Contest Rules

1. General provisions

1.1. These Rules for the COVID-19 Data Challenge Contest (hereinafter referred to as the "Rules") govern the procedure for organizing and holding the COVID-19 Data Challenge (hereinafter referred to as the "Contest").

1.2. The organizer of the Contest is Sberbank (hereinafter referred to as the "Organizer").

Registered address: 19 Vavilova St., Moscow 117997.

Bank details: INN 7707083893, KPP 773601001, OGRN 1027700132195, OKPO 00032537.

1.3. Information support of the Contest is provided on the website <u>https://ods.ai/competitions/</u> <u>sberbank-covid19-forecast</u> (hereinafter referred to as the "Contest Website").

1.4. The Contest is held in the territory of the Russian Federation on the Contest Website.

1.5. The Organizer provides information about the Contest being held in the following ways: by placing advertising and information materials thereof on the Contest Website, as well as by other ways at the choice of the Contest Organizer during the campaign to stimulate the involvement of contenders and participants of the Contest on the Internet without direct communications.

1.6. The Organizer reserves the right to unilaterally amend the Rules on or before 18/04/2020. The Organizer sends a notice to all participants about the changes in the terms with mandatory publication of such changes on the Contest Website. In case of disagreement with these Rules or the updates thereof the Participants are required to stop using the Contest Website and participating therein.

1.7. The purpose of the Contest is to support the research activities of Sberbank in the field of data analysis, machine learning and artificial intelligence, to exchange opinions and to create an industry community of experts in the field of data analysis, machine learning and artificial intelligence.

2. Contest Timeline

2.1. The general term of the Contest is - from 31/03/2020 to 31/12/2020 inclusive, which includes the following periods, subject to the provisions of these Contest Rules:

2.1.1. The period for registering and performing actions online to participate in the Contest is from 31/03/2020 to 26/04/2020 inclusive.

2.1.1.1. The period for uploading the solutions is from 31/03/2020 through 26/04/2020, 11:59 p.m. (Moscow time).

2.1.1.2. The general term of the first stage in the Contest is - from 31/03/2020 through 21/04/2020, 11:59 p.m. (Moscow time), which includes the following periods, subject to the provisions of these Contest Rules:

2.1.1.2.1. The period for uploading the solutions is from 31/03/2020 through 12/04/2020, 11:59 p.m. (Moscow time).

2.1.1.2.2. The period for selecting and notifying Winners of the first stage in the Contest is from 13/04/2020 through 21/04/2020 inclusive.

2.1.1.3. The general term of the second stage in the Contest is from 31/03/2020 through 28/04/2020, 11:59 p.m. (Moscow time), which includes the following periods, subject to the provisions of these Contest Rules:

2.1.1.2.1. The period for uploading the solutions is from 31/03/2020 through 19/04/2020, 11:59 p.m. (Moscow time).

2.1.1.2.2. The period for selecting and notifying the Winners of the first stage in the Contest is from 20/04/2020 through 28/04/2020 inclusive.

2.1.1.4 The period for selecting two final solutions from among all those uploaded by the Participants or by the Teams of Participants and their registration on the Contest Website is from 31/03/2020 through 26/04/2020, 11:59 p.m. (Moscow time).

2.1.2. The period for selecting and notifying the Contest Winners is from 27/04/2020 to 05/05/2020 inclusive.

2.1.3. Awarding of winners will take place from 06/05/2020 to 31/12/2020 inclusive .

3. Contest participation conditions

3.1. A legally capable individual aged 18 years or older, who has expressed their consent to the Rules and solved the Contest Problem (hereinafter referred to as the "Contest Problem") in accordance with the requirements of the Rules (hereinafter referred to as the "Participant") is recognized as a Contest Participant.

3.1.1. The Contest Participants upon registration on the Contest Website and after obtaining access to their personal account, will be able to form groups to jointly solve the Contest Problem, constituting a Team of Participants. A Team of Participants is a group of Participants acting in their own name who has solved the Contest Problem as a single participant in accordance with the requirements of the Contest Rules.

