Capital One Hackathon Rules

● Introduction These are the official rules (hereinafter referred to as "Rules" or "Hackathon Rules" for the Capital One Hackathon ("Hackathon") that is being conducted by HackerEarth Technologies Private Limited ('HackerEarth') on behalf of Capital One Services (India) Private Limited ("Capital One" / "Organizer").

Your participation in the Hackathon will constitute your acceptance of these Rules. By accepting these Rules, you are entering into a binding agreement with Capital one. Without limitation, this contract provides for indemnification of the Organizer and other Hackhathon entities by you, a class action and trial waiver, and a limitation of your rights and remedies.

The Hackathon is sponsored by Capital One and hosted by HackerEarth.,a company incorporated under the Companies Act, 1956/2013 having its registered office at 2nd Floor, Municipal No. 1, SJR Primus, Industrial Layout, 7th Block Koramangala, Bengaluru, Bengaluru Urban, Karnataka, 560095. Additionally, you must read and provide your consent to HackerEarth's Terms of Service and Privacy Policy.

BY PARTICIPATING IN THIS HACKATHON, YOU AGREE TO THESE RULES, WHICH ARE A CONTRACT, SO READ THEM CAREFULLY BEFORE PARTICIPATING.

● Definitions

    ○ Hackathon name: Capital One Hackathon

    ○ Hackathon Organizer: Capital One

    ○ Hackathon website: https://capitalone.hackerearth.com/

    ○ HackerEarth Hackathon platform: Innovation-management platform on which the Capital One Hackathon is hosted—HackerEarth Sprint

    ○ HackerEarth Inc.: the owner of www.hackerearth.com and the innovation-management platform on which the Capital One Hackathon is hosted

    ○ Maximum Team size: Maximum number of participants that can be part of a team

    ○ Participant: Each individual who has registered for the Capital One Hackathon including the members of teams that are formed for the Hackathon

    ○ Privacy Policy: Legal document that describes how HackerEarth gathers and manages participant data

    ○ Submission: Solutions that you submit for the problem statement of the Capital One Hackathon

    ○ Team: Group of participants who will participate collectively in the Capital One Hackathon

    ○ Terms of Service: Rules that you must follow while using HackerEarth's services

    ○ www.hackerearth.com: HackerEarth's platform on which you must sign up to be able to participate in the Capital One Hackathon

● Eligibility: The Hackathon is open to all individuals above the age of 18 (eighteen) years at the time of registration. These individuals must be Indian citizens. Appropriate proof of citizenship (e.g., a valid passport, Aadhar card, PAN card, etc.) will be required at the time of registration. Employees of HackerEarth Inc. and their respective affiliates, subsidiaries, contractors, interns, agents, judges, relatives of HackerEarth's employees, and advertising and promotion agencies may participate in the Hackathon but will not be eligible to win prizes. The Hackathon is not open to officers, directors, employees, and advisory board members (and their immediate families and members of the same household) of Capital One and its subsidiaries, interns, contractors, agents, judges, advertising and promotion agencies, and respective affiliates.

● Dates and Deadlines

For participants

Date	Event	Details
July 25, 2025	Hackathon Launch	Registrations open on HackerEarth
July 30, 2025	Problem Statement Live	Problem statement released on HackerEarth
August, 2025	Ask Me Anything (AMA) sessions	4 sessions to be held between problem statement reveal and final submission
August 12, 2025	Synopsis Submission	Synopsis submissions due
August 12, 2025	Registration Closes	Final registration date
August 18, 2025	Submission Deadline	Final project submissions due
August 23, 2025	Finalist Announced	Finalist teams selected and notified

For finalists only

Date	Event	Details
28 August 2025	Final presentation	Final presentation of submissions plus Capital One campus tour
29 August 2025	Award ceremony	Engage with experts, networking and winner announcements

● Hackathon deadlines are subject to change and additional deadlines may be introduced during the hackathon. Any additional or altered deadlines, not already described in these Rules, will be updated on the Hackathon website for the participant's information and the participant will be bound by such changes. The participant will monitor the Hackathon website regularly to get information about new or updated deadlines. Neither HackerEarth nor the Organizer is responsible for any participant's

failure to do so.

