Fintokei Contests
Terms and Conditions

Interpretation / Abbreviations:

"Company" shall mean Fintokei a.s., a company incorporated according to the laws of the Czech Republic, Registration number 09110127, having its registered office at Masarykova 409/26, 602 00 Brno, Czech Republic.
"Fintokei" shall mean Company.
"Contest" definition is specified in art. 1 below
"Contest page" definition in art. 2 below
"Participant" shall mean any natural person which is eligible to participate under Article 4 and who has completed a valid Entry,
"Terms & Conditions" or **"Terms"** shall mean these terms and conditions
"General Terms" shall mean Fintokei general terms and conditions applicable for any Client
"Disqualification" shall mean termination of Participant's participation in the Contest without the right to win the Prizes – specification below.
"Prizes" shall mean the awards awarded to the Participants.
"Winner" the Participant(s) which wins the Contest.
"Entry" shall mean a valid registration of a Participant for the Contest in accordance with Article 4. Entry is free of charge.
"Simulated Trading" shall mean trading conducted on a demo account with virtual funds in an environment which mirrors real market data, but in which no order is transmitted to or executed on any real market, no real financial instrument is acquired, held or disposed of, and no funds of the Participant or of any third party are placed at risk.

1. THE CONTEST

1.1. A contest is a promotional competition where participants compete based on skill, knowledge, or creativity to win a prize, subject to official rules and eligibility criteria. Winners are determined exclusively on the basis of the objective, skill-based criteria published in advance on the Contest page. Winners are not determined by chance, by lot, by drawing or by any random mechanism.

1.2. Contest and its further specification shall be defined on the Contest page.

1.3. In accordance with these terms and conditions, the top performers in the Contest will be awarded prizes as listed on the Contest page.

1.4. Entry to the Contest is free of charge. No entry fee, stake, deposit, subscription, consideration or purchase of any Fintokei product or service is required in order to enter the Contest or to be eligible for a Prize. A Participant who holds a paid Fintokei product receives no advantage of any kind in the Contest over a Participant who does not, and participation in the Contest is not offered as an inducement to purchase any Fintokei product or service.

1.5. All trading activity forming the basis of the Contest is Simulated Trading. No Participant places any funds at risk, no order is executed on any real market, and any result displayed or published is hypothetical. Simulated results are not indicative of, and do not guarantee, any real or future trading result.

1.6. The Prizes are provided and funded exclusively by Fintokei from its own resources. No part of any Prize is funded, directly or indirectly, from any fee, stake or contribution collected from Participants, and no Participant suffers any loss of property or of pecuniary benefit as a result of another Participant winning.

1.7. Fintokei is not a licensed provider of financial or investment services in any jurisdiction. Nothing in the Contest, on the Contest page, or in any Contest-related communication constitutes investment advice, an investment recommendation, an offer or solicitation in respect of any financial instrument, or the provision of any investment service.

2. CONTEST PAGE

Contest page means any Fintokei webpage which defines Contest which is governed by these terms and conditions.

3. BINDING AGREEMENT

You agree that by participating in the Contest you will be bound by these terms and conditions (the **"Terms"**).

4. HOW TO PARTICIPATE

4.1. To be eligible to participate in the Contest, you must be a natural person who has reached 18 years of age or, where the age of majority in your country of habitual residence is higher, that higher age, and be of full legal capacity and fully entitled to engage in the Contest; and (b) complete the registration steps set out on the Contest page.

4.2. By completing an Entry the Participant acknowledges that Fintokei will publish the Participant's username (or a masked form of it), ranking and Contest trading statistics on the Contest page and in the announcement of results, this being necessary for the administration of the Contest and for the transparent and verifiable determination of the Winners. Any further use of the Participant's personal data for promotional purposes – including photographs, interviews, testimonials, case studies and marketing communications – requires the Participant's separate, specific, freely given and informed consent. Such consent is not a condition of Entry, of eligibility for a Prize, or of the award or payment of a Prize, and may be withdrawn at any time without affecting any Prize already awarded.

4.3. Any participant is not allowed simultaneously to participate in multiple Contest specified on the Contest page or any other similar pages dedicated to enter contest of this sort.

4.4. Participation in the Contest is limited to Participants resident in the territories eligible for that Contest. The eligible territories, and any territories excluded from the Contest, are specified on the Contest page. It is also not permissible to participate for residents from banned countries – specified here. Eligibility is assessed against the position applicable as at the first day of the Contest period. A subsequent amendment does not retroactively disqualify a Participant who was eligible upon Entry.

4.5. Disqualification:

a) Any conduct of Prohibited activities defined herein including general terms and conditions

b) Fintokei reserves the right to disqualify Participants that do not adhere to the rules set forth in these Terms, subject to paragraph 4.7.

c) Where Fintokei has reasonable grounds, supported by the evidence available to it, to conclude that a Participant has engaged in dishonest or unfair conduct, Fintokei may disqualify that Participant, subject to paragraph 4.7.

d) Upon participation in multiple Contests or similar, or registration for the Contest through the use of multiple accounts.

e) Provision of false, incomplete or misleading information upon Entry or upon verification under Article 6.

4.6. Fintokei reserves the right to verify any and all conditions at any time even after the Contest finishes.

4.7. Before a Disqualification takes effect, Fintokei will notify the Participant at the registered e-mail address, state the grounds for the intended Disqualification, and allow the Participant seven (7) days to submit an explanation and any supporting evidence, which Fintokei will consider before taking its final decision. Fintokei may suspend the Participant's participation with immediate effect pending that decision. Where immediate Disqualification is objectively necessary in order to protect the integrity of the Contest or the rights of other Participants, Fintokei may disqualify with immediate effect and will provide the grounds and the opportunity to respond without undue delay thereafter.

