

# Contest Rules

## 1. General provisions

1.1. These Rules for the Artificial Intelligence Journey Contest (hereinafter referred to as the “Rules”) govern the procedure for organizing and holding the Artificial Intelligence Journey Contest (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 ai-journey.ru (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 October 14, 2019. 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, as well as to exchange opinions and to create a community of industry experts in the field of data analysis, machine learning and artificial intelligence.

## 2. Contest Timeline

2.1. The general terms of the Contest is the period from the date on which this Order is registered through February 29, 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 04/09/2019 through 01/11/2019 inclusive.

2.1.1.1. The period for uploading the solutions is from 04/09/2019 through 01/11/2019, 11:59 p.m. (Moscow time).

2.1.1.2 The period for choosing two final solutions from among all those uploaded by the Participants or by the Team of Participants and their registration on the Contest Website is from 04/09/2019 through 01/11/2019, 11:59 p.m. (Moscow time).

2.1.2. The Contest Winners’ selection and notification period is from 02/11/2019 through 09/11/2019 inclusive.

2.1.3. The Awarding of the Contest Winners will take place on or before 29/02/2020 (the exact date will be announced by the Organizer on the Contest Website at a later date).

### **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 04/09/2019 to 01/11/2019 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).

The Contest Problem is to create a software package representing a program code, which based on input data received (publicly available beta versions of examination test problems), acquires its functionality enabling it to solve other examination tests similar to the training dataset. The examination test options are composed of two parts:

Part 1: consists of 26 tasks, in which the participants are asked to choose the correct answer to the proposed question from the four options offered and to suggest a free choice of the correct answer to the question suggested without any options of an answer offered;

Part 2: consists of one task in which you need to read the text offered, identify the main topic of the text and write an essay that fully explores the topic assigned.

Solutions provided by the participants are sent into an automated testing system and evaluated on a previously unknown set of questions and texts.

Participants and/or Teams of Participants can post solutions of the Contest Problem on the Contest Website only during the period from 04/09/2019 through 01/11/2019, 11:59 p.m. (Moscow time).

During the period from 04/09/2019 through 01/11/2019, 11:59 (Moscow time), a Participant or a Team of Participants should select two final solutions from 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 decisions within the specified period, then the best result based on public data will be deemed as such.

During the period from 23:59 through 04/11/2019, 11:59 p.m. (Moscow time) two final registered solutions provided by each Participant or a Team of Participants will be finally assessed.

3.4. The quality of the proposed solutions to part 1 in the Contest Problem is calculated automatically based on a quality metric selected for the problem.

The score for each of the questions numbered 1-7, 9-15, 17-25 of the examination test can be equal to 0 or 1, where 0 represents the worst quality of the answer, and 1 reflects the correct answer;

the score for question 16 may range from 0 (worst quality answer) to 2 (the maximum possible result) in accordance with the assessment criteria posted on the Contest Website (see "Metrics" subsection);

the score for question 26 may range from 0 (worst quality answer) to 4 (the maximum possible result) in accordance with the assessment criteria posted on the Contest Website (see "Metrics" subsection);

the score for question 8 may range from 0 (worst quality answer) to 5 (the maximum possible result) in accordance with the assessment criteria posted on the Contest Website (see "Metrics" subsection);

The quality of solutions in part 2 is assessed by the Contest commission by assigning a numerical score ranging from 0 (worst quality answer) to 24 (the maximum possible result) in accordance with the assessment criteria posted on the Contest Website (see "Metrics" subsection);

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.

The final result is arrived at by adding up the scores for all the tasks and multiplying each of the points by a certain weight of each task in accordance with the assessment criteria posted on the Contest Website (see "Metrics" subsection).

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 04/09/2019 through 01/11/2019 inclusive, a Participant and/or a Team of Participants can offer no more than (five) 5 solutions to the problem.

3.7. As part of the Contest, individual nominations for the "Best Test Solution" and "Best Essay" categories are made.

In these categories, the proposed solutions of the Contest Problem will be evaluated separately:

In the Best Test Solution category, the best solution is defined as the best result achieved in Part 1, without taking into account the results achieved in Part 2;

In the Best Essay category, the best solution is defined as the best result achieved in Part 2, without taking into account the results achieved in Part 1;

In these categories, the quality of the solutions provided is determined in accordance with para. 3.4 of the Contest Rules.

