REGULATIONS OF THE FUTURE OF FINANCE AWARDS 2026

presented during Warsaw Finance Week

§ 1. General Provisions

1. These Regulations lay down the rules for the organization, submission, and nomination of Candidates, as well as the selection of Laureates of the Future of Finance Awards 2026, hereinafter referred to as the "Awards".
2. The Organizer of the Awards is the FinTech Poland Foundation with its registered seat in Warsaw, ul. Koszykowa 8, 00-564 Warsaw, entered into the Register of Entrepreneurs and the Register of Associations, Other Social and Professional Organizations, Foundations, and Independent Public Healthcare Facilities of the National Court Register (KRS) under KRS number: 0000588844, REGON: 363095315, NIP: 9512401801, hereinafter referred to as the "Organizer" or "FinTech Poland".
3. The Awards are presented as part of the Warsaw Finance Week event.
4. The objective of the Future of Finance Awards is to recognize companies, projects, and individuals whose activities, achievements, and initiatives contribute in an exceptional way to the development of the financial sector, financial innovation, and the fintech ecosystem.
5. In evaluating Candidates, achievements and activities from the 12-month period preceding the start of the nomination process are generally taken into account, unless the nature of a given category justifies considering a broader track record of the Candidate.
6. The Awards are granted in the following categories:
    a. **Future Finance Company of the Year** – for a solution, product, or service that makes an exceptional contribution to the development of the modern financial sector;
    b. **Future Finance Expansion Champion of the Year** – for an entity that has achieved exceptional results in international expansion or scaling Polish financial technologies and solutions in global markets;
    c. **Future Finance Challenger of the Year** – for an entity that, through dynamic growth, an innovative business model, or implemented solutions, has made a significant impact on the financial market;
    d. **Financial Infrastructure & Digital Trust Award** – for an entity or project developing infrastructure enabling the provision of modern financial services, particularly in payment infrastructure, banking, identification, compliance, cybersecurity, or digital trust;
    e. **Future Finance FDI of the Year** – for a foreign entity that contributes to the development of the Polish financial sector through direct investments;
    f. **Polish Financial Center Leader** – for an entity whose actions contribute to the development of Poland as a financial center;
    g. **Future Finance Visionary Award** – an individual award for a CEO, Founder, or other leader whose activity and vision have an exceptional impact on the development of the financial or technology sector.
7. In the categories specified in Para. 6(b)–(g), Candidates are selected through an expert nomination process conducted by the Organizer and the Jury.

8. In the category Future Finance Company of the Year, candidates submit their entries independently via the Form available on the Organizer's website.
9. Participation in the Award granting process is free of charge.
10. Laureates receive a Future of Finance Awards statuette.
11. The Awards will be presented during the Awards Gala taking place as part of Warsaw Finance Week on November 5, 2026, at the PKO Bank Polski Rotunda, hereinafter referred to as the "Gala".
12. The Regulations are available free of charge on the website www.futurefinancepoland.com.

§ 2. Candidates and the Nomination Process

1. Depending on the category, a Candidate may be an entrepreneur, another entity, a project, an initiative, or a natural person meeting the criteria specific to a given category, hereinafter referred to as the "Candidate".
2. In the categories referred to in § 1 Para. 6(b)–(g), the Organizer prepares a list of Candidates based on market analysis and available, verifiable data regarding the achievements of individual entities, projects, or individuals.
3. Jury members also have the right to submit additional Candidates. A candidacy submitted by a Jury member is subject to evaluation under the same rules as other Candidates.
4. When preparing materials concerning Candidates, the Organizer relies to the broadest possible extent on objective, verifiable information and hard metrics relevant to a given category.
5. Prior to the public announcement of the Nominees, the Organizer contacts the Candidate in order to:
    a. inform them of the nomination;
    b. confirm participation in the further process;
    c. verify or supplement information regarding the Candidacy;
    d. obtain consent or appropriate authorization to use the name, trade name, logo, and other materials within the scope defined in the Regulations;
    e. confirm the presence of an appropriate representative at the Gala.
6. Until the official announcement of the nominations, the Organizer may request the Candidate to keep the nomination information confidential.
7. A Candidate may withdraw from participation prior to the official announcement of nominations by informing the Organizer.