3.1.2. Membership of the Team of Participants cannot exceed 4 (four) Participants.

3.1.3. Membership of the Team of Participants is formed and fixed through functionality of the Participant's personal account. Withdrawal from the Team of Participants and/or a transfer of the Participant to another Team of Participants during their participation in the Contest is allowed only with the consent of the Organizer.

3.2. The affiliates of the Organizer and other persons directly or indirectly related to this Contest's organization, including employees of the Bank, its affiliated persons, are not allowed to participate in the Contest. The employees of the Bank may be allowed to participate out-of-contest (without the purpose and possibility of being awarded the Prize and any other remuneration) in solving the Contest Problem. The employees of the Bank allowed to solve the Contest Problem may not be members of the Team of Participants or otherwise interact with the Contest Participants.

3.3. Each Participant is obliged, within the period from 31/03/202 to 26/04/2020, 11:59 p.m. inclusive, to register, read and accept the Rules (by ticking the appropriate online form in confirmation of their consent to the terms and conditions of Rules) and to solve the problem (hereinafter, the Contest Problem).

Participants and/or Teams of Participants can post solutions of the Contest Problem on the Contest Website only during the period from 31/03/2020 through 26/04/2020, 11:59 p.m. (Moscow time).

The Contest Problem is to create a software package capable of predicting the spread of the virus in the next 7 days based on available information about the number of COVID-19 coronavirus infections in each country.

During the second stage and final stage of the Contest a software package create by the Participant or the Team of Participants must be capable of predicting the spread of the virus within the next 7 days in the territory of Russian Federation.

During the period from 31/03/2020 through 26/04/2020, 11:59 p.m. (Moscow time), a Participant or a Team of Participants should select two final solutions from among all the solutions previously uploaded to the Contest Website and register them on the Contest Website. If a Participant or a Team of Participants does not select two final solutions within the specified period, then the two most recently sent solutions will be deemed as such.

The two registered solutions provided by each Participant or a Team of Participants will be finally assessed during the period ending on 05/05/2020, 11:59 p.m. (Moscow time).

3.4. The quality of the solutions proposed for the Contest Problem is calculated automatically on the basis of the quality metric chosen for the problem - <u>Mean Absolute Logarithmic</u> Error. The description of the quality metric is available on the Contest Website.

The Contest Organizer selects members of the Contest Commission from among the Organizer's representatives and invited experts to be approved by Order of the Contest Organizer.

3.5. Ratings of the Participants as per Contest Problem are posted on the Contest Website. The ratings of the Contest Participants are determined based on the final score assigned to the Participant once the process of solving of the Contest Problem is completed.

Based on the results of the final assessment, the final rating will reflect the best of the two solutions provided by each Participant or Team of Participants.

3.6. During each one day, within the period from 31/03/2020 through 26/04/2020 inclusive, a Participant and/or a Team of Participants can offer no more than 5 (five) solutions to the problem.

3.7. Within the framework of the Contest, a separate nomination of the Contest Problem for the "Best Public Solution" is held.

Within the framework of this nomination, the Participant or the Team of Participants should formalize the solution to the Contest Problem in the form of an open public repository and publish a link to it on the Contest Website within the period from 31/03/2020 is registered through 27/04/2020, 11:59 p.m. (Moscow time).

In this nomination the quality of the provided solutions is determined by the Contest Commission, which consists of representatives of the Organizer, and of the invited experts as well. The decision is made based on the number of users who have shown interest in this repository, the metric "<u>GitHub</u> <u>Stars</u>".

4. Review of Results and Awarding of Winners

4.1. The Winner of the Contest is defined as a Participant and/or a Team of Participants who achieved the highest position in the ratings after the deadline for accepting the solutions in each of the Contest results review periods as per sub-para. 3.4. - 3.7. of the Rules (hereinafter referred to as the "Winner").

