

**JPMorgan Chase Data for Good Hackathon  
2025 OFFICIAL RULES**

**ABOUT THE EVENT:** Teams of candidates will compete against each other on behalf of a charity assigned to them in order to provide: (i) a technological solution to a problem that the charity faces, and (ii) analyze publicly available data, understand trends, provide insights as it may be relevant & needed, and if applicable, prepare a power point presentation on the subject matter which may be leveraged and used for the benefit of the charity. The team or teams which, in the opinion of JPMorgan Chase Bank, N.A. ("**JPMC**"), make the best attempt at developing such a solution will receive a prize for themselves and. All prizes are awarded "as is" and JPMC, to the fullest extent permitted by law, makes no warranty or condition in respect of any prize or part thereof. JPMC reserves the right to change any prize at its discretion.

All entries become the exclusive property of JPMC and will not be acknowledged or returned. By entering the Data for Good Hackathon ("**Hackathon**"), entrants accept and agree to be bound by these Hackathon Official Rules (the "**Rules**") and the decisions of the judges, which shall be final, binding and conclusive on all matters. In particular, the health and wellbeing of each team member is extremely important to JPMC. If you require an accommodation for a medical condition, please contact JPMC Security. To the fullest extent permitted by law, JPMC hereby disclaims any liability relating to any injury arising from a pre-existing medical condition or a request for any requisite facilities and any subsequent injury, illness or harm arising from such condition or lack of facilities.

**PRIZES:**

Region	Prizes
NAMR	<p>One (1) prize between \$300-\$500 in value will be awarded each individual member of the winning team(s) for the overall Hackathon. <b>Approximate Retail Value ("ARV") of all prizes: An average of \$3000 for the overall winning team(s) members.</b> The ARV of electronic prizes is subject to price fluctuations in the consumer marketplace based on, among other things, any gap in time between the date the ARV is determined for purposes of these Official Rules and the date the prize is awarded. Any difference between stated ARV and the actual price of the electronic prize will not be awarded. Taxes, if any, are the sole responsibility of each winner. Limit one (1) prize per person.</p> <p><b>IMPORTANT TAX INFORMATION:</b> The fair market value of any prizes, and any other amounts paid by JPMC under the terms of the Data for Good program, may be considered miscellaneous income received from JPMC and may be reportable to you and the IRS on Form 1099-MISC for the year in which they are awarded or paid. You are responsible for any tax liability related to participating in the program. Please consult your own tax advisor if you have any questions about your personal tax situation.</p>
Argentina	<p>One (1) prize between \$300 USD -\$500 USD in value will be awarded each individual member of the winning team(s) for the overall Hackathon. Taxes, if any, are the sole responsibility of each winner. Limit one (1) prize per person.</p>
EMEA	<p>One (1) prize between £300-400 in value will be awarded to each individual member of the winning team(s) for the overall challenge. <b>The Approximate Retail Value ("ARV") of all prizes is intended to be: A total of £2400 for the overall winning team(s) members.</b> The ARV of electronic prizes is, however, subject to price fluctuations in the consumer marketplace based on, among</p>

	other things, any gap in time between the date the ARV is determined for purposes of these Rules and the date the prize is awarded. Any difference between the stated ARV and the actual price of the electronic prize will not be awarded. Taxes, if any, are the sole responsibility of each winner. There is a limit of one (1) prize per person.
India	One (1) prize between INR 17,000 – 25,000 will be awarded to each individual member of the winning team(s) for the overall Hackathon. Taxes, if any, are the sole responsibility of each winner. Limit one (1) prize per person.
Singapore	One (1) prize between SGD 500-700 will be awarded each individual member of the winning team(s) for the overall Hackathon, limited to one (1) prize per person. Taxes, if any, are the sole responsibility of each winner.
Hong Kong	One (1) prize between HKD 2400-3600 will be awarded each individual member of the winning team(s) for the overall Hackathon, limited to one (1) prize per person. Taxes, if any, are the sole responsibility of each winner.

**PRIZE CONDITIONS:** All prizes are awarded “AS IS.” JPMC makes no warranty with respect to any prize or any part thereof. No transfer or assignment of the prize is permitted, and the cash equivalent of the prize will not be substituted, except at the sole discretion of JPMC. JPMC reserves the right to substitute a prize with another prize of equal or greater value if the stated prize should become unavailable for any reason. By entering the Hackathon, each winner consents to the use of their name, photograph, voice recording and likeness for publicity purposes by JPMC, without additional compensation or permission, except where prohibited by law.

**GENERAL:** Submission of an entry does not guarantee participation in the Hackathon. JPMC is not responsible for incomplete, lost or misdirected entries or entries received after the deadline. JPMC is not responsible for transmission defaults, computer server failure and/or delayed, garbled or corrupted data transmissions or for any communications that do not arrive due to entrant’s e-mail security settings or restrictions imposed by entrant’s internet service provider. Participants who are provisionally accepted for the Hackathon will be sent a notice to the e-mail address in their entry form and will be required to confirm receipt of such notice and attendance at the Hackathon. In the event, that confirmation is not received by the date requested in the notice form, the participant will be notified that they are no longer invited to attend the Hackathon and the invitation will be passed to another participant. All participants are required to sign up as an individual. JPMC will pair teams based on participant’s technical skills sets listed on the application form. Participants will get to know team information at the start of the Hackathon.

