

CA-CF

“Start & Pulse” rules

Article 1: Organiser company

Crédit Agricole Consumer Finance, a limited liability company with a capital of €554,482,422, having its head office at 1 rue Victor Bach, Massy (91068), registered with the Evry trade and companies register, under number 542 097 522, hereinafter CA Consumer Finance is organising a competition for start-ups as part of its CA Consumer Finance LAB (hereinafter "the Competition") according to these rules, accessible on the [site](#).

Article 2: Description of the competition

The Corporate Center would like to identify and experiment training programs to acculturate in an innovative way our employees to cybersecurity stakes and embed the new habits into its employees behavior.

The solution would carry out the following tasks:

- Raising awareness of risks
- Knowing the risky actions and use the good tools
- Bring our employees to modify their behaviors in the long term

Article 2-1. Prizes

The winning start-up will be able to carry out an experimental project with the Corporate Center of CA Consumer Finance. This will consist in implementing the solution for the 300 employees of the Corporate Center.

This experimentation could give rise to a commercial opportunity connected with the project carried out and the resources involved, or to the solution's integration within CA-CF.

All applicants will be informed by electronic mail of the decisions concerning them and their potential pre-selection the 7th June.

Article 2-2. Schedule

The key dates in the competition are:

- 30 April : kick-off event
- 24 May : deadline for submitting applications
- 7 June : announcement of the preselected start-ups
- 12 June : 1st jury of preselection
- 19 June : pitch party at the CA Consumer Finance headquarter and selection of the winner
- Beginning of July to end of December : experimentation phase

CA Consumer Finance reserves the right to cancel, cut short, extend, suspend, modify or postpone the competition at any time if circumstances so require, without this incurring its responsibility. As far as possible, any such changes will be announced in advance by the same means as those used to promote this Competition.

Article 3. How to apply

Article 3-1. Submitting applications

Completed applications should be submitted using the form available on the [site](#) no later than 5.00 p.m. on 24 May 2019. If, and only if, the site cannot be accessed for technical reasons, applications can be submitted by electronic mail to startandpulse@capdigital.com no later than 5.00 p.m. on 24 May 2019.

No application that is incomplete at the closing date and time will be considered.

The submission of an application implies no obligations or commitments for either the participant or CA Consumer Finance.

Article 3-2. Application content

The application consists of:

- An application form to be filled in online;
- A K-Bis (certificate of incorporation) no more than three months old;
- Any additional documents presenting the company or product/solution (model, prototype, etc.), any computerised presentation or demonstration support, and generally speaking any other document considered relevant by the applicant or requested by the the jury or organisers.

Article 4. Validity of applications

Article 4-1. Eligibility

Participation in the competition is free and open to any innovative start-ups, SMEs or micro-enterprises, which meet all the following conditions:

- Its head office must be located in French territory;
- One of its executive taking part in the competition must attend the presentation to the jury when the preselected start-ups are interviewed;
- Its direct shareholding must be entirely or partially held by natural persons (for example, a family group), or held by a holding company whose capital belongs entirely to natural persons.

CA Consumer Finance reserves the right to ask any participant to provide proof that these conditions are met. Any person who does comply with these conditions or refuses to provide proof of them will be excluded from the call for projects, and will not be eligible.

If it is noted that a participant has submitted several applications for the same call for projects, the participant will be rejected.

The following may not apply: people employed by CA Consumer Finance or the entity assisting it (here Cap Digital), jury members and experts involved in this competition, and members of their families (spouses, ascendants, descendants and first-degree relatives).

Article 4-2. Conditions for participation

1. Participants certify that the content of their product or solution is entirely original and innovative. In this respect, they guarantee that they hold, either directly or through a licence, all the intellectual and industrial property rights required for the presentation, development and marketing of the product or solution submitted. Participants are responsible for any contestation by a third party concerning the intellectual property rights attached to the product or solution proposed.
2. Participation in the competition implies the full, unrestricted and unreserved acceptance of these rules and a solemn undertaking as to the accuracy of the information provided.

3. Any request to participate and any participation meeting the following criteria will be considered null and void:
 - a. Any application sent other than via the online form, sent after the deadline or sent by an entity not qualified to participate;
 - b. Any incomplete application;
 - c. Any attitude contrary to the laws, regulations and ethical rules applicable;
 - d. Any act of counterfeiting or unfair competition connected with the application.

