

## General Terms and Conditions for participation in the Fidor Bank User helps User Video Bonus campaign

### 1. General Information

Entering into a competition or campaign offer by Fidor Bank is free and unless stated in the information regarding the competition in question is not dependent upon any purchases or entering into contracts.

### 2. Description

Are you an amateur filmmaker and a Fidor customer? You can now express your creativity in answering the below and other customer related questions. Fidor Bank invites everyone to submit video content with information and instructions on how to use various Fidor products and services and help other customers. This way, experienced Fidor customers can share their knowledge with new customers. The best thing about it: Every verified Fidor customer, whose video is selected by the Fidor Bank team, will receive a bonus of £100.00 and their video will be uploaded on our [YouTube Channel](#).

Each film or video animation should not be more than 3 minutes. The content submitted has to be relevant and cover popular customer questions related to Fidor Bank. Other than that, feel free to express your creativity as you like!

Choose one of the following topics related to Fidor Bank:

- Fidor Smart Current Account (account opening, verification process, personal details, account limits etc.)
- Fidor TAP Debit MasterCard (e.g. order, activation, card limits, card lock etc.)
- Sending or receiving money from friends (e.g. gifts, shared lunch, shared holiday, emergency, shopping etc.)
- Community related activities (e.g. money questions, product rating, financial analysis, product reviews, interest for likes, participation bonus etc.).
- SEPA transfers
- Savings bonds (creation of a bond, bond limits etc.)

### 3. General Rules and Conditions to the Competitions / Campaign

- 3.1. We are looking for:
- Short, interesting and informative video clips or animations for the topics listed above
  - The content can be serious or funny, but must be accurate.
  - Maximum length of a video content must not exceed 3 minutes
  - If the topics that interest you are not listed above, please contact [hello@fidorbank.uk](mailto:hello@fidorbank.uk)
- 3.2. Fidor Bank offers online competitions at [www.fidorbank.uk](http://www.fidorbank.uk) entering into such competitions / campaign subjects the participant to the following rules and regulations, plus any others stipulated specifically for the competition in question.
- 3.3. Video content may not be considered without the fully signed and filled out participation form. The participation form is available in the service-center section of the [Fidor Bank website](#).
- 3.4. Entry is open to residents of the UK except employees of Fidor UK, the suppliers of the prizes and any other companies associated with the competitions/campaign.
- 3.5. Use of a false name or address will result in disqualification.
- 3.6. Entries that are incomplete, indecipherable or inaudible will be invalid and deemed void.
- 3.7. All entries must be made directly by the person entering the campaign.
- 3.8. No responsibility can be accepted for entries lost, damaged or delayed due to computer error in transit.
- 3.9. The promoters reserve the right to amend or alter the terms of competitions / campaign at any time and reject entries from entrants not entering into the spirit of the competition.
- 3.10. Failure to respond and/or hold a validated Fidor Smart Current Account will result in the prize being void.
- 3.11. Where applicable, the decision of the judges is final based on the criteria set out in the promotion and no correspondence will be entered into over this decision.
- 3.12. Competitions / campaign may be modified or withdrawn at any time.
- 3.13. The provider and value of the prize is specified within the promotional material.
- 3.14. The Promoter is Fidor Bank AG, Sandstrasse 33, 80335 Munich, Germany.
- 3.15. In the event of a discrepancy between these standard terms and conditions and the details in the promotional material (or any other terms and conditions provided/referred to at the time of entry), the details of the promotional material (and any other terms and conditions provided/referred to at the time of entry) shall prevail.

### 4. Requirements for the Video Content.

- 4.1. The content may contain filmed presentations, discussions, theater, computer animations, songs, and comics. Be creative! Please make sure to avoid any copyright violations.

- 4.2. Your video content may not violate third parties' rights, especially copyrights and the rights to your own picture. You may only use music which you have the rights to.
- 4.3. Your content can be serious or funny but has to contain accurate information about Fidor Bank.
- 4.4. Along with the video, the fully signed and filled out participation form must be submitted. Please use the participation form available within the "Community" section: <https://www.fidorbank.uk/document-center/documents>. The length of the video-content should be between 1 and 3 minutes and not older than 1 month at the time of submission.
- 4.5. Theme of the Video Content should be "Customer-helps-Customer". For more information regarding the topics please visit part 1.
- 4.6. Please make sure to protect your personal data (such as address and account number) through blacking out or other methods. Sensitive data is going to be censored by Fidor Bank during the assessment of the video; this will however not amount to a legal right of the participant.
- 4.7. Competitive freedom: Numbers of submission for each month are not restricted.
- 4.8. Group submissions are also possible. Conditions: One beneficiary has to be selected. In case the video of a group is published, the "Video-Bonus" will be credited in a one-time payment to one beneficiary. Other group members will not have a right to receive payment of the "Video Bonus".