● Single Account: Only Each registered individual or member of a team is referred to as a participant. Participants may only participate using a single, unique HackerEarth account registered at http://www.hackerearth.com. Participating in the Hackathon using more than one HackerEarth account per individual participant is a breach of these Rules and the Organizer reserves the right to disqualify any participant or team that includes the participant who has breached these Rules.

● Data Collection HackerEarth will collect your personal information as specified by the Organizer. This data includes but is not limited to the following:

  ○ Email address

  ○ Display name

  ○ User profile URL

  ○ Phone number

  ○ Address

  ○ Bank account details

  ○ Information contained in your user profile

  ○ Any other information collected during registration for the Hackathon

  ○ All the submissions made during the Hackathon including any personally identifiable information (e.g. passport number, PAN card, Aadhaar number, etc.) that the submissions may contain

Your personal information may be used by the Organizer later for purposes related to any other challenge or events organized or sponsored by the Organizer including but not limited to employment related reachouts.

● Teams: A participant may either participate in their individual capacity or collaborate with more than one participant to form a team. Each team member must be a single individual with a single, active HackerEarth account. Each team member must register individually for the Hackathon before joining a team. Teams may not exceed the maximum team size specified by the Organizer. For more information about joining a team, refer to online hackathon FAQ #5.

● Team Size For the purpose of the hackathon, the Organizer has determined that the maximum participants in a team will be limited to 4 (four) participants. If a team has more than 4 participants, it will be disqualified by the Organizer. This is not applicable for teams that meet the 4-participant limit.

● Submissions: As part of the Hackathon, participants are required to submit their material on the platform made available for this purpose. Submissions may include ideas, prototypes, and applications. All submissions that the participants make must be original and if work of others have been used, the same is with the permission of the owner of such work and credit to the owner shall be given. All submissions must be made on or before the deadline and must meet all the guidelines defined for this purpose. Since the Hackathon is being conducted in multiple phases, the relevant submissions must be made on or before the end of each phase in the format defined on the hackathon website.

● Ethics and Code of Conduct: Participating in the Hackathon using multiple HackerEarth accounts is a violation of the Hackathon Rules and will result in the disqualification of the team

and/or the participant by the Hackathon Organizer. Upon disqualification, each participant's access to the HackerEarth Community will be terminated for an indefinite period. Using any unfair means (e.g., having someone else log in using your credentials and submit a project on your behalf) during the hackathon will result in your disqualification from the hackathon and from any other hackathons that may be affected by your actions. You are not allowed to share your submission, code, or data with anybody who does not belong to your team. Further, the participants are expected to follow an ethical conduct and neither their submissions nor their conduct in any way shall be biased, discriminatory or against any applicable laws.

● Data and Resources (to be shared if deemed necessary by the Organizer): This refers to the following: data, datasets, or any other resources that are provided to the participants to use during the Hackathon. This may also include a prototype, executable code, or a sandbox instance. The relevant data and resources will be provided to the participants either by HackerEarth or by the Organizer.

● Rules for using Data and Resources: Participants will use data and resources only as defined by HackerEarth and/or by the Organizer and will be published as a part of the Rules. Data and resources will be used solely for the purpose of the Hackathon and for the duration of the Hackathon only.

- ○ The participant will employ one or more of the following;
    - ■ Access, read, learn, analyze, and modify the data and resources provided on the platform and not when offline
    - ■ Create submission(s), prototypes, and models
    - ■ Discuss the data and resources on the hackathon website in forum discussions
- ○ Participants are prohibited from doing the following:
    - ■ Copying, storing, or archiving the data and resources
    - ■ Using the data and resources for any purpose other than participating in the Hackathon
    - ■ Repackaging and selling the data and resources
    - ■ Downloading the data and resources in bulk
    - ■ Exploiting the data and resources in a manner that is unethical and against the spirit of hackathons

● Evaluation criteria: the evaluation criteria for the submissions by the participants shall be subjective, based on:
- ■ Innovative technical implementation & UX design details
- ■ Innovative application in finance - this is a special basis used for judgement. Submissions catering to financial needs of the agriculture sector would be given more consideration.
- ■ Accuracy of the model outputs
- ■ Unique types of use cases served. Hyperlocal solutions catering to underserved segments of the agricultural vertical would get more consideration.

