

Terms and Conditions of the Event:

1. General Terms

In order to enter DHFL Fintech Challenge, ("Event"), you must agree to these Official Rules ("Rules"). Therefore, please read these Rules prior to entry to ensure you understand and agree. You agree that Entry (defined below) for the Event constitutes agreement to these Rules. You may not submit an entry to the Event and are not eligible even after winning to receive the prizes described in these Rules unless you agree to these Rules. These Rules form a binding legal agreement between you and Sponsor (defined below) with respect to the Event.

- This event is open to all Indian Nationals residing in India only.
- Contest is strictly subject to terms and conditions stipulated herein and any other related documents. Using a false name, e-mail-ID or address will result in disqualification.
- If any provision(s) of these Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.
- Ideas/thoughts/scripts can be sent online only on the Hackerearth's DHFL page. For any assistance or for any queries, please get in touch with Hackearth.
- This phases shall end as per the timelines mentioned. Whatever received after the last date shall be treated as invalid.
- DHFL at its sole discretion reserves the right to modify the terms and conditions relating to the event/contest from time to time and/or suspend, shorten, modify, extend or cancel this contest without prior notice, without stating any reason and no claim in this regard shall be entertained.
- DHFL is not responsible and liable to the participants or any other party for any compensation of whatsoever nature in case of breach of these terms and conditions by the participants.
- It shall be the participant's responsibility to ensure that a valid name, e-mail address, or any other details required by DHFL is provided.
- The Winners will be selected by DHFL and decision of DHFL with regards to eligibility of winning the prize will be final and binding. DHFL reserves the right to change the prize at any time without any prior notice or consultation.
- The results and the winners name will be announced shall be placed in Hackearth's DHFL page and DHFL website.
- The prize money will be granted to the winners subject to due diligence like obtaining photo identity proof of the winner and upon specific consent of the winners in favour of DHFL that all the rights including intellectual property rights under intellectual property law and other proprietary rights on the ideas/thoughts/scripts shared to DHFL shall vest with DHFL absolutely.
- The prize shall not be transferred or sold, and will be exclusively for the winner. If a participant has won but does not wish to avail/take the prize, DHFL will not alter/change whole or any part of the prize and such prize shall automatically lapse.
- It shall be the discretion of DHFL to accept/reject any ideas / thoughts / Scripts submitted pursuant to this event/competition. The decision of DHFL on all matters, queries or disputes, concerning the contest and its terms and conditions shall be final and no correspondence will be entertained in this regard.
- All ideas/thoughts/scripts submitted by all the participants including the winners shall be the absolute property of DHFL. Each Participant expressly agrees that by his/her participation in the contest, DHFL may use any information/thoughts/scripts collected, in any of its media or future promotional, publicity and marketing material, without any reference, payment or other compensation to the participant.

- Each Participant's personal information may be disclosed to governmental or regulatory bodies, if the same is required by law, rule or regulation or in response to a valid order of a court or authorized agency of the government or other legal process.
- DHFL will decide the final implementation at its sole discretion without any specific consent from the winners/participants who have submitted the thoughts/scripts.
- DHFL may contact any of the participants, if required at their sole discretion on the subject.

2. THE SPONSOR & COORDINATOR

Dewan Housing Finance Corporation Limited (DHFL), having its National office at DHFL House, 3rd – 7th Floor, 19 Sahar Road, Off Western Express Highway, Vileparle (E), Mumbai – 400 099 (“DHFL/ Sponsor”).

Hackearth is the coordinating and conducting this event for DHFL (Coordinator)

3. ELIGIBILITY

To be eligible to participate in the Event, you must be: (i) above the age of 18 years as of the date of entry and a permanent legal resident of India, and (ii) registered for the Event. The Event is subject to all applicable central, state, and local laws and regulations. Employees, representatives, officers, and directors of DHFL as well as their affiliates, parent companies, subsidiaries, agents, judges and advertising and promotion agencies including Hackearth (collectively, the “Event Entities”), as well as its immediate family (spouse, parents, siblings, and children) and household members are not eligible. The term “you” refers to you, the entrant, both as an individual and/or as part of a team.

