

CYPRUS SECURITIES AND EXCHANGE COMMISSION

01.13.001.003

7 March 2018

European Commission, Horizon 2020- ICT-35-2018 CSA Call

Dear Sirs/Madams,

Subject: FIN-TECH: A FINancial TECHnology training platform-proposal

We have been approached by Prof. Veni Arakelian from Panteion University, who submits, together with other 24 European Universities and fintech partners, a project proposal on 'FINTECH: A FINancial TECHnology training platform' in response to the Coordinated and Support Action Call Horizon 2020 ICT-35-2018 from your organization.

We understand that the research team is proposing the development of a state-of-the-art innovative and research based education program in the areas of Artificial Intelligence, Blockchain, Cryptocurrencies, Cybersecurity Fraud detection, Marketplace lending, Peer to Peer Lending, RegTech and/or Robot Advisory. , that our staff and staff from FinTech companies or any other market participant invited by us, could take free of charge. According to the proposal CySEC will not provide any finance for the project and the education programme will be developed on demand, delivered on site by your respective network of partners and will be fully funded by the Call.

We highly endorse such knowledge transfer, from established academic centers of excellence to start up FinTech companies and public service bodies like us and can confirm that we are very interested in participating and benefiting from the proposed educational program.

We understand also that and any media or other public relations contacts or communications of the program will not make reference to CySEC unless CySEC has given its explicit written consent.

We expect this educational program to enhance our knowledge and resulting ability to serve the public and comment you for your call for research on this subject matter. We are hereby confirming that we are happy to assign the necessary time in the proposed education programme, and participate in the project related workshops when possible.

Yours sincerely,

Demetra Kalogerou

Chairman of Cyprus Securities and Exchange Commission

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