a minimum score corresponding to 75% of the average score achieved by human solutions ("**Minimum Score**"). Human fact checkers will submit solutions that will be judged in the same way as the solutions produced by the programs submitted by the entrants. The human solutions and the algorithm solutions will all be scored anonymously by the judges. The average score of the human solutions will provide a reference to determine the quality of the algorithm solutions.

Evaluation

Phase 1 Criteria

In Phase 1, teams must submit algorithms that assign a "truth rating" of 'TRUE', 'PARTLY TRUE', or 'FALSE' to each claim in the test data. Submissions will be evaluated based on the accuracy of the truth ratings by the scoring formula published on the Competition Website ahead of the submission deadline.

The 10 teams with the highest score on the test set in Phase 1 will be invited to continue with Phase 2 of the competition. In case of a tie for the 10th place, the team whose algorithm has the fastest output will be invited to Phase 2.

Phase 2 Criteria

In Phase 2, teams must submit algorithms that assign a "truth rating" of 'TRUE', 'PARTLY TRUE', or 'FALSE' to each claim in the test data set with an explanation in the form of text and provide evidence articles. The submissions will be reviewed by a panel of judges who will provide a score based on 3 criteria: the accuracy of the truth ratings, the quality of the explanations and the relevance of the evidence articles provided. The scoring formula will be published on the Competition Website ahead of the submission deadline.

In the event of a tie in the Phase 2 evaluation, the team whose algorithm has the fastest runtime will be declared the potential winner.