

The Ally Innovation Challenge – Responsible AI (“Challenge”), is hosted by Ally Financial Inc. (“Ally,” “we,” or “us”) with the goal of identifying, or “crowdsourcing,” solutions to responsibly deploy AI technology (“Challenge Goal”). The Challenge is governed by these Terms and Conditions (“Terms”). By registering for the Challenge, you agree to comply with all applicable laws, and to abide by and be bound by these Terms and any other guidelines or instructions provided to you during the Challenge, and you also agree that all decisions of Ally are final and binding on you. The Challenge is void in any jurisdictions where it is prohibited or restricted by law. These Terms including, without limitation, any dates, deadlines, awards and the location are subject to change by us at any time and all registrants agree to be bound by such changes.

1. Eligibility. You/Company may only register for the Challenge if (i) you are a business enterprise, legally authorized to do business within the 50 United States or the District of Columbia and in good standing to do business in any jurisdictions in which your business enterprise operates throughout the period when the Challenge is being conducted and any awards and opportunities may be provided, (ii) you have full power and authority to legally bind your business enterprise (please note that all references in these Terms to ‘you’, “Company” or ‘registrant’, or to ‘participant’ or ‘finalist’, if you are selected as a participant or finalist, shall refer to you and your business enterprise unless otherwise noted), and (iii) only employees of your business enterprise have made or will make contributions to any proposal or solution and each of them are a legal resident of/domiciled within the 50 United States or the District of Columbia and are at least 18 years old (or at least the age of majority in your jurisdiction of residence, whichever is older) at the time of registration. You may not register if you or any of your employees are a resident in any jurisdiction where the Challenge is void or to the extent it is prohibited or restricted by law.

In order to submit a response to the Challenge, you must be (i) an entity with at least two full time employees, (ii) an entity with a publicly available product or prototype demonstrating your AI solution’s functionality and (iii) able to demonstrate traction or positive feedback on your proposed solution.

Employees, directors, officers, and agents of Ally and its affiliates involved with the Challenge, and members of the immediate family (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and household of each such employee, director, officer, or agent (whether or not related) are not eligible to apply or receive an award.

However, the Challenge is open to eligible businesses including those that have previously sold, licensed or otherwise provided services and/or similar solutions to Ally. Ally may at any time request valid proof of identity, residency, age, proof of incorporation/good standing and other relevant documentation and may disqualify a registrant if Ally determines (in its sole and reasonable discretion) that the provided proof is not sufficient. In addition, Ally may, without notice and

at any time in its sole and reasonable discretion, disqualify any registrant or participant (including any of your employees) who: does not meet the Challenge's eligibility criteria, fails to comply with these Terms as determined by Ally in its sole and reasonable discretion, attempts to register or participate in the Challenge in any manner or through any means other than as described in these Terms, attempts to disrupt or undermine the Challenge or attempts to circumvent any of these Terms, including (but not limited to) any individual who tampers with or in any way corrupts the submission or voting process, or who attempts to undermine the legitimate operation of the Challenge by cheating, hacking, deception, or other unfair practices, or by attempting to annoy, abuse, threaten or harass any other participants or Ally representatives. You are not required to make any purchase or pay any fee to register for, participate in, or receive recognition in the Challenge. However, you are responsible for all expenses you may choose to incur in connection with the Challenge, including but not limited to any air or ground transportation, passports and visas, hotel accommodations, meals, beverages and any expenses associated with traveling to, or any activity associated with, participation in the Challenge.

The Challenge is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation (on behalf of the participant and their Company) constitutes participant's full and unconditional agreement to these Terms and Conditions and Ally's decisions, which are final and binding in all matters related to the Challenge. Receiving recognition as a result of participation in the Challenge is contingent upon fulfilling all requirements set forth herein, participation in the Challenge or receiving recognition does not mean or imply that Ally or its affiliates will maintain or increase the amount of business it does with any participant, and Ally and its affiliates reserve all of their rights in any and all agreements with Company.

2. **Registration.** If you meet the eligibility requirements, you may apply to be considered for the Challenge by completing the registration process at www.ally.com/innovation. When you apply, you will be asked to provide certain information about your business and your proposed solution, which should aim to address the Challenge Goal found in the opening paragraph.