The review periods for which the Contest Winners are determined shall be held at the end of each month as follows:

Interim results of the first stage:

The Winner of the Contest is defined as a Participant and/or a Team of Participants who has achieved the highest position in the ratings after the deadline for accepting the solutions on 12/04/2020, 11:59 p.m. (Moscow time). The Winners of interim stage 1 in the Contest will be determined and announced by 21/04/2020, 11:59 p.m. (Moscow time).

The winners in the nomination "The Best Public Solution at Interim Stage1" will be determined and announced by the Contest Commission by 21/04/2020, 11:59 p.m. (Moscow time).

Interim results of the second stage: The Winner of the Contest is defined as a Participant and/or a Team of Participants who achieved the highest position in the ratings after the deadline for accepting the solutions on 19/04/2020, 11:59 p.m. (Moscow time). The Winners of interim stage 2 in the Contest will be determined and announced by 28/04/2020, 11:59 p.m. (Moscow time).

The Winner in the nomination "The Best Public Solution at Interim Stage1" will be determined and announced by the Contest Commission by 28/04/2020, 11:59 p.m. (Moscow time).

Final Contest Ratings: The Winner of the Contest is defined as a Participant and/or a Team of Participants who has achieved the highest position in the ratings after the deadline for accepting the solutions on 26/04/2020, 11:59 p.m. (Moscow time). The Winners of the Contest will be determined and announced by 05/05/2020, 11:59 p.m. (Moscow time).

The Winners in the nomination "The Best Public Solution at Interim Stage1" will be determined and announced by the Contest Commission by 05/05/2020, 11:59 p.m. (Moscow time).

Participants in the Team of Participants are given a single winning place and one Prize for the entire Team of Participants. If the equal number of points is earned by several Participants and/or Teams of Participants, the winner is determined by voting of the Contest Commission.

During the Contest period, a repeat victory of the same solution to the Contest Problem in the nomination "The Best Public Solution".

4.2. From the end of the period for selecting two final solutions, the final ranking of the Participants will be held as per the Contest problem for each of the results review periods indicated in para. 4.1. The values of the metric (rating) received and the winning places won by the Contest Winners are recorded the Contest Commission in the results protocol of the Contest.

The Contest Organizer selects members of the Contest Commission from among the Organizer's representatives and invited experts to be approved by Order of the Contest Organizer.

4.3. For the Contest Problem, there will be determined and announced, within the time limits specified in para 4.1, the Winners of the Contest based on ratings by posting a text announcement on the Competition Website and through personal notification of the Winners by e-mail indicated when registering on the Competition Website.

4.4. The winners of the Contest are obliged to provide, in their presence, the Organizer with all the information necessary to award the Prize upon the Organizer's request within 3 (three) business days after receipt of the relevant request (the list of information is specified in para. 6.1.3 of the Rules)

4.5. The Contest Commission reserves the right to refuse the Participants and/or the Team of Participants to participate in the Contest at any time without compensation of any losses and expenses to the Participants and/or the Team of Participants in case of violation of the Rules by the Participant and/or by the Team of Participants.

4.6. The Contest's prize fund is made up from the Contest Organizer's funds. Prizes are awarded to the Contest Winners after the end of the Contest, in accordance with the procedure established for receiving the Prizes specified in the Rules, as well as in accordance with the terms specified in para. 2.1 of the Rules.

4.7. The Winner of interim stage 1 (determined by 21.04.2020, 11:59 p.m. Moscow time) - the Participant or the Team of Participants respectively receive the following Prizes*:

First place - RUB100,000

Second place - RUB75,000

Third place - RUB50,000

Fourth place - RUB25,000

Fifth place - RUB25,000

The Winner in the nomination "Best Public Solution of Stage 1" (determined by 21/04/2020, 11:59 p.m. Moscow time) - the Participant or the Team of Participants respectively receive the following Prizes*:

First place - RUB25,000

The Winner of interim stage 2 (determined by 28/04/2020, 11:59 p.m. Moscow time) - the Participant or the Team of Participants respectively receive the following Prizes*:

