

Public

2026 UBS Finance Challenge

Terms & Conditions

Objective

The UBS Finance Challenge, which has been hosted for the past six years, is recognized as a leading case competition in China. This competition serves as an important platform for talent attraction and employer branding for UBS APAC. It aims to bring together some of the most talented and innovative minds in finance. This year, we are expanding the competition to a dual-region track, with the option for students to compete either in the Hong Kong Special Administrative Region or Mainland China of the People's Republic of China. This new structure not only broadens the reach of the competition but also enhances the diversity of talent and ideas, fostering a richer and more dynamic environment. The winning teams will be awarded prizes with a combined value of CNY 49,000.

Eligibility

To be eligible for the 2026 UBS Finance Challenge, participants must be an undergraduate, master's, or doctorate university student and scheduled to graduate between November 2027 to July 2028. There's no limitation of university, location, major, or class year.

Participants have to form a team of 3 eligible members. Immediate family members of employees at UBS and its subsidiaries and affiliates and past interns or employees at UBS and/or Credit Suisse, a UBS Group company are not eligible to participate. Each team must submit individual application and one team proposal to the problem statement before the submission deadline to be considered. No additional team members will be accepted once the shortlisting process is completed. Multiple applications by the same person or team are not permitted and shall result in disqualification.

(i) Application

Each participant must submit an application with their CV and indicate full names of all team members in the application so that UBS can make arrangements for the team. The closing date for application is 31 March 2026.

(ii) Finance Challenge

- The Finance Challenge consists of two tracks. Participating team can compete either in Hong Kong or Mainland China.
- Each team will have to follow the instructions provided on the registration page to submit a team proposal ("Proposal") to the platform provided by UBS by 30 April 2026.
- The top 10 teams in each region will be invited to join the semi-final presentation in the UBS Shanghai or Hong Kong offices, or virtually, on 2 June 2026.
- The top 5 teams from each region will be invited to join the grand final presentation in-person in Shanghai on 14 June 2026.

(iii) Evaluation

- During the preliminary evaluation, each team's Proposal will be reviewed and assessed by correspondent sector evaluator.
- During the regional final evaluation, the top 10 teams shortlisted will present the team Proposal to the UBS Global Research management team in APAC.
- During the grand final evaluation, the top 5 teams from each region will compete through further rounds of competition to determine the final rankings.
- Decisions made by the UBS panel and/or UBS will be final and binding.

(iv) Results

- The results of 2026 UBS Finance Challenge will be announced post semi-final round and during the grand final on 14 June 2026.

The Application, Proposal and any other submissions made in relation to 2026 UBS Finance Challenge are herein collectively referred to as the "Submissions".

By signing up to 2026 UBS Finance Challenge, applicants agree that they have read, understood and agreed to the terms and conditions of 2026 UBS Finance Challenge as set out in this document. Any Proposals submitted after any deadline for submissions or not in accordance with these terms and conditions will not be considered.

Queries

For any queries/concerns related to 2026 UBS Finance Challenge, please reach out to the Human Resources team at sh-china-challenge1@ubs.com.

Prizes

- Prizes worth the following amounts (per team) will be awarded to the top 6 teams from each region:
 - 1 team awarded as first place with prize of CNY12,000,
 - 2 teams awarded as second place with prize of CNY8,000, and
 - 3 teams awarded as third place with prize of CNY5,000.
 - UBS branded merchandise will be distributed to the other 4 teams participating in the grand final presentation.
 - UBS will provide the top 10 teams from each region 2 nights of hotel accommodation during grand final in Shanghai.
 - In addition, 3 special award tracks will be established, each with a prize value of CNY2,000. These special awards may be received in conjunction with the regular final-round awards.
- The ultimate format of the prizes will be determined by UBS at its sole and absolute discretion.
- Since each team consists of 3 members, the prizes will be shared evenly amongst 3 members of that team. The prizes must be accepted as awarded and cannot be transferred, substituted or redeemed for cash.
- UBS reserves the right to substitute any prize with another prize of an equivalent value. If a prize becomes unavailable for any reason e.g. cancellation of the 2026 UBS Finance Challenge, UBS shall not be obliged to provide a substitute of equal or higher value or any substitute prize at all.
- Prizes must not be used to fund or support any illegal enterprise or activity.
- If a winning team forfeits his/her/their right to a prize for any reason, UBS may (but is not obliged to) award the prize to the team with the next runner-up based on the

judges' evaluation.