During the Challenge Submission Period as defined in 3 below, follow the link provided by Ally and follow the on-screen instructions to complete an application for your Company. Those who do not follow all of the instructions, provide the required information, and abide by these Terms and Conditions or other instructions of Ally may be disqualified. Challenge entries must comply with the Application requirements set forth herein to be valid. As used herein, "Application" refers to all content you submit in connection with your application form and in connection with the Challenge (including, but not limited to, any pictures, images, videos, descriptions, writings, explanations, hashtags, tag names, etc.). **DO NOT SUBMIT ANY CONFIDENTIAL OR OTHER PROPRIETARY INFORMATION IN YOUR SUBMISSION.** All Applications must be in in

English, with the character and/or word limitations as set forth on the application form. By submitting an Application for the Challenge, you hereby warrant and represent that your Application conforms to the Application requirements set forth herein. Completing an application for the Challenge does not mean that you will automatically be accepted to be a participant in the Challenge. In addition, when you apply, you must enter the required information accurately, and accept the terms and conditions (and the Privacy Statement referenced in Section 12 of these Terms) displayed as part of the registration process.

3. All registrations and completed applications must be received by Ally on or about June 17, 2024. Ally and Ally’s selected VC Experts (Reviewers) will then review all eligible applications received by the deadline. Throughout the Application Evaluation Period which extends through June 28, 2024, Ally may ask applicants to respond to follow-up questions regarding their application and ask them to make a virtual demonstration of their solution. Following the Application Evaluation Period, Ally shall determine in its sole discretion the number of applicants that may participate in the Challenge scheduled to take place July 9, 2024 through September 11, 2024. Applicants will be notified of their selection to participate in the Challenge on or about July 2, 2024. Participants are expected to have at least one key member engaged during the Challenge for at least 10 hours to participate. The dates targeted for the Challenge are as set forth in the table below. All dates are subject to change at Ally’s discretion.

Date	Milestone
5/6/2024	Challenge Submission Period Open
6/17/2024	Challenge Submission Period Closed
6/28/2024	Application Evaluation Period Closed
7/2/2024	Participants Notified
7/9/2024	Challenge Begins
9/11/2024	Challenge Concludes

3. Solution Guidelines. A solution developed and submitted in connection with the Challenge must meet all of the following criteria: a. It must not contain, depict, imply or refer (explicitly or through any commonly recognized abbreviations or other representations) to any crude, vulgar, obscene, sexually explicit, violent, disparaging, discriminatory, offensive, illegal or otherwise unsuitable language, activity or other content (all as determined by Ally in its sole discretion). b. It must not contain, depict or refer to any content which disparages or refers negatively to Ally, the Challenge, or any other person or entity (all as determined by Ally in its sole discretion). c. It must not contain, depict or refer to any content which unnecessarily refers to any third party (person or entity) (as determined by Ally in its sole discretion). d. It must not conflict with any of Ally’s core values, or otherwise be objectionable to Ally (as determined by Ally in its sole discretion). e. It must not contain any content that violates any law or any third party’s rights (including privacy, publicity, personality and intellectual property rights). f. It must not have been submitted to any other challenge, program or

promotion where you were required to grant any licenses or other rights with respect to your solution to the operator or promoter of the challenge or program, or any third parties, that would in any way prevent your participation in the Challenge or affect the rights you are granting under these Terms. g. It must not contain malicious code or be coded or designed in such a way that it creates an information security risk or otherwise compromises the integrity of the solution, whether as a stand-alone solution or as integrated with any other content. h. It must be in English. i. The solution, business team name associated with the solution, or other related submissions or materials must not use the Ally name or any trademarks, service marks, slogans, trade dress, logos or social media or other handles of Ally. Ally may disqualify any solution, without notice, if Ally determines (in its sole and reasonable discretion) that the solution does not comply with any of the above requirements or otherwise with these Terms.

4. Your Additional Representations and Warranties. Participants represent and warrant that their Application in the Challenge is the original work of such participant, it has not been copied from others, it does not violate any laws, it does not violate the rights of any other person or entity, and publication of the Application, or any part thereof, via various media including web posting will not infringe on the rights of any third party. Any such participant on behalf of themselves and on behalf of the Company will indemnify and hold harmless Released Parties (defined below) from any claims to the contrary.