§ 3. Submissions in the Future Finance Company of the Year Category

1. Companies operating on the Polish market that meet the following conditions may apply to participate in the Future Finance Company of the Year category:
    a. operate in the financial services sector, financial technologies (FinTech, InsurTech, PayTech, WealthTech, etc.), or provide technology solutions directly to the financial market;
    b. have legal personality, are registered in Poland, or have a permanent representation/branch in Poland, or their key products/services exert a significant impact on the development of the Polish financial sector;
    c. are not in bankruptcy or liquidation, and are not subject to binding final sanctions from financial supervisory authorities (e.g., KNF) or competition and consumer protection authorities;

d. have not been subject to a binding final sanction imposed by a financial supervisory authority or competition and consumer protection authority during the evaluation period that is material to the activity being submitted;
e. entries under the open call will be evaluated based on the entity's achievements and activities during the evaluation period [September 1, 2025 – August 31, 2026] according to the following indicators:
    i. implementation of groundbreaking products, services, or business models (e.g., based on Open Finance, artificial intelligence, digital trust, digital assets, etc.) that set new market standards;
    ii. documented business growth (e.g., increase in user base, revenue, number of transactions processed, or successful capital/investor acquisition during the evaluated period);
    iii. activities directly building Poland's position as a modern, innovative, and secure financial hub in the CEE region and worldwide;
    iv. capacity for foreign expansion or effective competition in international markets;
    v. compliance with the highest standards in cybersecurity, data protection, corporate governance, and responsible technology development.

2. Applications must be submitted via the online Form available at https://forms.gle/LoWhn6V9wQJD1EZy5.
3. Submissions will be accepted from September 9, 2026, until September 21, 2026, at 5:00 PM CEST.
4. The Form includes in particular:
    a. the name and identification details of the company;
    b. contact details of the person submitting the application and the contact person;
    c. year of establishment;
    d. a brief description of business activities and the product, service, or solution;
    e. description of operations in the Polish market;
    f. the company's key achievements from the past 12 months;
    g. measurable growth metrics appropriate to the nature of the company’s business, particularly regarding:
        i. number of clients or users;
        ii. number of implementations;
        iii. growth rate;
        iv. expansion;
        v. capital raised;
        vi. operational scale;

    h. information regarding the innovativeness and impact of the solution on the financial sector;
    i. statements required by the Organizer.

5. The Organizer may specify in the Form that financial information should be submitted in the form of ranges or percentages.
6. The submission must be made by a person authorized to represent the company or holding an appropriate authorization.
7. Submitting the Form implies acceptance of the Regulations and confirmation that the information provided in the application is true and correct to the best of the Applicant's knowledge.

8. The Organizer may disregard a submission that is:
   a. submitted after the deadline;
   b. non-compliant with the conditions of the Future Finance Company of the Year category;
   c. containing demonstrably false information;
   d. containing content that violates the law or third-party rights.
9. A submission may be withdrawn until October 7, 2026, by sending a notification to info@fintechpoland.com.

§ 4. Evaluation of Candidates

1. Candidates are evaluated according to criteria specific to each category.
2. The evaluation criteria should, to the broadest possible extent, allow for a comparison of Candidates using objective and measurable data.
3. Jury members receive materials regarding the Candidates prepared by the Organizer, as well as a survey or evaluation scorecard enabling them to award points based on established criteria.
4. The Organizer or the Jury may request additional information or documents from the Candidate necessary to perform the evaluation.
5. Based on the results of the first stage of evaluation, three Nominees are generally selected in each category.
6. Meeting the formal requirements, qualifying for the evaluation process, or securing a nomination does not guarantee winning an Award.