First place - RUB100,000

Second place - RUB75,000

Third place - RUB50,000

Fourth place - RUB 25 000

Fifth place - RUB25,000

The Winner in the nomination "Best Public Solution of Stage 2" (determined by 28/04/2020, 11:59 p.m. Moscow time) - the Participant or the Team of Participants respectively receive the following Prizes*:

First place - RUB25,000

The Winner of the Contest (determined by 05/05/2020, 11:59 p.m. Moscow time) - the Participant or the Team of Participants respectively receive the following Prizes*:

First place - RUB300,000

Second place - RUB200,000

Third place - RUB100,000

Fourth place - RUB75,000

Fifth place - RUB75,000

The Winner in the nomination "Best Public Solution" (determined by 05/05/2020, 11:59 p.m. Moscow time) - the Participant or the Team of Participants respectively receive the following Prizes*:

First place - RUB50,000

Second place - RUB50,000

Third place - RUB50,000

Fourth place - RUB50,000

Fifth place - RUB50,000

*Pursuant to Russian tax legislation, the Organizer, acting as a tax agent, shall withhold the amount of personal income tax (PIT) from the amount of the Prizes and shall transfer it to the federal budget of the Russian Federation. The paragraph indicates the amounts of Prizes to be paid to the winners after withholding PIT at the rate in accordance with legislation of the Russian Federation.

If the Winner is represented by a Team of Participants comprising more than one Participant, the documents and information shall be provided for each member of the Team of Participants in accordance with clause 6.1.3 of the Regulation; and in addition, all Team of Participants members shall sign and submit a notification containing information on their Prize Distribution Agreement, to the Organizer. The Prize is awarded to the Participant specified by members of the Team of Participants in the Prize Distribution Agreement.

4.8. The Prizes are awarded to the Contest Winners by the Contest Organizer in form of the cashless transfer of funds to the bank details indicated by the Contest Winners within the time specified in clause 2.1 of the Rules, subject to the compliance with clause 4.10 of the Rules and the conclusion of the Agreement with the Contest Organizer specified in clause 4.9 of these Regulations (provided that the Contest Organizer applies for the conclusion of such an Agreement).

4.9. The Contest Winners provide the Contest Organizer with the right to use the solutions of the Contest Problem (in particular, the program code (in form of the source code and object code), algorithms and solution architecture) and the materials created by the Contest Winners for participation in the Contest, as well as the other results of intellectual activity, included into the solution of the Contest Problem, in the following ways: reproduction (full or partial) in any form, distribution of copies by any means, processing (modification), making available to the public and other means provided for in Article 1270 of the Civil Code of the Russian Federation, without reserving the right for the Contest Winners to grant licenses to other persons (an exclusive license) for the entire period of validity of the exclusive right to the results of intellectual activity (solution of the Contest Problem) in the territory of the whole of the world. In accordance with Article 1060 of the Civil Code of the Russian Federation, the Contest Organizer has the right of first refusal to enter into Agreement with the Contest Winner for the use of the Contest results under the above stated conditions (in particular, the

program code, algorithms and solution architecture) and the materials created by the Contest Winners for participation in the Contest.

4.10. The Contest Winners undertake to pass the report to the Organizer at its request with the description of the algorithms for solving the Contest Problem, as well as the source code and the displayable code for the solution of the Contest Problem. The use of proprietary technologies that require the acquisition of rights to use such technologies is prohibited in the solutions.

4.11. The options of the solutions of the Contest Problem proposed by the Participants and/or the Teams of the Contest Participants are not subject to return.

5. Rights of the Participants

5.1. Participants shall be entitled to:

5.1.1. Participate in the Contest in the manner prescribed by these Rules.

5.1.2. Demand the prize granting in case of being recognized as the Contest Winner.

6. Obligations of the Participants

6.1. The Participants are obliged to:

6.1.1 - 6.1.10. Use the website <u>https://ods.ai/competitions/sberbank-covid19-forecast</u> in accordance with its intended purpose and solely for the purposes of participating in the Contest.