#### **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 at 11:59 p.m. on

01/11/2019 (Moscow time), in accordance with sub-para. 3.4. - 3.5. of the Rules (hereinafter referred to as the "Winner"). Participants in the Team of Participants are given a single winning place and one Prize for the entire Team of Participants. In case of equal number of points gained by several Participants and/or Teams of Participants, the winner is determined by voting of the Contest Commission.

4.2. From the end of the selection period of two final solutions - from 00:00 a.m. on 02/11/2019 to 11:59 on 04.11.2018 (Moscow time), the final ranking of the Participants will be held as per the Contest problem. The values of the metric (rating) received and the winning places won by the Contest Winners are fixed by 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. As per the Contest Problem 10<sup>1</sup>(ten) Winners of the Contest will be determined and announced on or before 04.11.2019, 11:59 p.m. (Moscow time) based on the ratings by posting a text announcement on the Contest Website, and also by giving personal notices to the Winners by e-mail indicated when registering on the Contest Website.

The winners in the "The Best Test Solution" category will be determined and announced by the Contest Commission on or before 04.11.2019, 11:59 p.m. (Moscow time).

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. Winners of the Contest - Participants and/or Teams of Participants who have won the top ten places, are awarded the following Prizes, respectively:

First place - RUB 1,000,000\*

Second place - RUB 500,000\*

Third place - RUB 300,000\*

Fourth place - RUB 200,000\*

Fifth place - RUB 200,000\*

Sixth place - RUB 100,000\*

Seventh place - RUB 100,000\*

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<sup>1</sup> Participants and/or Teams of Participants who took the top 10 (ten) prize-winning spots are determined automatically on the basis of the rating table; the final ranking of Participants and/or Teams of Participants in the top10 prize-winning spots and the announcement of the exact order of Winners will be made at a dedicated "Artificial Intelligence Journey" event. The Contest Winners, including information on the composition of the winning Teams of Participants, will be recorded in the minutes of the Contest drawn up by the Contest Commission.

Eighth place - RUB 100,000\*

Ninth place - RUB 100,000\*

Tenth place - RUB 100,000\*

Winners in the "Best Test Solution" category - the Participant or the Team of Participants will be awarded the following Prizes respectively:

First place - RUB 150,000\*

Winners in the "Best Essay" category - the Participant or the Team of Participants will be awarded the following Prizes respectively:

First place - RUB 150,000\*

\*Pursuant to Russian tax legislation, the Organizer, acting as a tax agent, shall withhold the amount of personal income tax (PIT) from the specified 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 the laws 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. Use the website ai-journey.ru in accordance with their intended purpose and solely for the purposes of participating in the Contest.

6.1.2. To 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 provide by e-mail the Contest Organizer with the following information/documents 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;
- contact phone number;
- bank details for payment of the Prize.
- a copy of the Prize Distribution Agreement with signatures of all members 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 to use any software disrupting the operation of the website ai-journey.ru, other automated systems and creating an opportunity 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 to use the data, materials and information published on the website ai-journey.ru by copying, reproducing or otherwise for any purposes 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 will use the website ai-journey.ru on an "as-is" basis. 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 ai-journey.ru or any information posted on this website.

8.4. Any Participant who believes that their rights and interests are violated by the actions of the Organizer can send a claim via e-mail at [ai-journey@sberbank.ru](mailto:ai-journey@sberbank.ru) also indicated on the Contest Website.

## **9. Final provisions**

9.1. 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.

9.2. The fact of participation in the Contest means that the Contest Participants agree their names, surnames and other materials about them, images of the Participants received during the Awarding ceremony (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.

9.3. The Participant agrees that the Organizer reserves the right to notify them via e-mail or via notices on the website ai-journey.ru not only on changes in these Rules, but also on changes in the operation of this website.

9.4. 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 of personal data, including: name, surname, patronymic, date of birth, telephone number, e-mail address, place of work/study, country, city/town, in order to ensure participation in the Contest and inform about the similar events held by the Organizer, , 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 involving the following actions: collection, recording, systematization, storage, clarification (updating, change), extraction, use, depersonalization, deletion, destruction as well as transfer of personal data to OOO Data Analysis Competition (125319, Moscow, 9 Academician Ilyushin st., 1<sup>st</sup> floor, rooms 2,3) for the purpose of technical support of the Contest website.

9.4.1. 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.

9.4.2. The Participant shall be entitled to withdraw his/her consent to the processing of personal data, by sending 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.

9.4.3. 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.