§ 5. Jury and Selection of Laureates

1. The composition of the Jury is published on the Warsaw Finance Week website.
2. The Chair of the Jury:
   a. organizes and chairs the Jury proceedings;
   b. oversees the proper execution of the evaluation and voting process;
   c. takes actions to ensure the impartiality and confidentiality of the process.
3. The process of selecting a Laureate includes:
   a. individual evaluation of Candidates by Jury members using a survey or scorecard in a minimum of 3 selected categories;
   b. selection of three Nominees;
   c. Jury discussion regarding the three Nominees in each category;
   d. final secret ballot vote to select the Laureate for each category.
4. Detailed scoring rules and the method for determining results are established by the Organizer prior to accepting applications and provided to Jury members before evaluation begins.
5. In the event of a tie, an additional secret ballot vote is conducted between the tied Candidates.
6. A Jury member is obligated to declare any:
   a. current professional ties with an evaluated Candidate;
   b. current capital ties with an evaluated Candidate;
   c. current personal ties with an evaluated Candidate;
   d. other circumstances that might affect their impartiality.
7. A Jury member with a conflict of interest regarding a Candidate does not take part in:
   a. evaluating that Candidate;
   b. discussions concerning that Candidate;
   c. voting on that Candidate.

8. Jury members are required to maintain strict confidentiality regarding:
    a. non-public information about Candidates;
    b. individual evaluations made by Jury members;
    c. the course of discussions;
    d. voting results until officially announced.
9. The Jury may, in justified cases, decide not to grant an Award in a given category.
10. The substantive evaluation of Candidates conducted by the Jury is final.

§ 6. Announcement of Nominees and Laureates

1. Nominees will be informed of their nomination before it is publicly announced.
2. The Organizer may request the Nominee to keep the nomination information confidential until a specified date.
3. The official list of Nominees will be published in accordance with the schedule, in particular:
    a. on the Warsaw Finance Week website;
    b. on the FinTech Poland website;
    c. on the Organizer's social media channels;
    d. in press or media communications regarding the Awards.
4. Laureates will learn the results during the Gala.
5. The official announcement of Laureates and presentation of Awards will take place during the Gala.
6. The Organizer may require Nominees to confirm advance attendance at the Gala by:
    a. an appropriate representative of the entity;
    b. the nominated individual, in the case of the Future Finance Visionary Award.
7. If a Laureate cannot attend the Gala, they may, with prior agreement from the Organizer, designate another authorized person to accept the Award.
8. If receiving the Award during the Gala is impossible, the delivery method will be arranged individually with the Laureate.
9. The Organizer is not obligated to publish:
    a. a detailed justification for the selection of the Laureate;
    b. individual Jury scores;
    c. voting records of individual Jury members.
10. In preview materials for Nominees and during the Gala, the Organizer may present brief summaries of their activities and achievements that formed the basis for nomination.

§ 7. Name, Logo, Materials, and Image Rights

1. A Nominee who confirms participation in the process, as well as a company submitting an entry in the Future Finance Company of the Year category, authorizes the Organizer to use their name, trade name, logo, and a brief description of activities and achievements provided by the Candidate for publication or previously agreed with them, to the extent necessary for organizing and promoting the Future of Finance Awards and Warsaw Finance Week.
2. The authorization referred to in Para. 1 includes, in particular, the use of designated trademarks and information:
    a. on the websites of the Organizer and Warsaw Finance Week;
    b. on social media channels;
    c. in Gala-related materials;

