

M&T Bank Multicultural Small Business
Accelerator Program 2024
Bridgeport , CT 3.0
Pitch Competition
Official Rules

NO PURCHASE, ACCOUNT OPENING, LOAN APPLICATION, DEPOSIT OR PAYMENT IS NECESSARY TO ENTER OR WIN, NOR WILL IT INCREASE YOUR CHANCE OF WINNING.

1) Eligibility: The M&T Bank Multicultural Small Business Accelerator Program 2024 Pitch Competition (the "Competition"), is open to any Small Business in business 60 months or less with an annual business revenue of \$300,000 or less, participating in the M&T Bank Multicultural Small Business Accelerator Program 2024, Bridgeport, CT 3.0 (the "Program") with a principal owner who is a permanent legal resident of the Greater Bridgeport Metropolitan Area and is 18 years of age or older as of the date of the Competition. Each participant in the Competition ("Entrant" or, if in the plural, "Entrants") must

Entrant, on behalf of himself/herself and the related business, agrees that submission of an Entry is gratuitous and made without restriction and will not place Sponsor under any obligation and that Sponsor is free to discuss the Entry on a non-confidential basis with anyone without any additional compensation to him/her and/or his/her related business. Entrant acknowledges that, by acceptance of his/her Entry, Sponsor does not waive any rights to use similar or related ideas previously known to Sponsor, or developed by its employees, or obtained from sources other than him/her.

By submitting an Entry, Entrant hereby grants the Released Parties, without any limitation of any other rights granted herein, permission for the Entry to be posted on websites or social media channels as determined by Sponsor. Entrant agrees that Released Parties are not responsible for any unauthorized use of Entries by third parties. Released Parties do not guarantee the posting of any Entry and may remove a posted Entry at any time.

By submitting an Entry, Entrant acknowledges and agrees that Sponsor may obtain many Entries in connection with the Competition and/or other promotions staged and/or promoted by the Sponsor, and that such Entries may be similar or identical in theme, idea, style, look, format or other respects to other Entries submitted in connection with the Competition and/or other promotions sponsored by the Sponsor or submitted for other reasons or other materials developed by the Sponsor. Entrant waives any and all claims Entrant may have had, may have, and/or may have in the future, that any Entry in the Competition may be similar to his/her Entry, or that any compensation is due to Entrant in connection with such Entry or other works used by Sponsor.

In depth feedback will not be provided to Entrant during the Competition. Should Entrant wish to obtain feedback from Entrant's pitch(es), Entrant should send a request to Michael Walizada at mwalizada@mtb.com to schedule a feedback session.

5) Verification of Potential Finalists: The Entrant for each of the Potential Finalists will be required, on behalf of himself/herself and on behalf of his/her business, to execute and return an Affidavit of Eligibility and Liability Release, and a Publicity Release form and any other documents, including those required for IRS tax reporting purposes, required by Sponsor within 48 hours. Failure to respond within the designated timeframe may result in disqualification and, at Sponsor's discretion and time permitting, an alternate being chosen. Finalist status is subject to verification of eligibility and compliance with these Official Rules. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in a Potential Finalist's email account to receive email messages.

6) Prizes: All Prizes will be awarded to the winning business. No business may win more than one Prize. Other than the details of the Prizes outlined below, Released Parties have no additional obligations or commitments to any winner in connection with the Competition. All costs and expenses associated with the acceptance and use of a Prize, including, but not limited to, all federal, state and local taxes, are each winner's sole responsibility.

First Prize will consist of a \$6,000 check.

Second Prize will consist of a \$4,500 check.

Third Prize will consist of a \$3,000 check.

Fourth Prize will consist of a \$2,500 check.

The total value of all Prizes is \$16,000.

7) Miscellaneous: Released Parties are not responsible for (a) lost, incomplete, invalid, unintelligible, stolen, delayed, or damaged Entries; (b) failures or malfunctions of phones, phone lines or telephone systems, failed computer hardware, software or other technical issues; (c) interrupted or unavailable

network, server or other connections, cable, satellite, Internet Service Provider (ISP) or other connections; (d) traffic congestion on the Internet or for any technical problem, including but not limited to any injury or damage to Entrants'/related businesses' or any other person's computer or other device related to or resulting from participation in the Competition; (e) theft, destruction or unauthorized access to, or alteration of, Entries; (f) human-processing error; (g) printing, typographical or other errors or omissions in these

version and any other language version of these Official Rules and/or of any Lab or Pitch Competition materials, the English version shall prevail, govern and control.

11) Privacy: Information collected from any Entrant will be used only for the Competition, to notify the winners, and to notify participants of future educational and promotional opportunities. Sponsor's privacy policy is available at <https://www.mtb.com/help-center/policies/privacy-policy>.

12) Winner's List: For the names of the winners (available after November 27, 2024), send a self-addressed, stamped envelope to be received by December 11, 2024, to: Michael Walizada, M&T Bank Multicultural Small Business Accelerator Program 2024 Pitch Competition, Attn: M&T Business Banking Division, M&T Bank, One M&T Plaza, 11th Floor, Buffalo, New York 14203.

13) Sponsor: M&T Bank, One M&T Plaza, Buffalo, NY 14203-2399.