**DATA:** In consideration of your participation in the Hackathon, you agree to contribute any and all intellectual property and proprietary rights in and to the software, code, designs, materials, works, results, content, documentation, concepts, workflows and any other items you write, create, design or develop and/or share with JPMC in respect of your participation in and to the Hackathon and related activities (“**Works**”) into open source, under a project governed by a BSD or MIT license. You hereby undertake that everything you develop, write and create in your participation in the Hackathon is your own work and is not the work of any third party. You further agree that you will keep confidential all information of a confidential nature or which is proprietary to JPMC,) which is disclosed to you under or pursuant to the Hackathon, and not disclose it to any third party.

JPMC's policy is to comply with all applicable privacy laws and regulations in connection with the Hackathon. You agree that JPMC may share your personal information with JPMC's third party vendor, solely for the purpose of providing you access to the platform through which the Hackathon will be conducted. JPMC will not pass on any of your details to any third party without your prior consent. In entering the Hackathon you agree that photos and videos taken at the Hackathon may be published on the JPMC intranet page and used by JPMC and participating charities generally, including, by way of example but not limitation, on the internet, in print and in broadcasts, to publicize the Hackathon. You further agree that you will participate in related publicity and to the use of your name and likeness for the purposes of advertising and publicity of the Hackathon and your assigned charity. To the extent your participation in the Event involves your use of any non-Sponsor digital platforms and/or other online software tools, you agree that Sponsor is not responsible for any data or personal information you choose to enter (during account registration or otherwise) into such non-Sponsor platforms or tools. Furthermore by providing your personal information directly to such third parties or to any participating charities, you agree that Sponsor has no liability or responsibility for such third parties' (i) terms, (ii) conditions, and (iii) processing, handling (or potential misprocessing or mishandling) of your personally identifiable information and any other data you choose to share with such third parties. Additionally, Sponsor disclaims any and all liability and responsibility for your use of and the performance of such third party platforms and tools, including but not limited to the results from your use of such platforms and tools.

JPMC's decisions in respect of all aspects of the Hackathon, including, without limitation, participation in the Hackathon and the award of prizes, are final, and no correspondence will be entered into.

To the extent that JPMC's performance of any of its obligations pursuant to these Rules is prevented, hindered or delayed, directly or indirectly, by an event beyond its reasonable control, then JPMC is excused from any further performance under these Rules or in respect of the Hackathon. To the fullest extent permitted by law, JPMC will not be liable for any claim in respect of indirect loss, loss of profit, loss of a business opportunity, economic loss or any special or consequential loss arising out of any act or omission committed by JPMC hereunder. Further, all participants/team members pursuant to these Rules agree to release JPMC and its parents, affiliates, subsidiaries, officers, directors, agents, employees, and all others associated with this Hackathon, from any and all liability with respect to, or in any way arising from this Hackathon, including liability for personal injury, damage or loss.

**\*You represent & warrant that you will:**

**(i) use public available information and/or data as it may be applicable, to perform any technological related data analysis that may be needed in connection with the Hackathon; and**

**(ii) provide a full & comprehensive list of the bibliography & sources used to perform such analysis before posting or making any report publicly available.**

**GOVERNING LAW:** The terms and conditions for the governing local law and jurisdictional courts are reflected in the below table, adjacent to your applicable country.

Country	Jurisdiction
US	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the laws of the State New York.

	<p>All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the federal and state courts located in the laws of the State New York, and you agree and submit to the jurisdiction and venue of such courts.</p>
Argentina	<p>These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the Argentinian laws.</p> <p>All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the commercial courts of the City of Buenos Aires, Argentina and you agree and submit to the jurisdiction and venue of such courts.</p>
UK	<p>These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with English law.</p> <p>All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the English Courts.</p>
India	<p>These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the applicable laws of India, without reference to the principles of conflicts of laws.</p> <p>All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the courts of Mumbai.</p>
Singapore	<p>These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the applicable laws of Singapore, without reference to the principles of conflicts of laws.</p> <p>All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the courts of Singapore.</p>
Hong Kong	<p>These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the laws of Hong Kong.</p>

	All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the courts located in Hong Kong, and you agree and submit to the jurisdiction and venue of such courts.
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You agree that your participation in the Hackathon does not automatically give rise to an employment relationship with JPMC or the non-profit.

**SPONSORS:**

- JPMorgan Chase Bank, National Association (with an address at 383 Madison Avenue, New York, New York 10179, United States.)
- JPMorgan Chase Bank, N.A. – Hong Kong Branch (with an address at Chater House, 8 Connaught Road Central, Hong Kong)
- JPMorgan Chase Bank, N.A. – Singapore Branch (with an address at 168 Robinson Road, Singapore)
- J.P. Morgan Services Argentina S.R.L. (with an address at Av. Belgrano 955, 1st Floor, C.A.B.A, Argentina)
- J.P. Morgan Services India Private Limited (with an address at Prism Towers, Levels 9 to 11, Mindspace, Link Road, Goregaon (West), Mumbai 400 104, India)