## 5. Content Submission

- 5.1. The video content (as a link) can be submitted via email [hello@fidorbank.uk](mailto:hello@fidorbank.uk) or shared with us via Google Drive ([fidorunitedkingdom@gmail.com](mailto:fidorunitedkingdom@gmail.com)). Equally, you can send a DVD by post labeled "Video Bonus" and send to Siemensdamm 62, 13627 Berlin, Germany.
- 5.2. Alternatively the video content can be made available to the Fidor Bank team on your own YouTube channel, (please do not forget to send us the fully signed and filled out participation form).
- 5.3. Should you decide to send us the video directly via email, please make sure the file size does not exceed 20MB
- 5.4. The following channels may be used for submitting the content:
  - Email: The Video Content can be sent together with the fully signed and filled out participation form to [hello@fidorbank.uk](mailto:hello@fidorbank.uk) – max. 20MB
  - File-Upload: The-Video Content can be sent together with the fully signed and filled out participation form via an access link (e.g. via Google Drive; [fidorunitedkingdom@gmail.com](mailto:fidorunitedkingdom@gmail.com))
  - Post: The video content in DVD can be sent together with the fully signed and filled out participation form to the Fidor headquarters by labelled "Video-Bonus" to Siemensdamm 62, 13627 Berlin, Germany.

- YouTube: Alternatively video content can be uploaded onto your own YouTube channel and then be made available to our team. Send the link and the fully signed and filled out participation form to [hello@fidorbank.uk](mailto:hello@fidorbank.uk)

## 6. Participants

- 6.1. Each participant is entitled to enter each competition only once
- 6.2. Only persons having reached the age of 18, capable of entering into contracts and giving legal consent are entitled to enter into the competition
- 6.3. Only persons with a registered address within the UK are entitled to enter competitions / campaign.
- 6.4. In the event the competition or offer is explicitly for new customers, a participant with an existing account or someone who has had an account within the last 6 months is excluded from participation.
- 6.5. Employees of Fidor Bank are excluded from participating in competitions / campaign

## 7. Prizes

- 7.1. The "Video Bonus" is going to be £100.00 and will be a one-off payment for the published video content on the YouTube Channel.
- 7.2. Every fully verified Fidor Bank customer may receive the "Video Bonus" once per month. Condition: The submitted content is selected by the Fidor Bank team and published on the Fidor Bank YouTube Channel.
- 7.3. The "Video Bonus" is credited to your account within 4 weeks after the publication of the video on the Fidor Bank YouTube channel.
- 7.4. The "Video-Bonus" only applies for fully verified Fidor Bank customers.
- 7.5. The decision whether video content conforms to the requirements is up to the Fidor Bank team to assess. The right to receive the "Video Bonus" becomes effective once the video content has been published on the Fidor Bank YouTube channel.
- 7.6. Special Condition for the "Video Bonus": The right to receive a "Video Bonus" in regards to a published video will cease to exist if at the time of the payment the participant is no longer a user of the Community / Fidor Bank Customer (e.g. because of a termination from the user or a termination from Fidor Bank).
- 7.7. If a participant uploads ideas of Fidor Bank or other users within his own video channel on YouTube, which he became aware of through postings of Fidor Bank or other users through the Fidor Community or events, where the Bank or other users are present, they forfeit their right to be paid the "Video Bonus".
- 7.8. The prizes are to be issued at the value stated, are not transferable to another individual and no alternatives will be offered.