■ AI alignment - demonstration that the agent is aligned with human values and prevents undesirable outcomes

Provided that the evaluation once made, cannot be challenged by the participants and the Organizer reserves the right to modify the evaluation criteria, as and when required, with or without any notice.

● Each participant agrees that participating in the Hackathon does not grant him/her the license (expressly, by implication, estoppel, or otherwise) or any right of ownership to the data and resources. The participant will use suitable measures to prevent unauthorized persons from gaining access, transmitting, duplicating, publishing, and distributing the data and resources. Each participant also agrees to notify HackerEarth in the event of any possible unauthorized transmission or access to the data and resources and agrees to work with HackerEarth and/or the Organizer to remedy any unauthorized transmission/access.

● Information Sharing: A participant shall not share any information that is developed using the data and resources provided for the Hackathon privately. This includes the source code, presentations, documents etc. Sharing any such information privately is a breach of these Hackathon Rules and will result in disqualification.

● Intellectual Property (IP) Rights: Each participant understands and acknowledges that the main objective of the h\Hackathon is to crowdsource ideas and solutions to an impending problem statement. By agreeing to participate in this Hackathon, the participant agrees to subject his/her submission to evaluation that is based on certain predefined criteria by the HackerEarth and/or the Organizer. Should any submission(s) fulfill all the predefined criteria, it will then be determined as the winning submission(s) (and hereinafter be referred to as the 'Winning Idea(s)' only for the sake of convenience) and the participating team(s) or individual(s) who submitted the 'Winning Idea(s)' will be rewarded as per the terms of the Hackathon. The participant(s) responsible for the 'Winning Idea(s)' will be declared the 'Winner(s)' of the hackathon. The question of whether a submission fulfills all the predefined criteria will be decided solely by the Organizer and this decision will be final and binding on the participant(s). The participant(s) agree that the determination of an idea(s)/submission(s) as the 'Winning Idea(s)' and the declaration of a cash reward that is aforementioned will constitute a binding contract with valid acceptance and valid consideration. The participant(s) also agrees that all the rights, title, and interest vested in the 'Winning Idea(s)' and all material that is a part and parcel of the 'Winning Idea(s)' will stand assigned to the Organizer. The participant(s)/team(s) that submits the 'Winning Idea(s)' hereby represents to the Organizer that no part of the submission(s) made by the participant(s)/team(s) consists of any third party asset(s) (IP or trade secrets) and that the same is free from any encumbrances/restrictions and does not necessitate the obtaining of a license, consent, or approval from any person or body corporate. The participant(s) also represents that their participation in the Hackathon is outside their working hours, their submission(s) has been created outside their working hours, and they are not bound by any contract or agreement which transfers the right of the submission(s) to their employer or any other person/entity.

The participant(s) reiterates that the Intellectual Property (IP) subsisting in, generated from, or resulting from the 'Winning Idea(s)' and all rights in connection with the Intellectual Property created will stand transferred or assigned in favor of Capital One for further commercial or non-

commercial use. The participant(s) agrees to provide such assistance as may be called upon by the Organizer for the purpose of fully and effectively transferring and/or assigning any Intellectual Property Rights that vest in the 'Winning Idea(s)' or any part of the submissions in favor of the Organizer, as and when called upon by the Organizer. Such assistance will include but not be limited to the execution/signing of any documents/applications/petitions/appeals/affidavits/counters and/or other such documents as may be reasonably requisitioned by the Hackathon Organizer, and/or any personal appearance(s) before any authority concerned and/or making any statement constituting deposition in evidence in any proceeding. The Organizer agrees to bear all reasonable expenses in connection with such assistance that may be required from the participant(s). Furthermore, the participant(s) agrees to provide a Power of Attorney for the aforementioned purposes in favor of the Organizer as and when so called upon by the Organizer. During the term of the Hackathon, Capital One will have an exclusive first-look right over all idea submissions other than 'Winning Idea' i.e., the Organizer will consider all submissions for a potential acquisition with an intent to exploit the idea in perpetuity, in accordance with the terms and conditions hereof. Such a 'first-look right' will be available to the Organizer for a period of 30 (thirty) days from the date of announcement of the reward for the 'Winning Idea(s)'. Further, the participant(s) hereby agree that the idea(s) will not be submitted to any third party during such a review period unless and until Capital One has expressly declined to exploit the said rights. In the event that the Organizer does not respond to the participant within the said 30 (thirty) day period, participants may choose to submit the same to any third party.