    d. in press releases and media communications;
    e. in promotional materials presenting Nominees and Laureates.
3. Additional materials submitted via the Form - specifically reports, case studies, publications, deployment results, and other documents used to evaluate the submission - may only be used to verify and evaluate the Candidacy and conduct the Award granting process.
4. To the extent necessary to fulfill the objective set out in Para. 3, the Candidate grants the Organizer a non-exclusive, royalty-free license to record and reproduce the provided materials in digital form and share them with Jury members and entities supporting the Organizer in the evaluation process who are bound by confidentiality obligations. The license is granted for the duration of the Award granting process and the period necessary to document it.
5. The materials referred to in Para. 3 will not be published or used for promotional purposes without separate agreement with the Candidate. Submitting materials as part of an application does not constitute a license for public dissemination.
6. The Candidate declares that they hold the rights or appropriate authorizations to the trademarks and materials provided to the Organizer and that their use within the scope specified in these Regulations will not infringe third-party rights.
7. The Organizer treats non-public materials submitted for Candidacy evaluation as confidential. However, Candidates should not submit trade secrets or other highly sensitive confidential information unless the scope and terms of submission have been agreed upon in advance with the Organizer.
8. Photographs and audiovisual recordings may be made during the Gala, intended in particular for reporting and promoting Warsaw Finance Week and the Future of Finance Awards.
9. Gala coverage materials may be published, in particular:
    a. on the website;
    b. on the Organizer's social media;
    c. in press materials;
    d. in other communication channels related to Warsaw Finance Week and the Future of Finance Awards.
10. In the event of creating material dedicated individually to a specific person, including:
    a. a dedicated post;
    b. an interview;
    c. a recording;
    d. individual promotional material;
    e. separate consents will be coordinated as appropriate.

§ 8. Personal Data

1. The Administrator of personal data processed in connection with organizing the Future of Finance Awards is the Organizer.
2. Personal data may pertain in particular to:
    a. persons submitting entries;
    b. contact persons representing Candidates;
    c. members of governing bodies and representatives of Candidates;
    d. nominees in the Future Finance Visionary Award category;
    e. Jury members;
    f. representatives of Nominees and Laureates attending the Gala.

3. Personal data is processed in particular to:
    a. organize and conduct the Future of Finance Awards;
    b. handle nominations and submissions;
    c. communicate with Candidates;
    d. facilitate the work of the Jury;
    e. organize the Gala;
    f. announce Nominees and Laureates.
4. Data may be disclosed to:
    a. Jury members;
    b. entities supporting the Organizer in managing the Awards;
    c. entities supporting the Organizer in organizing the Gala;
    d. solely to the extent necessary to achieve the specified purposes.
5. Detailed information regarding personal data processing - including legal bases, processing periods, and data subject rights - is contained in a separate privacy notice available at https://futurefinancepoland.com/wp-content/uploads/2026/09/Privacy-Notice_Future-of-Finance-Awards.pdf.

§ 9. Inquiries Regarding the Award Process

1. Questions regarding the Regulations, terms of participation, or the evaluation process may be directed to: info@fintechpoland.com.
2. The Organizer may provide information and clarifications regarding the rules and proceedings of the Award granting process.

§ 10. Amendments to the Regulations and Changes to Award Organization

1. For important reasons, the Organizer may alter:
    a. the Awards schedule;
    b. the Gala date;
    c. the Gala location;
    d. the format of the Gala.
2. Important reasons include, in particular:
    a. circumstances beyond the Organizer's control that prevent or significantly hamper the execution of the Awards;
    b. the need to ensure the integrity of the process;
    c. the need to ensure participant safety;
    d. the need to ensure compliance with applicable legal regulations.
3. The Organizer may amend these Regulations if justified by the proper organization of the Awards, provided that:
    a. acquired rights of Candidates are not prejudiced;
    b. the amendment does not lead to an arbitrary change in evaluation rules for a stage already concluded.
4. Notice of amendments to the Regulations will be published where the Regulations are originally made available.
5. For important reasons, the Organizer may cancel:
    a. the Future of Finance Awards;
    b. the Gala;

c. a given Award category.

§ 11. Final Provisions

1. Polish law applies to these Regulations and the Award granting process.
2. Matters not covered by these Regulations are governed by applicable provisions of Polish law.
3. The Future of Finance Awards are not a game of chance. Selection of Nominees and Laureates is based on substantive criteria and the evaluation process defined in these Regulations.
4. Any tax or public charge obligations associated with receiving an Award are fulfilled in accordance with applicable legal regulations.
5. These Regulations enter into force on September 9, 2026.
6. Contact with the Organizer is available via email at info@fintechpoland.com.