

WAYFLYER x Fin HACKATHON — TERMS & CONDITIONS

1. Eligibility

The Competition is open to individuals who meet all of the following criteria:

- Aged 18 or over;
- A resident of the United Kingdom or Ireland;
- Not an employee, contractor, or agent of Wayflyer Limited (“Wayflyer”) or Intercom Software UK Limited (trading as Fin -formerly Intercom) (“Fin”), nor an immediate family member of any such person.

2. Contest Period

Registration opens upon publication of these Terms & Conditions and closes at 11:59 p.m. GMT on Monday, 1 June 2026 (“Registration Deadline”). Registrations received after this date will not be considered. The Hackathon itself takes place from Wednesday, 3 June 2026 to Friday, 5 June 2026 (“Hackathon Period”).

3. How to Enter

To register for the Hackathon, participants must:

- Submit a registration via the official Luma page at <https://luma.com/v4bzvbk>;
- Comply with these Terms & Conditions.

Registration is reviewed by Wayflyer. Places are limited and acceptance is at Wayflyer’s discretion. Submitting a registration does not guarantee a place. Successful applicants will be contacted with final details and the event brief. Registration is made through Luma and is subject to Luma’s own terms of use. Wayflyer is not responsible for any errors or delays caused by the Luma platform. No purchase or financial consideration is required to enter.

4. Event Format

The Hackathon takes place over three days at Batch LDN, 9–11 Short’s Gardens, London WC2H 9AT, UK, during the Visionaries Summit:

- Wednesday, 3 June 2026: Brief and data pack released at 2:00 p.m. Co-working space opens upstairs. Participants may optionally attend Visionaries Summit talks downstairs.
- Thursday, 4 June 2026: Full build day. Co-working space open all day.
- Friday, 5 June 2026: Final build day. Tools down at 7:00 p.m. Presentations and demos to judges. Winners announced.

On Wednesday, 3 June 2026 at 2:00 p.m., all participants will receive a complete data pack for a fictional direct-to-consumer (DTC) merchant. Teams must build an AI-powered e-commerce tool designed to help the fictional brand run their business better.

Attendance is in person only. Participants are responsible for their own travel, accommodation and other associated costs.

5. Teams

Teams may consist of between one (1) and four (4) participants. Participants may arrive with a pre-formed team or form one on the day. Solo participants who wish to be matched with a team member from a complementary background (builder or operator) may indicate this preference at registration. Wayflyer will make reasonable efforts to facilitate such matches but accepts no responsibility for the outcome or quality of any matching. Each participant

may be a member of only one team. Team composition is fixed once the brief and data pack are released on Wednesday, 3 June 2026 and cannot be changed after that point, except with Wayflyer's prior written consent.

6. Submission Requirements

All teams must submit the following by 7:00 p.m. on Friday, 5 June 2026:

- A working demo of their build;
- A short written explanation of their architecture and trade-offs;
- A three (3) minute live pitch to the judges.

Submissions that do not meet these requirements may be disqualified at Wayflyer's discretion.

7. Judging & Winner Selection

This is a skill-based competition. A panel of three judges will assess all submissions:

- Robert Davitt — Product Lead, Fin;
- Andrew Wall — Credit Lead, Wayflyer;
- Jojo Regan — Co-founder, Manors Golf.

Teams will be assessed against the following criteria:

- Execution: does it work?
- Business value: would a business pay for it?
- Demo quality: is the pitch compelling?

The judges' decisions are final. No correspondence will be entered into regarding the outcome.

Participants must behave professionally at all times. Wayflyer may remove anyone who breaches these T&Cs, harasses others or uses unauthorised materials. Removed participants are ineligible for, and will forfeit any prizes.

8. Prizes

Three (3) prizes will be awarded:

- First place: £3,000;
- Second place: £2,000;
- Third place: £1,000.

Each cash prize will be paid by bank transfer within seven (7) days of the live event on 5 June 2026, to a bank account nominated by one team member on behalf of the winning team. A novelty cheque made out to the team name will be presented at the event for ceremonial purposes only and does not constitute the prize payment. Payment to the nominated bank account discharges Wayflyer in full in respect of the relevant prize; allocation of any prizes between team members is the responsibility of the team.

Prizes are non-transferable and cannot be substituted. Each winning team is responsible for any tax obligations arising from receipt of their prize. Additional prizes including swag from Wayflyer, Fin, and consumer brands at Visionaries Summit may also be awarded at Wayflyer's discretion. Pizza, drinks, and snacks are provided on Friday, 5 June 2026.

9. Intellectual Property

All intellectual property rights in the ideas, code, tools, and materials created by participants during the Hackathon remain with the participants and Wayflyer and Fin make no claim to them. All intellectual property rights in any materials provided by Wayflyer or Fin (including

the data pack, the brief and any Wayflyer or Fin branding) remain with Wayflyer or Fin (as applicable). Participants must not publish, share or use the data pack or any other Wayflyer or Fin materials outside the Hackathon without Wayflyer's prior written consent

10. Licence & Use of Content

By entering the Hackathon, participants grant Wayflyer and Fin a non-exclusive, worldwide, royalty-free, perpetual and irrevocable licence to reference, describe, and promote their project (including team name, project name, and a high-level description of what was built) for marketing and promotional purposes across social media, digital channels, and event materials. Entry constitutes permission for Wayflyer and Fin to use the participant's name and likeness in connection with the Hackathon for such purposes without additional compensation or further permission. By attending, participants consent to being photographed and filmed and to the use of such recordings as described in this clause.

11. No Offer of Funding

Participation in the Hackathon, or winning a prize, does not constitute an offer of funding or credit, and does not guarantee that any participant will receive funding from Wayflyer now or in the future. Any application for funding made by a participant to Wayflyer will be assessed independently, in accordance with Wayflyer's standard underwriting criteria, and entirely separately from this Hackathon. Wayflyer's decision on any funding application is made at its sole discretion.

12. Limitation of Liability

To the maximum extent permitted by law, Wayflyer and Fin are not responsible for:

- Lost, delayed, or incomplete registrations;
- Technical errors or platform outages affecting registration or submission;
- Personal injury, property damage, or any other loss occurring in connection with attendance at the event.

Participants assume all risks associated with their participation in the Hackathon and attendance at any associated event. Participants are responsible for making their own travel and accommodation arrangements and for meeting all associated costs.

13. Privacy

Wayflyer and Fin will collect and use personal information provided by participants for the purposes of administering the Hackathon. Wayflyer and Fin each act as independent controllers in respect of the personal data they hold. Personal data will be processed in accordance with Wayflyer's Privacy Policy, available at <https://wayflyer.com/en/privacy-notice> and Fin's privacy notice, available at <https://www.intercom.com/legal/privacy>.

14. General

Wayflyer reserves the right to amend, suspend, or cancel the Hackathon at any time if circumstances beyond its reasonable control make it necessary to do so. These Terms & Conditions are governed by the laws of England and Wales. Any disputes shall be resolved exclusively in the courts of England and Wales.

15. Organiser

The Hackathon is organised by Wayflyer Limited (602786), One Spencer Dock, North Wall Quay, Dublin 1, Ireland, in partnership with Fin, Intercom Software UK Limited, Level 9, the Warehouse 207-211 Old St, London, EC1V 9NR UK.