However, the Organizer may at its own discretion decide later that the Intellectual Property referred to above may be open sourced and in such a case, no party whosoever shall have any claim over it.

● Prizes: A total of INR 12 lakhs shall be disbursed to the winners of the Hackathon in the following manner:
  - ● INR 6 lakhs to the winner
  - ● INR 4 lakhs to the runner up
  - ● INR 2 lakhs to the second runner up

The winners shall be announced publicly by 31 August 2025 on https://capitalone.hackerearth.com/

● A limited number of participants, as may be decided by the Organizer, shall be invited for an in-person presentation and in such a case, the invited participants shall be provided with travel & accommodation costs to the extent of INR 15,000 per participant.

● The cash prize will be disbursed to the participant's bank account provided to HackerEarth and the Organizer for this purpose. All the prize money mentioned above will be subject to the applicable rate of tax, which will be deducted at source and any withholding taxes. Note: Hackerearth or its employees will communicate with the winners directly and obtain necessary information to disburse the prize money. If you participate in the Hackathon as part of a team and win, then the prizes are cumulatively awarded to each participant of the team. In the case of a cash prize, the total amount is distributed equally among all the participants who are a part of

the team.

● Winner's Obligations: As a winner, you are obligated to be in adherence to the published Hackathon Rules failing which the Organizer reserves the right to disqualify your submission. The Organizer may also ask you to fix all the issues that are identified in your submission including but not limited to the resolution of any licensing conflicts, fulfillment of all requirements for relevant software licenses, and removal of anything that violates software restrictions and such obligations will survive the completion of the hackathon. The winner will make the final submission in accordance with the submission guidelines of the Organizer. When you accept a prize, you agree to the use of your name, address, likeness, and/or prize information by HackerEarth and the Organizer for promotional purposes through any medium without any additional compensation.

● Disqualification:

   ○ A winning participant or team can be disqualified for breaching any of the Rules mentioned on this page (but not limited to). Additional criteria for disqualification include:

   - Incomplete or no submission provided by the end of either Phase 1 or Phase 2 of the hackathon

      ■ The required documentation is not submitted within 14 (fourteen) days of receipt of any request to provide documentation

      ■ Prize notification letter/email or prize is returned because it cannot be delivered

      ■ Potential winner or a member of the winning team is disqualified for any reason

   ○ Unclaimed prizes will then be distributed to the next eligible team

● Warranties and Obligations: You must adhere to the following Terms and Conditions when you are registering for the hackathon:

   ○ Your account details must be complete and accurate

   ○ If any information given by your team members or you during registration is incomplete or inaccurate, then:

      ■ Your registration may be rejected or terminated

      ■ All the submissions added by your team members or you will be disqualified

   ○ The right to terminate your account and disqualify your submissions remains with the Organizer

   ○ Participation in hackathons is subject to local laws and regulations. You are solely responsible for the following:

      ■ Checking and analyzing laws and regulations that are applicable to you before participating in the hackathon. This allows you to verify that your participation and any receipt of awards is legal according to the laws and regulations

      ■ All taxes and reports related to awards or receipts that you may receive as a part of the Hackathon

■ Adhering to your employer's policies of participating in hackathons. The Organizer can deny the liability or responsibility of any Hackathon-related disputes that may occur between your employer and you. These disputes may lead to the termination of your account and disqualification of your submissions

○ Each participant is solely responsible for (but not limited to) the following during the Hackathon:

■ Working computer and Internet connection required to access the hackathon website, develop a prototype, and upload submissions during the online hackathon that the participant can participate in from anywhere

■ Fees associated with services such as availability of telephones, data and resources, hosts etc. during the online Hackathon

■ All costs incurred by you or on your behalf while participating in the online Hackathon

