

TERMS OF PARTICIPATION AND CONSENT

Access Youth Tech Forge 2026



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About these Terms



- 1.1. These Terms of Participation govern your participation in Access Youth Tech Forge 2026 (the "Programme"), delivered by Africa Fintech Foundry, an initiative of Access Bank Plc ("Access Bank"), in collaboration with Access Bank's Consumer Banking division.
- 1.2. By submitting an application you confirm that you accept these Terms, the Terms of Use governing the application portal, and the Code of Conduct. Where these documents conflict on a matter of participation, these Terms prevail.
- 1.3. Access Bank may amend these Terms where required for legal, regulatory or operational reasons. Material changes will be notified to applicants by email and published on the Programme website.

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Eligibility and Teams



- 2.1. The Programme is open to individuals aged between 17 and 35 years at the commencement of the build phase, resident in Africa. Applicants aged under 18 must have the consent of a parent or legal guardian, which Access Bank may require in writing.
- 2.2. Teams comprise between two and five members. Applicants who apply individually may be placed into a team following shortlisting, and acceptance of that placement is a condition of participation.
- 2.3. Each applicant may be a member of one team only. The team lead named in the application is the primary point of contact for all Programme communication and is responsible for ensuring that all members meet the eligibility requirements.
- 2.4. Changes to team composition after the application window closes require the written approval of the organising team and may be refused.

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Selection and Judging



- 3.1. Applications are assessed against published criteria covering innovation and originality, technical feasibility, impact and relevance to the selected theme, scalability, and the quality of the presentation.

- 3.2.** Forty teams are selected for the build phase and ten finalists present at Demo Day. Access Bank may vary these numbers where the standard or volume of applications makes it appropriate to do so.
- 3.3.** Selection and judging decisions are made at the sole discretion of Access Bank and the judging panel and are final. No correspondence will be entered into regarding individual decisions, and Access Bank is not obliged to give reasons.

4 Participation Requirements



- 4.1.** Selected teams are expected to participate for the full duration of the build phase and to attend the scheduled briefings, check-ins and submission windows. Persistent absence may result in withdrawal from the Programme.
- 4.2.** Participants are responsible for their own equipment, internet connectivity and working environment during the virtual build phase. Access Bank provides access to a sandbox environment and technical support but does not provide hardware or connectivity.
- 4.3.** Finalists selected for Demo Day are responsible for their own travel to and from the venue unless Access Bank notifies them otherwise in writing.
- 4.4.** Submissions must be received within the published submission window. Late submissions will not be assessed.

5 Intellectual Property



5.1 Definitions

In this clause:

- a** "Submission" means any idea, concept, source or object code, design, documentation, prototype, presentation, video or other material that you submit to the Programme or create for it during the Programme.
- b** "Background IP" means intellectual property that you or a team member owned before the Programme, or developed independently of it, and that is incorporated into or used with the Submission.
- c** "Programme Materials" means the APIs, sandboxes, datasets, documentation, brand assets and other materials that Access Bank or its partners make available to participants.

5.2 Ownership

As between you and Access Bank, you retain all intellectual property rights in your Submission and Background IP. Your team members are responsible for agreeing how those rights are shared among themselves. Access Bank retains all rights in the Programme Materials. You may use the Programme Materials only for the Programme, and no rights in them pass to you.

5.3 Licence to Access Bank

- a Programme operation.** You grant Access Bank and its affiliates a non-exclusive, worldwide, royalty-free licence to use, reproduce, store, display and evaluate the Submission in order to operate, judge and administer the Programme. This includes sharing the Submission with judges, mentors and programme partners who are bound by obligations consistent with these Terms.
- b Promotion.** You grant Access Bank a non-exclusive, worldwide, royalty-free, perpetual and irrevocable licence to publish, translate, adapt and display the following for the purpose of documenting and promoting the Programme:
 - the Submission's name, description and summary
 - screenshots, presentation materials and demo footage
 - your team members' names

This licence does not cover publishing source code without your written consent.

- c Internal reference.** Access Bank may retain copies of the Submission and refer to it for record-keeping, internal research and learning.
- d Limits.** Nothing in this clause allows Access Bank to commercially deploy, sell or sublicense the Submission, or any product built on its code or design. Any such use requires a separate agreement under clause 5.6.

5.4 Your Warranties

You warrant that:

- a** the Submission is the original work of your team members, apart from the third-party components you have declared;
- b** you hold all rights needed to grant the licences above, including any consent required from an employer, academic institution or other party that may claim rights in a team member's work;

- c** the Submission does not infringe any third party's intellectual property rights and does not breach any applicable law, including data protection law; and
- d** you have declared all third-party components, including open-source libraries, datasets and APIs, together with their licence terms, and your use of them complies with those terms.