Limitation of Liability and Warranties

- By entering into 2026 UBS Finance Challenge, you agree that you and your team members will be responsible for the contents of your or your team's Submissions and agree that UBS bears no responsibility for the content of your or your team's Submissions.
- Further, you warrant that:
 - The team member submitting the team's Submissions is duly authorized to do so by the rest of the team and agree to the terms and conditions of 2026 UBS Finance Challenge on behalf of the team.
 - The content of your or your team's Submissions are originally made and created by you or your team.
 - The technology used by you or your team is non-proprietary.
 - The content of your or your team's Submissions does not infringe any copyright of any other persons/entities.
 - Your or your team's Submissions do not contain any defamatory statement, offensive and/or illegal material, politically sensitive or offensive content, or contain any content which may infringe the legal rights of any third-party relating to privacy, reputation, image, name and other rights of personality as protected by relevant China laws, Hong Kong laws and regulations.
 - Your or your team's Submissions do not disclose or contain any state secret, and are not in breach of any confidentiality obligation under any applicable law or contracts.

Other Conditions

- By entering into 2026 UBS Finance Challenge, you and all of your team members accept and agree to abide by these terms and conditions and represent and warrant that you meet the eligibility requirements to 2026 UBS Finance Challenge. In addition, you agree to accept the decisions of UBS as final and legally binding in all respects.
- You may only be a member of one participating team in 2026 UBS Finance Challenge. Should you be a member of more than one participating team, the entries of all such teams will be disqualified.
- Invalid, illegible, unintelligible, incomplete, late or garbled entries will be disqualified.
- Participants need to make their own arrangements for any resources (such as PCs, laptops, etc.) which they are planning to use in connection with their Submissions. All teams and participants are solely responsible for paying for their own costs and expenses arising from preparing or submitting their Solutions and/or Submissions and for participating in 2026 UBS Finance Challenge.
- By participating in 2026 UBS Finance Challenge, you agree that UBS will own all rights to your team's Submissions. Accordingly, you may not use your team's Submissions for any purpose other than for 2026 UBS Finance Challenge. However, UBS will seek your consent in the event that your team's Submissions are to be used outside of 2026 UBS Finance Challenge.
- UBS retains its sole absolute discretion in organizing 2026 UBS Finance Challenge, including its decision to accept or reject any participants or teams, change these terms and conditions, including any prize(s) offered, and cancel 2026 UBS Finance Challenge without notice, and its decision shall be final and not subject to challenge.
- Each winning team participant must declare and pay any and all taxes, duties or other charges (such as income or profits tax) arising from the award and/or receipt of any prize(s) or any other benefits from 2026 UBS Finance Challenge. All winning team participants understand and accept that UBS may be required to report and withhold taxes from the prizes or other benefits awarded to any winning team participant from 2026 UBS Finance



Challenge according to applicable laws and regulations, regardless of the winning team participant's place of residence or home location.

Privacy and Personal Information Collection Statement

This privacy disclaimer is issued by UBS and / or its subsidiaries and or / it affiliates ("UBS", "We").

In the context of the 2026 UBS Finance Challenge (the "Challenge"), we collect and process the following personal data: Personal details & identification (e.g. name), electronic address information (e.g. private email address, private phone number), professional profile (e.g. educational institute / school, field of study, graduation date) and the description of your submitted document in the context of the challenge ("Personal Data").

We collect and process your Personal Data for the purpose of campus marketing and promoting UBS as a prospective employer and selecting potential candidates (the "Purpose"). If you get the chance for further contest, interview or employment by participating in the Challenge, we will contact and communicate with you through the provided Personal Data.

Your Personal Data may be accessed, processed, or stored by authorized third parties (including service providers or partners) acting on behalf of UBS, where such access is necessary to support the operation of the Challenge, achieve the stated Purpose, or comply with applicable legal or regulatory requirements. Such third parties are required to handle your Personal Data in accordance with applicable data protection laws and UBS requirements.

We will retain your Personal Data for as long as necessary to fulfil the Purpose. Specifically, we will keep your Personal Data for 12 months after the deadline for registration.

For more information about how UBS processes your data including how we protect your data, your rights in respect of your data and contact details of the Group Data Protection Office, please refer to our Privacy Notice here.

If you have any questions about the processing of your Personal Data, please contact sh-china-challenge1@ubs.com or for data protection specific questions contact dpo-cn@ubs.com.

Provision of the Personal Data is voluntary, but you may not be able to participate if you decide not to provide the Personal Data.