○ While submitting the idea and the code (if shortlisted), you represent and warrant that:

■ All the information entered by you on the platform is true and complete to the best of your knowledge

■ You have the right and authority to add a submission for yourself or on the behalf of the persons and entities that you have specified in the submission

■ You have granted an unrestricted license to HackerEarth and the Hackathon Organizer to verify and evaluate your submission

○ You also declare and represent that your submission:

■ Represents your original work or is used by the permission of a specific person. If you have used another participant's submission with their permission, then you must give them credit for their work

■ Does not:

■ Violate or infringe upon the patent rights (registered and pending), industrial design rights, copyrights, trademarks, privacy rights, publicity rights, intellectual rights, any other Intellectual Property rights, and any other rights of any person or entity and does not violate any applicable law, statute, ordinance, rule, or regulation

■ Constitute use of any third party's confidential/non-public information

■ Contain malicious code, potentially harmful programs such as viruses, time bombs, cancelbots, worms, trojan horses, etc.

■ Contain any self-help code or other disabling code

■ Trigger any reports or royalty obligations to any third party

■ Contain previously published projects and prizes or awards that were won for the same

● If any of these warranties are violated by your team members/you, then it may result in the disqualification of the corresponding submission.

● Limitation of Liability: By participating in the Hackathon, each participant agrees to release, indemnify, and hold harmless HackerEarth and the Organizer, their respective affiliates,

subsidiaries, advertising and promotions agencies, as applicable, and each of their respective agents, representatives, officers, directors, shareholders, and employees from and against any injuries, losses, damages, claims, actions, and any liability of any kind resulting from or arising out of your participation in or association with the Hackathon.

  ○ You agree that the Organizer is not responsible for any miscommunication that may occur during the Hackathon because of:

    ■ Technical failures related to computers, telephones, or cables

    ■ Unavailability of network or server connections

    ■ Technical failures due to the hardware issues, software issues, or viruses
    ■ Incomplete, late, or misdirected submissions

  ○ The Organizer reserves the rights to cancel, modify, or suspend the Hackathon due to any of the following:

    ■ Computer viruses

    ■ Bugs

    ■ Any technical difficulties that are beyond the control of the Organizer

    ■ Technical difficulties that can affect the administration, security, or execution of the Hackathon

  ○ A submission may not be eligible to win a prize if it is affected by/falls under the following criteria:

    ■ Late, lost, stolen, damaged, distorted, incomplete, incorrect, or misdirected submissions and communication

    ■ Errors, omissions, interruptions, deletions, defects, or delays in operations or during transmission of information irrespective of whether these difficulties have occurred because of technical failures or malfunctions of computer hardware, software, communication devices, or transmission lines

    ■ Data corruption, theft, loss, destruction, and alteration of submission details

    ■ Unauthorized access to submissions

    ■ Undelivered electronic communication or emails because of any active or passive filters applied or insufficient space in the email account to which the email was sent

    ■ Any damage to a computer system during participation or while accessing or downloading information

● Disputes: The Hackathon is governed by the laws of India . Except where prohibited, participant agrees that:

    ■ any and all disputes, claims and causes of action arising out of or connected with the hackathon or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the courts in Bangalore

    ■ any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Hackathon not to exceed INR 5000 (Rupees Five Thousand Only), but in no event advocates' fees; and

    ■ All issues and questions concerning the construction, validity, interpretation and enforceability of these Rules, or the rights and obligations of the participant and the

Organizer in connection with the Hackathon, shall be governed by, and construed in accordance with, the laws of the State of Karnataka, without giving effect to any choice of law or conflict of law (whether of the State of Karnataka or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of Karnataka.

● Reservation of Rights: The Organizer reserves the right to:

○ Modify the start date and end date of the Hackathon

○ Add or remove additional deadlines related to the Hackathon

○ Modify or add data to the hackathon website

● All material changes to timelines and/or the Hackathon Rules will be communicated by updating the hackathon website and sending out an email notification. However, if you do not receive an email notification for reasons outside of our control (like incorrect email address, issues with your ISP, email going to the Spam folder, etc.), HackerEarth and the Organizer shall not be responsible for the same or any claims arising therefrom and the participants agree to waive any such claim.