6.1.2. Solve the Contest Problem independently (or as member of the Team of Participants), and also not to use the results of intellectual activity, the right to which belongs to third parties, namely - not to violate copyright and other intellectual rights when preparing the solution of the Contest Problem, in particular in the preparation and development of the algorithms, writing the software code within the Contest frameworks. The solution of the Contest Problem shall be a solution developed by the Participant (or Team of Participants) independently, such a solution should be fully built/created during the Contest and not be an evolution of the existing product or solution.

6.1.3. If/When a Participant or a Team of Participants are selected as the Winners of the Contest, they must personally email the following information/documents to the Contest Organizer within the timeframe and in the manner prescribed by para. 4.4. of the Rules:

- a copy of the certificate of registration of an Individual with a tax authority at the place of residence (INN) (if available);
- a copy of the identification document;
- bank details for payment of the Prize.
- a copy of the Prize Distribution Agreement signed by all the Participants of the Team (for Teams of Participants with two or more Participants).

In the event that the Contest Winner fails to provide the specified information/documents within the terms specified in para. 4.4. of the Rules, the Contest Winner will be deprived of the right to receive the Prize.

6.1.4. If the Participant and/or the Team of Participants are recognized as the Contest Winners and if the Contest Organizer decided on conclusion of the Agreement in accordance with para. 4.9. of these Rules, an Agreement should be concluded with the Contest Organizer under the terms and conditions

specified in para. 4.9. of these Rules, no later than 5 (five) business days after receipt by the Participant of the proposal from the Contest Organizer for such an Agreement conclusion.

6.1.5 Not use the software that disrupts the functioning of the website <u>https://ods.ai/competitions/</u> <u>sberbank-covid19-forecast</u>, other automated systems and creates opportunities for changing the results of the Contest. If the Contest Organizer detects that any attempts have been made to disable the information system of the Organizer, the Participant who made such attempts shall be deprived of the right to participate in the Contest and to receive the Prize.

6.1.6. Not use the data, materials and information published on the website <u>https://ods.ai/competitions/</u> <u>sberbank-covid19-forecast</u> by reproduction, processing or otherwise for any purpose without the prior written permission of the Organizer.

6.1.7. Not to register an account in the name of a wrong person (a fake account), or not to act on behalf of an individual, etc., whose interests he is not authorized to represent; the Participant should use only reliable information and data when registering.

6.1.8. To refrain from any actions that could result in damages to the Organizer, as well as from any actions involving the risk to life and health.

6.1.9. To comply with the statutory regulations, including not to disclose any information about the Participants' projects, not to transfer information about other Participants to third parties, including for the avoidance of violations of the legislation on personal data. In the event this clause is violated, the violating Participant is held solely liable for that.

6.1.10. Not to use the data and information received from the Contest Organizer, other Participants of the Contest, without prior consent of the Contest Organizer for personal or commercial purposes, not to publish them out of the Contest and not to transfer them to third parties.

6.11. In the event that Participant has violated the obligations as per sub-para. 6.1.1 - 6.1.10. The Participant shall be liable in accordance with the effective legislation of the Russian Federation and these Rules.

7. Obligations of the Organizer

7.1. The Organizer is obliged to:

7.1.1. Conduct the Contest in the manner specified in these Rules.

7.1.2. To award the Contest Winners within the time and in the manner specified by the Rules.

8. Limitation of liability

8.1. The Participant uses the website <u>https://ods.ai/competitions/sberbank-covid19-forecast</u> 'AS IS'. The Organizer assumes no responsibility, including responsibility for conformance of the website to the purposes and expectations of the Participant.

8.2. The Organizer shall not be liable to the Participants or any third parties for any violation of these Rules by the Participants or by any third parties.

8.3. The Participant accepts and agrees that the Organizer shall not be liable for any losses incurred by the Participant as a result of using the website <u>https://ods.ai/competitions/sberbank-covid19-forecast</u> or any information published on this website.