- By participating, you consent to the processing of your Personal Data as outlined above.
- If you are a participant domiciled in mainland China, by participating you consent to the cross-border transfer of your Personal Data to:

Beamery Limited, based in 97-101, Hackney Road, London, E2 8ET, United Kingdom, which can be contacted via <https://beamery.com/contact-us>, privacy policy: <https://beamery.com/privacy-policy>

UBS AG Hong Kong Branch, based in 52 Floor Two International Finance Centre, 8 Finance Street, Central, Hong Kong

Social Media Guideline

To ensure the integrity and confidentiality of our event, please adhere strictly to the following rules:

- No Filming or Photography

Do not take photos or videos of the slides or any competition segments during any program sessions and events.

- Logo Usage



The UBS logo must not be used in any form, including on personal or professional social media, presentations, or other materials.

- Consequences of Breach

Any breach of this guideline will result in immediate withdrawal from the 2026 UBS Finance Challenge.

Use of Photographs and Videos of Participants

If you become a participant in 2026 UBS Finance Challenge, you also authorize UBS to photograph, videotape or otherwise record you and to use, display, reproduce and distribute your statements, picture, image, voice, recording or other likeness, as well as your name and participation in the 2026 UBS Finance Challenge, internally within UBS or to post these on social media sites/the Internet, free of charge, without any limitation as to time and place of use. If you do not wish to have photographs or recordings taken of you or for such photographs or recordings to be used in the manner described above, please inform us immediately after you have received confirmation of your participation in 2026 UBS Finance Challenge by sending an email to sh-china-challenge1@ubs.com.

Your rights of access and correction

You may access, review or revise your personal data, or withdraw your consent at any time free of charge by contacting sh-china-challenge1@ubs.com.

Contacts

If you have any questions regarding this Statement, or would like to learn more about our policies and practices in relation to personal data, please contact sh-china-challenge1@ubs.com.

Acceptance

By filling out our 2026 UBS Finance Challenge form, you accept these terms and conditions.

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2026瑞银金融精英挑战赛

条款和条件

关于挑战赛

瑞银金融精英挑战赛已在中国内地连续举办六年，被广誉为中国内地非常具有影响力的校园竞赛。该竞赛旨在发掘金融领域中有才华和有创新精神的青年人才，是瑞银吸引、储备青年人才和打造雇主品牌的重要项目。今年，我们将比赛升级为双赛区竞赛，学生可以选择中国大陆赛区或中国香港赛区参加比赛。这种全新赛制不仅拓宽了竞赛的学生覆盖范围，还增强了人才的多样性，营造了一个更多元、更有活力的平台。所有获胜团队将获得总价值为 49,000 元人民币的奖品。

参赛资格

参赛者必须是在读本科生、硕士或博士生，并计划在 2027 年 11 月至 2028 年 7 月期间毕业。参赛者所在地点、学校、年级、专业不限。

参赛者必须组成一个由 3 名符合参赛资格的成员组成的团队参赛。UBS 及其子公司和附属公司员工的直系亲属，以及 UBS 和/或 Credit Suisse（UBS 集团旗下公司）的过去实习生或员工没有资格参加。团队里的每个成员都必须提交报名申请并且在作品提交日期之前提交一份竞赛作品。组队完成并提交报名后，将不再接受其他团队成员再次报名。不允许同一人或团队多次申请，否则将被取消资格。

(i) 报名

每位参赛者必须提交一份报名申请，并提供他们的简历。并且应在报名申请中注明所有团队成员的全名，以便瑞银做后续安排。申请截止日期为香港时间 2026 年 3 月 31 日。

(ii) 赛制和晋级

- 2026瑞银金融挑战赛由两个赛区组成。参赛队伍可任选在中国大陆或中国香港其中一个赛区参加比赛。
- 每个团队必须按照报名网页上的说明，在 2026 年 4 月 30 日（“提交截止日期”）之前向瑞银提供的平台提交团队作品（“作品”），并可在提交截止日期之前的任何时间提交作品。
- 每个地区评选出的前十名团队将受邀参加 2026 年 6 月 2 日在瑞银上海或香港办公室或线上举行的分赛区决赛展示。
- 每个赛区的前五名团队将受邀参加 2026 年 6 月 14 日在上海举行的总决赛现场演示。

(iii) 评选

- 在初赛评审过程中，每个团队的作品将由相应行业组评审进行审阅和评分。
- 在分赛区决赛评审过程中，入围的前十名团队将向瑞银亚太区全球研究部管理层演示作品。
- 在总决赛评审过程中，每个赛区的前五名队伍将通过更精彩的比赛角逐出最终名次。比赛过程中将提供更多详细信息。
- UBS 相关项目小组和/或 UBS 做出的决定将是最终决定并具有约束力。