5. CONTEST PERIOD

5.1. The Contest period is specified in the Contest page.

5.2. The Contest period may be prolonged by Fintokei at its sole discretion at any time during the Contest period. Any prolongation will be announced on the Contest page.

6. WINNER SELECTION AND PRIZE

6.1. Subject to Fintokei's rights under these Terms, if you meet the eligibility requirements and the participation criteria, your participation will be valid.

6.2. Participants will be judged based on the criteria defined on the Contest page at the end of the contest period. The Contest page specifies the number of Winners, the ranking metric, the tie-break rule and the date of announcement of the results. Where the Contest page does not specify a tie-break rule, tied Participants rank in the order in which their Entries were completed, the earlier Entry ranking higher.

6.3. Winners – the participants who performed the Contest conditions the best will be required to undergo personal identification before the prize is delivered. Identification is limited to verifying that the Winner is the person who completed the Entry and is eligible under Article 4. Documents submitted for that purpose are retained only for as long as necessary for the delivery of the Prize and for compliance with Fintokei's statutory record-keeping obligations, and are destroyed thereafter.

6.4. Should the prize include a free Fintokei product and the winner is not eligible to purchase new Fintokei products due to a prior decision / restriction imposed by Fintokei, such winner shall be disqualified, and the procedure outlined in paragraph 6.5 (sentence 2) shall apply.

6.5. Notification of winning will be sent to the registered email address within two weeks after the conclusion of the Contest.
In the event there is no response within three business days after the notification of winning, the prize may be forfeited, and all rights will be transferred to the next eligible participant.

6.6. Prize shall be defined in the Contest page however Fintokei reserves the right to modify it at any time.

6.7. Prizes are personal to the Winner. They may not be transferred, assigned, resold, pledged or exchanged, and may not be converted into cash unless the Contest page expressly provides for a cash Prize.

6.8. The winners who place in the top places are obliged to share their photo with Fintokei and participate in an interview (written or video interview) at the request of Fintokei and/or participate in various surveys and questionnaires. The company is entitled to subsequently publish it via the website and social networks.

6.9. Where the Contest page so provides, the award or payment of a Prize may be conditional upon the Winner fulfilling additional conditions, including attendance in person at an award ceremony or other event organised by Fintokei or, where the Winner is unable to attend, the recording of a video interview or the provision of comparable alternative cooperation. The applicable conditions, the deadline for fulfilling them, the consequences of non-fulfilment (including forfeiture of the Prize and whether the Prize passes to the next eligible Participant) and any reimbursement of travel or accommodation costs are specified on the Contest page. Any material produced by the Winner in fulfilment of such a condition may be used and published by Fintokei for the purposes stated on the Contest page, subject to the final sentence of paragraph 6.8.

7. LIABILITY

7.1. Fintokei's liability arising out of or in connection with the Contest is limited to the maximum extent permitted by applicable law. Nothing in these Terms excludes or limits Fintokei's liability for wilful misconduct or gross negligence, for harm caused to the natural rights of a person, or any other liability which cannot be excluded or limited under mandatory applicable law.

7.2. Nothing in these Terms excludes, restricts or waives the right of a Participant to bring proceedings before a competent court, to apply to a competent administrative, supervisory or consumer-protection authority, or to seek injunctive or any other relief available under applicable law.

7.3. The Participant acknowledges that the Contest is a promotional, skill-based competition and that there is no guarantee of winning any Prize, and that Fintokei may alter, suspend or terminate the Contest as set out in paragraph 8.3. The Participant accordingly agrees not to rely to its detriment on the execution of the Contest or on the prospect of receiving a Prize, and Fintokei shall not be liable for any time, effort, reliance loss or cost incurred by the Participant in connection with preparation for or participation in the Contest, save as provided in paragraph 7.1.

8. GENERAL CONDITIONS

8.1. In the event that Fintokei has reasonable grounds to conclude that your participation in this Contest is, or is likely to be, in breach of these Terms and Conditions, Fintokei reserves the right, without prejudice to any other rights under the Terms and Conditions, to immediately withdraw your participation from the Contest, in which case paragraph 4.7 applies.

8.2. Fintokei may, in its discretion, cancel, or reverse the award of the Prizes if it is made in error.

8.3. Fintokei reserves the right at its sole discretion to alter, amend, modify, suspend or terminate this Contest, or any aspect of it, including but not limited to extending the contest period at any time and without prior notice. In such an event, Fintokei will make reasonable efforts to notify you by email. Fintokei will strive to exercise this right in accordance with the rules published on the Contest page and to announce any such measure on the Contest page.

8.4. If the Contest cannot be executed as planned, due to reasons beyond the control of Fintokei, including (but not limited to) any problems or technical malfunction, Fintokei shall incur no liability to you in connection with the Contest, save for any liability which cannot be excluded or limited under paragraph 7.1 or under mandatory applicable law.

8.5. If any provision(s) of the Terms and Conditions is held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

8.6. You are solely responsible for the payment of any and all taxes, including any income tax, other-income tax, withholding tax, local income tax or indirect tax and any social-security contribution arising in your country of tax residence in connection with a Prize. Where Fintokei is obliged under applicable law to withhold or report any amount in respect of a Prize, it will do so and the Prize will be paid net of that amount.
8.7. Fintokei General terms are fully applicable.
8.8. Without limiting the foregoing, the processing of personal data, the language versions of the contractual documentation, the governing law and jurisdiction, the prohibited trading practices, the excluded jurisdictions and the handling of complaints in connection with the Contest are governed by the General Terms and by the Privacy Policy.

Effective date: 1st July 2026
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