

RBI Fintech Database

Terms of Use

The Fintech Database of Raiffeisen Bank International AG (“RBI”) was created and is maintained to allow Fintechs to present themselves and their products to RBI and RBI’s subsidiaries seated within the European Union and outside the European Union. In addition to that the RBI Fintech Database covers the application process as well as part of the selection process for fintechs applying for any of the Elevator Lab initiatives organized either by RBI or by any of RBI’s subsidiaries (together the “Purpose”).

1) Eligibility Criteria

RBI’s Fintech Database is open to:

- Corporations, limited liability companies, partnerships and other legal entities, provided however that their directors, shareholders, employees and representatives are at least 18 years of age;
- international, later-stage start-ups, with existing Fintech solutions and products and sound initial funding
- The Fintech must be active in one of the following areas:
 - Advanced Analytics & Artificial Intelligence
 - RegTech
 - Retail Banking
 - SME Banking
 - CyberSecurity
 - FX Solutions
 - Large Corporates & Institutional Clients
 - Payments and Transaction Processing for Mobility Services
- Good skills in English (written and oral) are essential.

2) Registration and data protection

All registrations must be submitted through the online form available on <https://www.rbi-fintechdatabase.com>. The Fintech has to follow the instructions, complete the form and provide the requested information (in particular but not limited to information regarding the product, funding, traction, roadmap, business model, country of incorporation and operations). The Fintech may submit or upload attachments and videos (link to video pitch, upload pitchdeck). The registration/provided information can be changed, amended or deleted at any time by the Fintech.

After a period of 3 years the registration and provided information will be deleted, unless the Fintech updates the registration before the expiry date at 31.12. of each respective year.

3) Access to data and information of the Fintech Database

By submitting data on the RBI Fintech Database the respective submitter agrees that RBI may disclose all information (including, without limitation, information about the submitted project) regarding the submitter or any of its affiliates of which RBI becomes aware or which is received by RBI as RBI considers necessary to any entity within the RBI group (Raiffeisen Bank Sh.a., Albania; Priorbank, JSC, Belarus; Raiffeisen Bank d.d. Bosna I Hercegovina, Bosnia Herzegovina; Raiffeisenbank (Bulgaria) EAD, Bulgaria; Raiffeisenbank Austria d.d., Croatia; Raiffeisenbank a.s. Czech Republic; Raiffeienbank Zrt, Hungary; Raiffeisen Bank Kosovo J.S.C, Kosovo; Raiffeisen Bank S.A, Romania; AO Raiffeisenbank, Russia; Raiffeisen Banka a.d. Serbia, Tatra banka, a.s., Slovakia; Raiffeisen Bank Aval JSC, Ukraine) or to the Austrian Raiffeisen Landes banks (Raiffeisenlandesbank Niederösterreich-Wien AG; Raiffeisenlandesbank Oberösterreich Aktiengesellschaft; Raiffeisen-Landesbank Steiermark AG; Raiffeisenlandesbank Burgenland regGenmbH; Raiffeisenlandesbank Kärnten regGenmbH; Raiffeisenverband Salzburg regGenmbH; Raiffeisen-Landesbank Tirol AG; Raiffeisenlandesbank Vorarlberg regGenmbH) and the subsidiaries of RBI Group (Raiffeisen Bausparkasse Gesellschaft m.b.H.; Raiffeisen Kapitalanlage-Gesellschaft m.b.H.; Raiffeisen Centrobank AG; Raiffeisen e-force GmbH; Raiffeisen Factor Bank AG; Raiffeisen Informatik GmbH; Kathrein Privatbank Aktiengesellschaft; Raiffeisen-Leasing Österreich GmbH; Raiffeisen Property International GmbH; RSC Raiffeisen Service Center GmbH; Raiffeisen Software GmbH; Valida Holding AG; UNIQA Österreich Versicherungen AG, RBI Group IT GmbH; Raiffeisen Wohnbaubank Aktiengesellschaft). Furthermore, to the respective contracted partners of RBI or any entity of RBI group, who are supporting the organization of the Elevator Lab initiatives, to the external mentors of the Elevator Lab initiatives (the external mentors, their company and their function can be found on <http://www.elevator-lab.com/mentors/>) and all organizational units within RBI.

If the Fintech submits or uploads personal data of natural persons (e.g. employees, shareholders, beneficial owners), the Fintech is obliged to obtain the consent of the natural person and provide it to RBI upon request. Furthermore, the FinTech is obliged to inform the natural persons about RBI's Data Privacy Notice.

4) Representations and warranties

By submission of its registration the Fintech represents and warrants that:

- (a) the Fintech has all licenses, permissions, consents or whatsoever rights, each as required (under the applicable laws) or under these Terms of Use to apply for registration and that it will maintain them in full force and effect during registration;
- (b) all data, information or other statements submitted by the Fintech in connection with its registration are up to date, complete, correct and true in all respects. The Fintech shall inform RBI about any material changes without undue delay and/or amend the registration accordingly;
- (c) Fintech's registration does not and will not infringe any existing third party rights (in particular but not limited to intellectual property rights) or applicable law or regulation which is applicable to the Fintech and that performance of its respective obligations hereunder does not and will not conflict with the constitutive documents or internal rules and regulations of the Fintech or

any agreement or obligation to which the Fintech is a party or which is binding upon it or any of its assets or with any applicable judicial order.

5) Deletion of Registration, Abandonment of the Fintech Database

If the Fintech does not comply or does not continue to comply with these Terms of Use as set out herein, RBI shall be entitled to delete the Fintech from the Database. Furthermore, RBI reserves the right to abandon the database at any time without any liability.

6) Liability

Nothing in these Terms of Use shall exclude or limit the Fintech's liability for its projects/concepts/products/services and the data and information provided in course of the registration.

The liability of RBI in connection with the database and the data and information provided in course of the registration is limited to actual pecuniary damages caused by gross negligence or willful misconduct on the part of RBI.

RBI assumes no liability for any acts or omissions of RBI's subsidiaries.

7) Terms of use

By submission of its registration via the respective subpage of RBI's homepage Fintech irrevocably and unconditionally agrees with all provisions of these Terms of Use. For legitimate reasons RBI shall have the right, without liability, to amend these Terms of Use at any time. In such a case RBI shall inform about such amendments on the homepage or by other appropriate means. The amendments shall become effective immediately.

8) Governing law

The registration/Terms of Use is/are governed by, and shall be construed in accordance with, the laws of Austria (excluding its conflict of law provisions).