(iv) 竞赛结果

- 2026瑞银金融精英挑战赛的各项晋级结果将在挑战赛过程中公布。

与2026瑞银金融精英挑战赛相关的申请、作品和任何其他提交内容在本协议中统称为“提交内容”。

报名参加2026瑞银金融精英挑战赛，即表示申请者已阅读、了解并同意本文件所包含的2026瑞银金融精英挑战赛的条款和条件。任何在提交截止日期之后再提交的作品或不符合本条款和条件的作品将不予考虑。

疑问咨询

如对2026瑞银金融精英挑战赛有任何疑问，请通过发送邮件至sh-china-challenge1@ubs.com联系人力资源团队。

奖品

- 价值以下金额的奖品（“奖品”）将颁发给每个赛区的前三名团队：
 - 第一名：一等奖一组团队，奖品价值现金 12,000 元，
 - 第二名：二等奖两组团队，奖品价值现金 8,000 元，以及
 - 第三名：三等奖三组团队，奖品价值现金 5,000 元。
 - 各分赛区的前四名团队将获得瑞银定制礼品。
 - 进入总决赛的各分赛区前五名团队，大赛主办方将提供所有选手在上海参赛的两晚酒店的住宿。
- 另外将设立三个特设奖项方向，各价值2000元。该奖项可与总决赛常规奖项同时获得。奖品的最终形式将由瑞银全权决定。
- 由于每个团队由 3名成员组成，因此奖品将由该团队的所有成员平均分配。奖品必须被视为已授予，不得转让、替代或兑换现金。
- 瑞银保留以同等价值的其他奖品替代任何奖品的权利。如果奖品因任何原因（例如2026瑞银金融精英挑战赛被取消）而无法提供，瑞银没有义务提供同等或更高价值的替代品或任何替代奖品。
- 奖品不得用于资助或支持任何非法企业或活动。
- 如果获胜团队因任何原因丧失其获得奖品的权利，瑞银可以（但没有义务）根据评委的评分将奖品颁发给获得下一个名次的团队。

责任限制和保证

- 参加2026瑞银金融精英挑战赛，即表示您同意您和您的团队成员将对您或您团队提交的内容负责，并同意瑞银对您或您团队提交的内容不承担任何责任。
- 此外，您保证：
 - 提交团队作品的团队成员已全权获得团队其他成员的授权，并代表团队同意2026瑞银金融精英挑战赛的条款和条件。
 - 您或您团队提交的作品内容由您或您的团队独立创作并完成。
 - 您或您的团队在比赛中所使用的技术是非专有的。
 - 您或您的团队提交的作品内容不侵犯任何其他个人/实体。
 - 您或您团队提交的作品内容不包含任何诽谤性言论、冒犯性和/或非法材料、政治敏感或冒犯性内容，或包含任何可能侵犯任何第三方的合法权利的内容，这些权利涉及隐私、声誉、形象、姓名和受相关中国法律、香港法律和法规保护的其他个人权利。
 - 您或您团队提交的作品内容不披露或包含任何国家机密，也不属于违反任何适用法律或合

同规定的任何保密义务。

其他条件

- 参加2026瑞银金融精英挑战赛，即表示您和您的所有团队成员接受并同意遵守这些条款和条件，并声明和保证您符合参加2026瑞银金融精英挑战赛的资格要求。此外，您同意接受 UBS 的决定为最终决定，并在所有方面具有法律约束力。
- 您只能是2026瑞银金融精英挑战赛的一个参赛团队的成员。如果您是多个参赛团队的成员，则所有此类团队的参赛资格将被取消。
- 无效、难以辨认、难以理解、不完整、迟到或乱码的参赛作品将被取消资格。
- 参赛选手需要自行安排他们计划用于其提交作品的任何资源（例如 台式电脑、笔记本电脑等）。所有团队和参赛者均需自行承担因准备或提交作品以及参加2026瑞银金融精英挑战赛而产生的成本和开支。
- 参加2026瑞银金融精英挑战赛，即表示您同意瑞银将拥有您团队提交作品的所有权利。因此，您不得将团队提交的作品用于2026瑞银金融精英挑战赛以外的任何目的。但是，如果您的团队提交的作品将被瑞银用于2026瑞银金融精英挑战赛之外的目的使用，瑞银将征求您的同意。
- 瑞银保留组织2026瑞银金融精英挑战赛的唯一绝对酌情权，包括决定接受或拒绝任何参赛者或团队，更改这些条款和条件，包括提供的任何奖品，以及取消2026瑞银金融精英挑战赛，恕不另行通知，其决定为最终决定，不受质疑。
- 每位获胜团队参赛者必须申报并支付因2026瑞银金融精英挑战赛的奖励和/或收到任何奖品或任何其他福利而产生的任何和所有税款、关税或其他费用（例如所得税或利得税）。所有获胜团队参赛者理解并接受，根据适用的法律法规，瑞银可能需要申报和预扣2026瑞银金融精英挑战赛授予任何获胜团队参赛者的奖品或其他福利的税款，此规定不限获胜团队参赛者的居住地或家庭住址在哪里。