By submitting an Application, you agree: (a) that your Application was submitted at your own option, and you assume and are responsible for any and all costs you incur in preparing and submitting your Application; (b) that your Application is gratuitous and made without restriction, and will not place Ally under any obligation; (c) that Ally is free to use or otherwise disclose the ideas contained in the Application on a non-confidential basis to anyone or otherwise use the ideas without any additional compensation to you or your Company.

5. Evaluation Process. Ally and the Challenge's Experts will select the Challenge participants in their sole discretion. Because we are seeking innovative ideas and solutions, there is no single criterion on which we will judge your submission. To determine the Challenge participants, finalists and overall recognized participants, solutions will be judged on a combination of the following objective criteria: • Implementation feasibility • Scalability • Functionality • Spectrum of Skills, and backgrounds of the executive team. Decisions of Ally with respect to all aspects of the Challenge will be final and binding.
6. Award Recipients. Participants who have been selected to receive recognition will be notified and announced at the conclusion of the Challenge. **NEITHER CHALLENGE PARTICIPANTS NOR RECOGNIZED PARTICIPANTS WILL BE GUARANTEED A COMMERCIAL OPPORTUNITY WITH ALLY.**

7. **Non-Monetary Awards and Opportunities.** At least one (1) Participant will have the opportunity to connect with Ally mentors and potential investors for help improving their solution. Recognized Participants may also get the opportunity to test their solution at Ally. Ally may offer participants the opportunity to explore a commercial relationship with Ally, provided, however, that Ally shall have no obligation to enter into any contract regarding, or make use of, the applicable solution. Opportunities may include mentorship packages or other in-kind support. Any non-monetary opportunities offered in connection with the Challenge should not be viewed as awards or “prizes.” The provision of any non-monetary opportunities is to be determined by Ally in its sole discretion, and Ally will be under no obligation to offer any non-monetary opportunities to any participant. All awards or other opportunities are subject to change by Ally without notice, must be accepted as awarded or provided (with no substitutions), and may not be sold or transferred. All taxes in connection with any award or non-monetary opportunity are the sole responsibility of the recipient.
8. **Cancellation.** If for any reason Ally cannot run the Challenge as planned due to any force majeure events or for any other reason, Ally may modify, extend, suspend, or cancel the Challenge in its sole and reasonable discretion, to the extent permitted by applicable law.
9. **Intellectual Property Rights.** You will retain any intellectual property rights you have in the Application materials that you create (including in any software code). However, by participating in this Challenge, you acknowledge and agree that any ideas or concepts related to your solution or the content that you share in connection with the Challenge are not confidential or proprietary, and Ally and others may use, incorporate or disclose any of them now or in the future in any manner, and you waive any and all claims that you may have against Ally (or its affiliates, contractors and agents) or anyone else participating in or otherwise attending this Challenge for such use or disclosure. By making a submission, you acknowledge and agree that Ally may obtain many submissions in connection with this Challenge and/or other marketing initiatives or challenges staged and/or offered by Ally, and that such submission may be similar or identical in theme, idea, format or other respects to other submissions submitted in connection with this Challenge, such other initiatives, or for other reasons, or other materials developed by Ally or its contractors or agents. Unless prohibited by applicable law, you waive any and all claims against Ally, its affiliates, agents and/or any other participants you may have had, or may have now or in the future, that any submission and/or other works (including videos) accepted, reviewed and/or used by Ally, its affiliates, agents, or other participants may be similar to your submission, or that any compensation is due to you in connection with such submission or other works used by Ally or its affiliates. For the avoidance of doubt, the foregoing waiver shall not impair or limit any legal rights under applicable national legislation governing consumer rights that cannot be excluded,

limited, amended or waived. In addition, you hereby grant to Ally and its designees the unrestricted, non-exclusive, royalty-free, irrevocable, worldwide, sub-licensable, assignable, license (but not the obligation) for the maximum duration permitted by applicable law to store, copy, reproduce, communicate to the public, modify, edit, display, transmit, publicly perform, make available to the public, translate or make derivative works from, and otherwise use your submission/solution/video (in whole or in part) and such derivative works in any medium without any fee or other form of compensation, and without further notification or permission or attribution, for the following purposes:

- a. administering and publicizing the Challenge;
- b. identifying you by name as the creator of the solution along with a description of the solution;
- c. displaying some or all of the submissions (including any videos provided by participants) in any and all media now known or hereafter devised, worldwide; and
- d. advertising or promotion in any media, including to advertise the Challenge, future challenges, and Ally's products and services.