## 8. End of the campaign: “User helps User”

- 8.1. The Fidor Bank team will check whether that the video content complies with the participation requirements within approximately 7 working days.
- 8.2. The Fidor Bank team rate and select the video content that will be published on the Fidor Bank YouTube channel and possibly on the Fidor Bank homepage as well as other social media channels.
- 8.3. The Fidor Bank team may edit your video content if required during the approval process (e.g. for security reasons regarding personal data). Fidor Bank has the right to edit some of the video content in order to establish a consistent look and feel of the campaign.
- 8.4. Once your video content has been published, you will receive a notification as well as the £100.00 “Video Bonus”. The “Video Bonus” will be credited within 4 weeks to your Fidor Smart Current Account.
- 8.5. The Fidor Bank team may delete or block published video content at any time and at their discretion when necessary.

## 9. Video Assessment

- 9.1. The Assessment Team is employees of Fidor Bank.
- 9.2. The Fidor Bank team consists of a board member as well as a marketing or customer service employee from Fidor Bank. The Fidor Bank team is going to rate and review the submitted videos at their own discretion and select the ones that will be published. While reviewing the submissions, the criteria that the Fidor Bank team will base their decisions on are set out below.
- 9.3. The exclusion, blocking or deletion of videos after publication is entirely at the discretion of Fidor Bank and may happen without consultation of the respective participant or participant groups at any time. This is especially true in cases where the video content violates the participation requirements or government regulations. Fidor Bank excludes all liabilities of any claims which could arise from the exclusion, blockage or deletion of the video content.
- 9.4. Ratings
  - Rating accuracy of the content in relation to the different topics and categories (30%)
  - Entertainment factor (30%)
  - Quality of the video/animation: Even though we do not expect professional quality standards, the video content should be visually appealing and easy to follow (20%)
  - Creativity/Innovation of the video content (20%)

## 10. Exclusion

- 10.1. Fidor Bank reserves the right to exclude participants from a competition if they have misused or sought to abuse the competition or procedures in question.
- 10.2. In the event a participant harasses or threatens an employee of Fidor Bank, the bank reserves the right to exclude them from the competition.
- 10.3. The Video content may not be aggressive, offensive, indecent and in violation of existing law (especially copyright, trademark or other third party rights). The author must be in possession of the reproduction rights of pictures, sounds, music and other forms of expression subject to the copyright laws. Sources from the internet or other media may not be used without citations. All Sources (e.g. photos or other materials) must be referenced.
- 10.4. The Video content may not include any content subject to criminal law such as pornography, youth endangering, illegal disorder, racism, incitements of violence or similar content that could violate personal rights of third parties.
- 10.5. The Video content may only promote products, services and/or trademarks of Fidor Bank AG.
- 10.6. Videos which are not in line with the set out criteria will not be published on the Fidor Bank YouTube channel. Previously published Video content by the Fidor Bank team may be blocked or deleted afterwards in the case where the content does not meet the participation requirements (see 9.1).

## 11. Liability

- 11.1. Fidor Bank is not to be held liable for any issues with the competition arising out of technical problems.
- 11.2. No liability is to be allocated to Fidor Bank regarding loss of data or damages that are a result of technical problems, viruses or other related issues.

## 12. Data Protection/Privacy

- 12.1. By participating, consent is given to Fidor Bank AG or its service providers to save, use or edit personal data declared in the participation form in regards to the "User helps User" campaign. You are entitled to revoke your consent at any time during the campaign. During the usage, processing or storing of personal data, Fidor Bank is complying with privacy and data security standards.
- 12.2. Personal data provided by the participant is of course protected by data protection legislation and will be treated with care.
- 12.3. Personal data is only to be used for the purposes of the competition and will not be shared with third parties.
- 12.4. The Participant permits the public use of their Fidor username/nickname, profile picture/photo on the Fidor website, community and social media channels.

- 12.5. The Participant is entitled in the duration of the competition to withdraw their permission regarding the use of their data and potential publication of their username on the Fidor website, in doing so they also withdraw themselves from the competition.
- 12.6. With the submission of the video and by fully signing and filling out the participation form and in case the Fidor Bank team selects the video for publication, rights of usage of the submitted content are granted to Fidor Bank AG, especially but not exclusively in regards to the publication (e.g. on the Fidor Bank YouTube channel and the Fidor Bank website as well as social media channels), presentation, editing and commercial use. Fidor Bank AG has the right to sublicense the content to third parties.

### 13. Jurisdiction

- 13.1. In the event of legal action relating to competitions / campaign, the participant, in agreeing to the Terms and Conditions accepts that Fidor Bank, its competitions and contracts plus any similar related actions, fall under that of Munich, within the state of Germany.