个人信息收集声明

请阅读本声明以了解您的权利以及瑞银集团股份公司及其附属公司（统称“瑞银”）收集您的个人数据的方式。

隐私声明

本隐私声明由UBS AG及其附属及/或关联公司发布（简称“瑞银”、“我们”）。

如您登记参加2026瑞银金融精英挑战赛（简称“挑战赛”），我们将收集并处理您的以下个人信息：个人基本和身份信息（如姓名）、电子通信信息（如个人邮箱、个人电话号码）、学术简介（如学校、专业、毕业时间）以及您提交的参赛作品描述（简称“个人信息”）。

我们收集并处理您提交的个人信息仅为支持瑞银校园招聘宣传、潜在候选人选拔之用（简称“目的”）。如您通过登记参加此次活动，并获得了相应的参赛、面试或录用机会，我们也会通过您提供的个人信息与您进一步联系、沟通。

为支持本次挑战赛的组织与运营、实现上述目的，或为符合适用的法律法规要求所必需的情况下，您的个人信息可能由经授权的第三方（包括但不限于服务提供方或合作伙伴）在代表瑞银行事的范围内访问、处理或存储。该等第三方须按照适用的数据保护相关的法律法规以及瑞银的相关要求处理和保护您的个人信息。

我们将在实现前述目的所需的必要期间内保留您的个人信息。具体而言，我们将在本次活动登记参加截止日期后的12个月内保留您的信息。



有关我们如何处理您的个人信息的详情，包括如何保护您的个人信息、您所享有的权利以及瑞银集团数据保护办公室的联系方式，请参阅我们的隐私声明。

如果您有任何涉及您个人信息处理的疑问，请联系sh-china-challenge1@ubs.com，与数据保护相关的问题请联系dpo-cn@ubs.com。

个人信息的提供出于自愿，如您决定不提供个人信息，您将无法参加本次活动。

- 您登记参加挑战赛即表明您同意我们按照上述方式处理您的个人信息。
- 如您是位于中国内地的参赛者，您登记参加挑战赛即表明您同意我们将您的个人信息跨境传输至以下境外接收方：

Beamery Limited, 位于英国伦敦Hackney Road 97-101号，邮编E2 8ET，联系方式可在<http://beamery.com/contact-us>获取，隐私政策: <http://beamery.com/privacy-policy>

UBS AG Hong Kong Branch, 中环金融街8号国际金融中心二楼52号，香港，香港特别行政区

社交媒体指引

为确保本次活动的完整性及保密性，请您严格遵守以下规定：

- 禁止拍摄或录制

在任何项目环节或活动期间，严禁对展示材料（包括但不限于演示文稿）或比赛过程进行拍照、录像或录音。

- 标识使用限制

不得以任何形式使用瑞银（UBS）标识，包括但不限于在个人或职业相关的社交媒体平台、演示材料或其他任何载体中使用。

- 违规后果

如发生任何违反本指引的行为，相关人员将被立即取消参与2026瑞银金融精英挑战赛的资格。

使用参与者的照片和视频

如果您成为2026瑞银金融精英挑战赛的参赛者，您还授权瑞银为您拍照、录像或以其他方式录音，并无偿以及不受时间和地点的限制在瑞银内部使用、展示、复制和发布您的采访、图片、图像、声音、录音或其他肖像，以及您的姓名和您参加2026瑞银金融精英挑战赛的这个事件，或在社交媒体网站/互联网上发布这些信息。如果您不希望有人拍摄您的照片或录音，或不希望以上述方式使用此类照片或录音，请在收到参加2026瑞银金融精英挑战赛的报名确认后立即发送电子邮件至sh-china-challenge1@ubs.com的瑞银校园活动亚太地区团队通知我们。

您的访问和更正权利

您可以随时通过发送电子邮件至sh-china-challenge1@ubs.com联系瑞银校园活动亚太团队，免费访问、查看或修改您的个人数据，或撤回您的同意。

联系我们

如果您对本声明有任何疑问，或想进一步了解我们有关个人数据的政策和做法，请通过 sh-china-challenge1@ubs.com发送邮件联系2026瑞银金融精英挑战赛团队。

接受



填写我们的2026瑞银金融精英挑战赛报名表，即表示您接受这些条款和条件。

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