Article 5. Assessment of applications

Article 5-1. Selection criteria

Applicants will be assessed on the quality of both the company and the experimental project with CA Consumer Finance. Applications will be selected according to their clarity and various criteria including but not limited to:

- The quality of the company:
 - Quality of the team
 - Maturity level of the solution proposed
 - Soundness of the business model
 - Etc.
- The quality of the experimental project envisaged with CA-CF:
 - Innovativeness
 - Feasibility
 - Potential (including financial)
 - The start-up's level of involvement with the project
 - Etc.

The committee and jury do not have to justify their decisions, nor may these give rise to any claims.

Article 5-2. Selection procedure

Phase 1: Applications

22 April 2019 to 24 May 2019

Applicants should send in their applications using the form available on the site.

Phase 2: Pre-selection

25 May 2019 to 19 June 2019

The most promising applications will be pre-selected after examination by a pre-selection jury of technical and commercial experts. They will be assessed on the quality of both the company and the experimental project with CA Consumer Finance.

Pre-selected applicants will be interviewed on the basis of a more in-depth presentation of the project. Conversations with the CA Consumer Finance teams will shed more light on the applicants' projects and enable them to be fine-tuned.

Phase 3: Selection of the finalists

12 June 2019

All applicants will be informed by electronic mail of the decisions concerning them and their potential selection no later than the beginning of November.

Phase 4: Designation of the winner

19 June 2019

The winner will be chosen by the executive committee the 19 June 2019. The experiment will start at the beginning of July 2019. CA Consumer Finance also reserve the right to carry out experiments or work with applicants not designated as winners.

The decisions of the committee and jury do not have to justify their decisions, nor may these give rise to any claims.

Article 5-3. Composition of the pre-selection and finalist juries

Composition of the pre-selection jury:

- Experts from the CA Consumer Finance teams and the Cap Digital competitiveness cluster
- Any experts the organisers consider necessary or helpful.

Composition of the finalist jury:

This will consist of experts of the CA-CF and executive committee.

We guarantee that there are no conflicts of interest between applicants and any party with access to the applications.

Article 6. Confidentiality

As part of the competition and the presentation of applications, applicants, the organisers and members of the jury may be required to disclose confidential information. Each one undertakes to treat this information with the utmost care and not to disclose it without prior authorisation, provided that it has been previously identified by as "confidential".

However, in the context of communication linked with the competition, the organisers are authorised:

- To communicate with the press and to publish on the site the company's name, the name of the project, and the names of the project leaders;
- To make public the essential and non-confidential characteristics of the projects presented, without compensation of any kind.

Article 7. Image rights

All participants authorise the organisers, at no cost, to record and make use of their image and details of the application presentation, directly or indirectly, on any support (photographic, film or audio).

To this end, participants authorise the organisers, for one year from the submission of their applications, to represent, reproduce, disseminate and exploit the participants' image, in whole or in part, directly or indirectly, via the organisers or any third party authorised by the organisers, throughout the world, via the press or in written, radio, television or electronic form, on any support in any format, and more generally by means of any technical methods and procedures known to date or in the future, whatever the dissemination sectors, including in communication supports connected with the organisation or promotion of the competition or information about it.

The winner(s) undertake(s) to participate in the prize-giving ceremony and grant the associated image rights according to the conditions of this article.

The confidential information indicated in article 6 is expressly excluded from this authorisation.

Article 8. Intellectual property (IP)

The project leaders applying retain the intellectual property that applies to their own solutions before participation in the call for projects.

As concerns solutions co-created with CA-CF, a legal term sheet will be proposed after the selection of the winners, and will provide a legal framework for the future cooperation between the winner and CA-CF. The sharing of intellectual property will be negotiated by the start-up and CA-CF within the framework of this term sheet. The default situation (without negotiation) stipulates shared intellectual property rights for all work carried out jointly.

Article 9. Applicable law and jurisdiction

These rules are subject to French law.

Any difficulty arising over the application or interpretation of these rules or which is not provided for in them will be settled by the organisers.

No dispute relating to the competition can be considered after one month from the participation deadline for indicated in article 2-2.

Any disputes arising from this competition that are not friendly settled will be submitted to the Paris court.

Article 10. Acknowledging the rules

The rules are available on the [site](#) throughout the effective period of the competition.