Please note: If you are an employee of a corporation, government agency, or an academic institution, you are solely responsible for ensuring that your participation in the Event complies with any policies your corporation, agency, or institution may have regarding participation in contests of this type. If in our sole discretion we have reason to believe that you violate any of those policies, we reserve the right to prohibit you from participating in the Event or receiving a prize at any time. We are not responsible for any disputes arising between you and your employer.

All ideas/concepts submitted under this event must be created by you in English without violating any copyright and/or intellectual property rights laws.

We reserve the right in our sole discretion to assess your eligibility and compliance with these Rules at any point during the Event. If we require any assistance in order to assess your compliance, you must promptly provide that assistance. If you do not provide the requested assistance, or if we have reason to believe that you are not complying with the Rules, you may be disqualified, in our sole discretion.

4. PERSONAL INFORMATION

Hackearth will be collecting personal information about you when you submit an entry into the Event. This will be used and shared in order to fulfil the requirements of the Event. For example, the Sponsor/coordinator may share this personal information with our affiliates, who are evaluating the Entries, as well as to: (a) contact entrants and potential winners regarding the Event; and (b) if a participant selects to receive additional information, to send additional information to that participant. We also may post your personal information (such as, your first name and first initial of your last name, your country of residence and your Entry (as defined below)) in public posting areas for the Event or which are otherwise associated with the Event in order to administer the Event or otherwise market or advertise the Event. By entering this Event and agreeing to these Rules, you hereby consent to the Sponsor using

your personal information in this manner.

By completing a registration and submitting your entry, you (i) give express written permission to the use and storage of your personal information pursuant to these terms; and (ii) are registering to receive electronic communications via e-mail from Sponsor/coordinator relating to the Event. Pursuant to applicable laws pertaining to data collection and processing, you may have a right of access to, consultation, modification and withdrawal of your personal data. You also have the right of opposition to the data collection, under certain circumstances. To exercise such right, you may write to the coordinator. The data controller, and the recipient of your personal data, is the Coordinator. Your personal data will be stored on servers of the coordinator. For more information on Coordinator's data practices, please read "Hackerearth's Terms and conditions" @ _____.

5. Data Privacy

Your entry must be within the general spirit of the event and meet the following requirements:-

- Must not violate or infringe the rights of others including, without limitation, patent, trademark, trade secret, copyright, publicity, privacy or other proprietary rights, and the Entry is your original work and you have secured all rights necessary from third parties to submit the Entry (see "Warranty" Section below for more details);
- Must not contain any malware or spyware or be otherwise harmful to our computer system or the computer systems of others;
- Must not impersonate or misrepresent your affiliation with any person or entity;
- Must not be unlawful, threatening, abusive, harassing, defamatory, libelous, deceptive, fraudulent, invasive of another's privacy, tortuous, or contain explicit or graphic descriptions or accounts of, sexual acts, or otherwise contain any other content that is objectionable;
- Must not victimize, harass, degrade, or intimidate an individual or group of individuals on the basis of religion, gender, sexual orientation, race, ethnicity, age, or disability;
- Must be within the general spirit and guidance of the Event, including meeting the terms of these Rules and the Entry Requirements;
- Must not contain an advertisement or solicitation not affiliated with the Sponsor; and
- Must not contain imagery, content, recording or other element that is owned by a third party (except as expressly permitted hereunder)
- You must not use any name or logo of DHFL on or in connection with your solution unless permitted in writing by DHFL.

By submitting an Entry, you understand and acknowledge:

- You acknowledge that we, other entrants or others may have developed or commissioned materials similar or identical to your Entry, and you waive any and all claims you may have resulting from any similarities to your Entry.
- You understand that we cannot control the information you disclose to us or our representatives in the course of participating in the Event, or what we or our representatives will remember about your Entry. You also understand that we will not restrict work assignments of representatives who have had access to your Entry. By participating in the Event, you agree that we may use any

information in our representatives' unaided memories in the development or deployment of our products or services without liability or compensation to you.

