Fintokei Social Media 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
"Contest post" shall mean the post published on a Fintokei profile on the Platform which announces the Contest.
"Platform" shall mean the social media platform on which the Contest runs (such as Instagram or X), as specified on the Contest page.
"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 the valid completion by a Participant of all entry steps specified on the Contest page within the Contest period. Entry is free of charge.

1. THE CONTEST

1.1. A Contest is a promotional prize draw organised by Fintokei on one or more Platforms, in which Participants who complete the entry steps have the opportunity to win Prizes through social media engagement activities. Unless the Contest page provides otherwise, Winners are selected at random from all valid Entries in accordance with Article 6.

1.2. Contest and its further specification shall be defined on the Contest page. Where the Contest runs on more than one Platform or on more than one Fintokei profile, it runs separately on each of them.

1.3. In accordance with these terms and conditions, the Winners 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.

1.5. 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.

1.6. Fintokei is not a licensed provider of financial or investment services in any jurisdiction. Nothing in the Contest, on the Contest page, in the Contest post 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. Where a Prize consists of a Fintokei product, all trading within that product is simulated trading with virtual funds, as set out in the General Terms.

1.7. The Contest is organised exclusively by Fintokei. The Contest is in no way sponsored, endorsed, administered by or associated with Instagram, Meta Platforms, X Corp. or any other operator of a Platform. To the extent permitted by applicable law, each Participant releases the operator of the Platform from any liability in connection with the Contest. Any questions, comments or complaints regarding the Contest shall be directed to Fintokei, not to the operator of the Platform.

2. CONTEST PAGE

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

2.2. The Contest page specifies in particular the Platforms and the Fintokei profiles on which the Contest runs, the Contest period, the eligible and excluded territories, the entry steps, the number of Winners, the Prizes and the date of the draw.

2.3. In the event of any discrepancy between the Contest post and the Contest page, the Contest page prevails.

3. BINDING AGREEMENT

3.1. You agree that by participating in the Contest you will be bound by these terms and conditions (the “Terms”) and you acknowledge that you have read and understood them.

4. HOW TO PARTICIPATE

4.1. To be eligible to participate in the Contest, you must (a) 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; (b) hold a valid account on the Platform, used in compliance with the terms of that Platform; and (c) complete the entry steps set out on the Contest page within the Contest period.

4.2. Employees of Fintokei, their immediate family members, and persons involved in the Contest organization are not eligible to participate.

4.3. The entry steps are specified on the Contest page and may include, for example, following a Fintokei profile, liking, sharing or reposting the Contest post, commenting on the Contest post or tagging other users in a comment. Unless the Contest page provides otherwise, each Participant may complete only one Entry on each Platform or profile on which the Contest runs. Multiple Entries from the same Participant will result in disqualification. Any account tagged by a Participant must belong to a real person.

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.

4.5. All Entries must comply with the terms of service of the respective Platform. Fintokei reserves the right to disqualify any Entries containing inappropriate or offensive content.

4.6. Fintokei reserves the right to disqualify Participants from the Contest in the following cases, subject to paragraph 4.8:

a) Violation of these Terms, of the rules published on the Contest page or of the terms of service of the Platform where the Contest takes place
b) Use of automated systems, bots, or other artificial methods of participation
c) Creating multiple accounts or using fake profiles
d) Where Fintokei has reasonable grounds to conclude that the Participant has engaged in dishonest, fraudulent, or unfair conduct
e) Harassment of other participants or posting offensive content
f) Providing false, incomplete or misleading information upon Entry or upon verification under Article 6
g) Any conduct of Prohibited activities defined in the General Terms

4.7. Fintokei reserves the right to verify compliance with all Contest conditions at any time, including after the Contest has ended. If a Winner is found to have violated any rules, Fintokei may revoke the Prize and select an alternative Winner.

4.8. A Disqualification takes effect upon Fintokei's decision, with immediate effect and without any prior warning, notice or request for explanation being required. Where practicable, Fintokei will inform the Participant of the Disqualification and of its grounds via direct message on the Platform or by e-mail. Any Prize already awarded or delivered to a disqualified Participant is forfeited and shall be returned to Fintokei upon request.

5. CONTEST PERIOD

5.1. The Contest period is specified on 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 complete the entry steps, your participation will be valid.

6.2. The number of Winners, the Prizes, their allocation among the Platforms and profiles on which the Contest runs and the date of the draw are specified on the Contest page.

6.3. 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 all rights might be transferred to the next eligible Participant.

6.4. Prizes are personal to the Winner. The Prize cannot be transferred, exchanged for cash, or sold to third parties. Fintokei reserves the right to substitute the Prize with another of equal or greater value if circumstances require.

6.5. After the Contest period ends, Winners will be selected randomly from all valid Entries using an independent online random selection tool, after verification of all entry requirements (following, sharing, etc.). Where the Contest runs on more than one Platform or profile, a separate draw takes place for each of them. Fintokei keeps a record of each draw.

6.6. Winners will be announced on the respective Platform where they entered the Contest and/or contacted via direct message from the official Fintokei profile within two weeks after the end of the Contest period. Winners must respond and confirm their acceptance within 3 business days of notification. If a Winner fails to respond within this period, the Prize will be forfeited and an alternate Winner will be selected. Fintokei contacts Winners exclusively from its official profiles specified on the Contest page and never requests any payment, password or payment card details in connection with a Prize.

6.7. Before the Prize is delivered, the Winner may be required to undergo personal identification, limited to verifying that the Winner is the holder of the Platform account which completed the

Entry and is eligible under Article 4. Where the Prize consists of a Fintokei product, its delivery requires the Winner to hold or register a Fintokei client account and to accept the General Terms, which govern the use of that product.

6.8. By completing an Entry the Participant acknowledges that Fintokei may publish the Platform username of the Winners in the announcement of results, this being necessary for the transparent determination of the Winners. Winners may be asked to share their photo with Fintokei, to participate in an interview (written or video interview) and/or to participate in surveys and questionnaires. Any such further use of the Winner's personal data for promotional purposes requires the Winner's separate consent, which is not a condition of the award of a Prize.

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 prize draw, 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. 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.

7.4. Fintokei is not responsible for the functionality or availability of the Platforms on which the Contest is running, nor for any technical problems or malfunctions of the Platforms that may affect 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, Fintokei reserves the right, without prejudice to any other rights under these Terms, to immediately withdraw your participation from the Contest, in which case paragraph 4.8 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. Any such measure will be announced on the Contest page and/or on the Fintokei profile on the respective Platform.

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 these Terms 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 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.

8.7. Fintokei processes the personal data of Participants (in particular the Platform username, publicly available profile information and the content of the Entry and, in the case of Winners, contact and identification details) to the extent necessary for the administration of the Contest, the determination of the Winners and the delivery of the Prizes. The processing of personal data is governed by the Fintokei Privacy Policy. Participants also acknowledge the privacy policy of the respective Platform, which governs the processing of personal data by the operator of that Platform.

8.8. Fintokei General Terms are applicable accordingly. Without limiting the foregoing, the prohibited practices, the excluded jurisdictions and the handling of complaints in connection with the Contest are governed by the General Terms.

8.9. The Contest and all relationships between Participants and Fintokei are governed by the laws of the Czech Republic. This does not deprive a Participant who is a consumer of the protection afforded by the mandatory provisions of the law of the country of his or her habitual residence.

8.10. For Contest-related inquiries, Participants can contact Fintokei through direct messages on the respective Platform or via email: marketing@fintokei.com

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