8.4. Any participant who believes that his/her rights and interests are violated by the actions of the Organizer can send a claim via e-mail: <u>COVID19Challenge@sberbank.ru</u> also indicated on the Contest Website.

9. Final provisions

- 1. Registration of the Participant in accordance with the procedure provided for in Section 3 of the Rules shall mean its unconditional acceptance of all the terms of the Contest and these Rules.
- 2. The fact of participation in the Contest means that the Contest Participants agree that their first names, surnames and other materials about them, images of the Participants received during the Awarding ceremony, if it takes place, (including photos, video materials that will be created within the framework of the Contest) can be used by the Organizer of the Contest in any way, including reproduction, distribution (on the websites of the Organizer), making available to the public, processing, broadcasting and cable transmission, for advertising purposes and for informing about the Contest and its results, without executing any addendum with the Contest Participants and payment of any remuneration.
- 3. The Participant agrees that the Organizer reserves the right to notify him/her via e-mail or via notifications on the website <u>https://ods.ai/competitions/sberbank-covid19-forecast</u> not only of changes in these Rules, but also of changes in the operation of this website.
- 4. By taking any actions intended to participate in this Contest, the Participant, in accordance with RF Federal Law No. 152-FZ dated July 27, 2006 "On Personal Data" provides his/her consent to the Organizer for the automated and non-automated processing involving the following actions: collection, recording, systematization, storage, clarification (updating, change), extraction, use, depersonalization, deletion, destruction of personal data, including: name, surname, patronymic, date of birth, telephone number, e-mail address, place of work/study, country, region, city/town, in order to ensure participation in the Contest and inform about the similar events held by the Organizer, as well as for the purpose of considering the Participant's candidacy for employment and including in the Organizer's talent pool, and in the event of winning the Contest also: information on the registration with the tax authority of an individual at the place of residence (if any), information on the identity document, bank details, for the purpose of awarding the Prizes, as well as to the following actions with personal data: collection, recording, systematization, storage, refinement (updating, modification), extraction, use, depersonalization, deletion, destruction, as well as transfer (access) of personal data of "Data Analysis Competition" LLC (125319, Moscow, 9 Akademika Ilyushina Street, floor 1, rooms 2,3) for the purpose of technical support of the Contest Website.
- 1. Consent to the processing of personal data is provided by the Contest Participant for the period required for holding the Contest and for performing all the duties of the Organizer related to the Contest and also for 3 (three) years after its completion.
- 2. The Participant is entitled to withdraw his/her consent to the processing of personal data, by emailing a corresponding written application to the address of the Contest Organizer specified in para. 8.4 of these Rules. The withdrawal by the Participant of his consent to the processing of personal data automatically entails the withdrawal of this Participant from participation in the Contest and makes it impossible for him to receive the Contest Prizes.
- 3. The Contest Organizer undertakes to process the personal data, as well as to ensure the confidentiality and protection of the processed personal data in accordance with the requirements of Federal Law No. 152-FZ dated July 27, 2006 "On Personal Data". When

processing personal data the Organizer of the Contest undertakes to take required legal, organizational and technical measures for protecting personal data against illegal or accidental access thereto by third parties, their destruction, modification, blocking, copying, dissemination, or other wrongful acts.

9.5 The provisions of these Rules are subject to the effective legislation of the Russian Federation. The issues not regulated by these Rules shall be resolved in accordance with the legislation of the Russian Federation.

9.6 If for whatever reasons one or several clauses of these Rules are void or unenforceable this does not affect the validity or applicability of the remaining clauses.

9.7 Nothing in these Rules can be understood as the establishment of agency relations, partnership relations, joint activity relations, personal hiring relations, or any other relations not expressly provided for in these Rules between the Participant and the Organizer.

All the disputes and disagreements related to organizing and holding this Contest shall be resolved by means of negotiation and submitting an official (pre-trial) claim. Disputes not resolved by negotiation as part of the pre-trial process within 60 (sixty) calendar days from the date of receiving an official (pre-trial) claim shall be resolved in court at the Contest Organizer's location.