- You understand that you will not receive any compensation or credit from us for use of your Entry in connection with this Event. This provision does not limit any compensation you may receive through us or third parties as a result of your use or marketing or profiting from the application beyond this Event or as provided in these Rules. We are not responsible for any unauthorized use of your Entry by those accessing or viewing your
- While we reserve the rights set forth above, we are not obligated to use your Entry for any purpose, even if it has been selected as a winning Entry.
- If you do not want to grant us the rights noted in these Rules to your Entry, please do not enter this Event.
- Nothing in these Rules shall be interpreted as granting you permission to use or display any of the trademarks (including without limitation the words "DHFL" or rights in any technologies. You agree to contact us prior to promoting or publicizing your participation in and, if applicable, you're winning the Event.
- Sponsor/coordinator will retain physical possession of all materials submitted with Entries and will not acknowledge or return any Entry materials. If a dispute arises regarding the identity of the entrant, the proper entrant will be either be the authorized account holder of the e-mail address associated with the account used to enter the Event or the designated leader, as the case may be. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

6. INTELLECTUAL PROPERTY RIGHTS

Warranty. By entering the Event, you warrant and represent that: (i) you have a good mental and physical health and sufficient physical fitness to participate in the Event; (ii) the Entry submitted by you is your own original work created by you or a work that you have obtained lawfully, has not been previously published, has not won a previous prize or award; (iii) you own or otherwise control all of the rights to the Entry and the Entry submitted by you (including, without limitation, the rights in any photographs, sound recordings, and any content included in the Entry); and (iv) the Entry submitted by you does not violate any law, regulation or any right of any third-party, including but not limited to rights of copyright, trademark, patent, publicity and/or privacy. Please understand that submitting an Entry that is copyrighted by another individual, or otherwise subject to the rights of another individual, will make you responsible for any legal action the legal rights holder might take against you. Likewise, you agree to indemnify Sponsor against any claims made by individuals claiming rights in the Entry that may contest Sponsor's right to use the Entry in accordance with the terms of these Rules. All data sets or platforms made available by DHFL/ Hackerearth to Participants during or in connection with the Hackathon shall remain the sole and exclusive property of DHFL/ Hackerearth. The said data sets or platforms should not be stored, reverse-engineered, copied, deduced, extracted or replicated in any manner or medium whatsoever, by the Participants.

License. Please note that you will retain ownership over your Entry; however, as part of your participation, you agree to grant Sponsor a license in accordance with the terms of this provision. By submitting an entry into the Event, you grant to the Sponsor the right, without limitation, to display the Entry online and in any media now known or hereinafter developed. Further, you agree to grant to the Sponsor an irrevocable and perpetual, royalty-free, worldwide right, in all media (now known or later developed) to (a) use, review, assess, test, modify, develop, communicate, sub-license and otherwise analyze your Entry and all its content in connection with the Event, including in any marketing for the Event; and (b) an option and

right of first refusal to enter into an additional license or agreement with you to the idea contained in your Entry after the conclusion of the Event (as further detailed below). By participating in the Event, you agree to sign all documentation that may be required for DHFL/us and our designees to make use of the rights granted herein, if necessary.

7. PRIZE TERMS

No prize transfer, assignment or substitution by any prize winner is permitted. All central, state and local taxes, fees, duties, and surcharges, if any, on the prize are the sole responsibility of the prize winners. If any prize or prize notification is returned as undeliverable, DHFL may select an alternate prize winner from all remaining eligible entries, in DHFL's sole discretion.

The odds of winning depend on the number of eligible entries received, the ideas selected by DHFL and the skill of the entrants. We will not be liable for unsuccessful efforts to notify any potential winner.

Prize will be delivered to the participants online or by Cheque at the sole discretion of DHFL. If multiple people are a part of team, prize money will be divided evenly among all team members. The prize money will be sent to the winners by cheque or electronic transfer within one month from the receipt of all necessary details.

8. PUBLICITY

Except where prohibited by law, by accepting a prize, a prize winner consents to DHFL's use of your likeness, photograph, audio-visual footage, comments, name, biographical information, Entry, voice, or any other record of your participation in the Event for advertising and publicity purposes in any and all media worldwide (including winners list) without additional compensation or notification. Please note that the Event may be filmed or photographed.