Access Bank may disqualify any Submission that breaches these warranties.

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Data Protection and Consent



- 6.1.** Access Bank Plc is the data controller for personal data collected through the Programme. Personal data is processed in accordance with the Nigeria Data Protection Act 2023 and the Access Bank Privacy Notice.
- 6.2.** The personal data collected includes your name, contact details, date of birth, city and country of residence, organisation, professional profile and links, technical skills, team details, and the content of your Submission.
- 6.3.** This data is processed to verify eligibility, assess applications, communicate with applicants, administer the build phase and Demo Day, issue prizes, and report on Programme outcomes. The lawful basis for this processing is the performance of the participation agreement between you and Access Bank.
- 6.4.** Personal data may be shared with judges, mentors and service providers engaged to deliver the Programme, in each case under appropriate confidentiality and data protection obligations. It is not sold, and it is not shared for any purpose unconnected with the Programme.
- 6.5.** Application data is retained for twenty-four months after the Programme concludes, after which it is deleted or anonymised. Records required for financial, audit or legal purposes are retained for the period required by law.
- 6.6.** You may request access to, correction of, or deletion of your personal data, object to or restrict its processing, or request a copy in portable form, by writing to africafintech@accessbankplc.com. You also have the right to lodge a complaint with the Nigeria Data Protection Commission.

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Consents



The following consents are presented separately at the point of application. Those marked as required are a condition of participation; those marked as optional may be declined or withdrawn at any time without affecting your application or your standing in the Programme.

- 7.1. Participation and data processing (required).** I confirm that I have read and accept these Terms of Participation, the Terms of Use and the Code of Conduct, and I consent to my personal data being processed as described in clause 6.
- 7.2. Team member authority (required, where applicable).** I confirm that I have the authority of each team member named in this application to submit their personal data, and that each has been made aware of these Terms.
- 7.3. Availability (required).** I confirm that my team is available to participate for the full duration of the build phase, and that our finalists can attend Demo Day in Lagos if selected.
- 7.4. Media and publicity (optional).** I consent to Access Bank recording, photographing and publishing my name, team name, likeness and a description of my Submission in connection with the promotion and documentation of the Programme. Declining this consent does not affect participation; participants who decline will not be featured in Programme publicity.
- 7.5. Programme updates and future opportunities (optional).** I consent to receiving information about future Access Bank and Africa Fintech Foundry technology programmes, events and opportunities. This consent may be withdrawn at any time using the unsubscribe link in any such message.

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Prizes



- 8.1.** The prize pool is ₦10,000,000, awarded as ₦5,000,000 to the first-placed team, ₦3,000,000 to the second and ₦2,000,000 to the third.
- 8.2.** Prizes are awarded to the team and paid to a single nominated account. The allocation of a prize among team members is a matter for the team, and Access Bank accepts no responsibility for any dispute arising from it.

- 8.3.** Payment is subject to satisfactory completion of Access Bank's verification and payment requirements. Winners are responsible for any tax or statutory deduction arising from receipt of a prize.
- 8.4.** Prizes are non-transferable. No cash alternative or substitution is available except at the discretion of Access Bank, which reserves the right to withhold a prize where no submission of sufficient standard is received.

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Withdrawal and Disqualification



- 9.1.** You may withdraw from the Programme at any time by notifying the organising team in writing. Where a team falls below two members as a result, Access Bank may withdraw the team or place remaining members elsewhere.
- 9.2.** Access Bank may disqualify an individual or team that breaches these Terms or the Code of Conduct, provides false or misleading information, submits work that is not its own, or acts in a manner likely to bring the Programme or Access Bank into disrepute. Disqualification may occur at any stage, including after a prize has been announced.

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Liability



- 10.1.** Access Bank may amend the Programme structure, themes, dates, venue, format, prize structure or judging arrangements, and may postpone, suspend or cancel the Programme in whole or in part, without liability to any participant.
- 10.2.** To the fullest extent permitted by law, Access Bank is not liable for any loss or damage arising from participation in the Programme, including loss arising from technical failure, interruption to the sandbox environment, failure of a submission to be received, or the postponement or cancellation of the Programme. Nothing in these Terms excludes liability that cannot be excluded by law.



These Terms are governed by the laws of the Federal Republic of Nigeria and subject to the exclusive jurisdiction of the Nigerian courts. Questions should be directed to africafintech@accessbankplc.com.