9. ABILITY TO MODIFY OR TERMINATE

In the event that the operation, security, or administration of the Event is in our judgment impaired in any way, we may, in our sole discretion, without limitation: (a) suspend the Event to address the impairment and then resume the Event; (b) award the prize according to the criteria set forth above from among the eligible Entries received up to the time of the impairment, or (c) take any other reasonable action as we deem necessary and appropriate to the circumstances. DHFL reserves the right at its sole discretion to cancel, terminate, modify or suspend the Event. Entry into the Event constitutes agreement to this provision.

NOTE: If, due to any technical difficulty or unforeseen interruption, the Event Site, and/or any portion of the Event is interrupted, DHFL may (or may not) extend the Entry, judging, or voting periods, in DHFL's sole discretion. If any extension of time is approved, Sponsor/Coordinator will notify entrants and will update these Rules accordingly and all entrants will be bound to the updated Rules as they are posted on the last day of judging.

10. ASSUMPTION OF RISK; LIMITATION OF LIABILITY

- The Event will be a long and mentally/physically exhausting and strenuous event, requiring physical and mental endurance for all participants, and you hereby acknowledge and voluntarily assume all risks to health associated with your participation in all activities related to the Event. Furthermore, you hereby waive any and all claims for ordinary negligence that might otherwise be brought based on your participation in the Event, including but not limited to actions for

premises liability and/or negligent supervision.

- The Participant acknowledges that data transmission over the internet or data storage system is not completely secure. DHFL does not take responsibility for the security of content and subsequent use of the content submitted by you through the Hackerearth account/portal. DHFL does not take responsibility for the security of content and subsequent use of the content submitted by you through the Hackerearth account/portal. DHFL does not guarantee any Confidentiality with respect to the content shared by you through the Hackerearth account/portal.
- Participants shall indemnify and hold DHFL and Organisers harmless from and against any claims of third parties arising from any violation of any third party's intellectual property right or any other unlawful act committed during the DHFL Hackathon or in the 60 (sixty) days after the Event when the Participant's application may still be live or from any breach of these DHFL/Hackathon Terms and Conditions.
- In no event shall DHFL/Sponsor, its officers, directors, employees, or agents be liable for any losses, expenses or consequential damages whatsoever resulting from your participation in the Event.
- Sponsor/DHFL reserves the right, at its sole discretion, to disqualify and seek damages from any individual or team who fails or failed to comply with any provision of these Rules, cheats, tampers with the operation of the Event, or otherwise acts in a disruptive or inappropriate manner.

11. Disqualification

- A Participant may be disqualified on grounds that include, but are not limited to fraud, any other form of dishonesty, misappropriation or infringement of the intellectual property of others and/or any failure to comply with these Hackathon Terms and Conditions.
- A Participant may be also be disqualified for committing any act that is unlawful, objectionable, obscene or generally regarded as inappropriate.
- Maintain confidentiality of your ideas. Sharing or predicting of ideas, will lead to disqualification of the individual/team.
- Copyright violations, cheating, recklessness and endangering others, disrespectful behavior, immoral acts, illegal acts, use of alcohol, tobacco and/or banned substances at the event, being under the influence during the event etc. are strictly not allowed and will lead to immediate disqualification.
- Dropping out of the hackathon before the conclusion also leads to disqualification of the individual/team. All prizes won will be forfeited in such cases.
- Disqualification includes but is not limited to any or all of the above.
- Sponsors decision will be final in all such matters.

12. Jurisdiction:

- The event and the Rules shall be governed and construed in accordance with the law of India.
- Any dispute, claim or controversy arising out of or relating to the Rules, Terms and Conditions, including the determination of the scope or applicability of the Rules, Terms and Conditions, or your participation in the Event, shall be determined by Arbitration in India, before a sole arbitrator to be appointed by MD and/or CEO of DHFL (Sponsor). Arbitration shall be conducted in accordance with the Arbitration and Conciliation Act, 1996 and any amendments thereof. The seat of such arbitration shall be Mumbai. All proceedings of such arbitration, including, without

limitation, any awards, shall be in the English language. The award shall be final and binding on the parties to the dispute.

- Subject to Arbitration Clause, for any dispute arising out of or in relation to the Event, the courts in Mumbai shall have exclusive jurisdiction.