10. **Publicity.** You acknowledge and understand by attending a Challenge event, webinar or any activities associated with the Challenge that you may be photographed, videotaped and otherwise recorded by Ally or its designees (collectively, "Footage") and may be required to sign an affidavit and release for such Footage. Footage will be owned by Ally, and Ally and its designees shall have the right to use, edit, adapt, post, stream, copy and exploit such Footage and all elements embodied therein, including any names and likenesses embodied therein, in whole or in part, in any and all media now known or hereafter devised throughout the world, to the fullest extent permitted by applicable law, for advertising, promotional, trade and other purposes. Except where otherwise prohibited by law, by registering for the Challenge, you consent to Ally's use of your name, voice, likeness, biography and hometown name, mention of the nature of your participation in the Challenge and photographs and video taken at the Challenge events, for marketing and promotional purposes without further notification, permission, payment or consideration. **PARTICIPANTS ARE PROHIBITED FROM PROVIDING PUBLIC STATEMENTS OR ISSUING PRESS RELEASES TO THE PUBLIC ABOUT THE CHALLENGE WITHOUT THE EXPRESS WRITTEN CONSENT OF ALLY IN EACH INSTANCE. FAILURE TO COMPLY WITH THIS REQUIREMENT MAY RESULT IN DISQUALIFICATION.**

11. **Personal Information Consent.** By registering for the Challenge, you consent to Ally using and disclosing your personal information and other information about you to third parties (whether in or outside your location of residence), including but not limited to participating affiliates and other Ally agents, for the purposes of administering the Challenge; advertising the Challenge and any future challenges or events and any of Ally's products and services; facilitating connections between such third parties and registrants of potential interest to them; and for the

other purposes described in these Terms and Conditions. Note that there is no legal obligation for you to provide us with personal information and any information collected by us is provided by you at your own free will and with your full informed consent. Details of personal information consent, and how Ally may use your personal information, can be found in Ally's Privacy Statement, available at <https://www.ally.com/content/dam/pdf/corporate/ally.privacy-notice.2014-01-01.v1.pdf>.

12. Disclaimers, Liability and Indemnification

EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, ALLY DOES NOT ACCEPT LIABILITY FOR ANY LOSS OR DAMAGE OF ANY APP OR OTHER SOLUTION/SUBMISSION OR FOR ANY OTHER LOSS OR DAMAGE RESULTING DIRECTLY OR INDIRECTLY FROM YOUR PARTICIPATION IN THE CHALLENGE OR YOUR RECEIPT, USE OR REDEMPTION OF ANY AWARD(S) OR OPPORTUNITY, OR YOUR INABILITY TO RECEIVE, USE OR REDEEM ANY AWARD(S) OR OPPORTUNITY. EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, ALLY IS NOT RESPONSIBLE FOR: (1) ANY INCORRECT OR INACCURATE TRANSCRIPTION OF SUBMISSION INFORMATION OR ANY LATE, LOST, INCOMPLETE, ILLEGIBLE, DAMAGED, MISDIRECTED, OR UNDELIVERABLE SUBMISSIONS, OR SUBMISSIONS RECEIVED THROUGH IMPERMISSIBLE OR ILLEGITIMATE CHANNELS; (2) TECHNICAL FAILURES OF ANY KIND, INCLUDING THE MALFUNCTIONING OF ANY TELEPHONE, COMPUTER, NETWORK, HARDWARE OR SOFTWARE; (3) THE UNAVAILABILITY OR INACCESSIBILITY OF ANY SERVICE; (4) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE SUBMISSION PROCESS OR THE CHALLENGE; (5) ELECTRONIC OR HUMAN ERROR WHICH MAY OCCUR IN THE ADMINISTRATION OF THE CHALLENGE OR THE PROCESSING OF SUBMISSIONS; OR (6) ANY INJURY OR DAMAGE TO PERSONS OR PROPERTY, INCLUDING YOUR COMPUTER, WHICH MAY BE CAUSED, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, BY YOUR PARTICIPATION IN THE CHALLENGE OR FROM DOWNLOADING OR USING ANY MATERIAL PROVIDED BY OR ON BEHALF OF ALLY. EXCEPT TO THE EXTENT REQUIRED BY APPLICABLE LAW, ALLY WILL NOT BE LIABLE TO YOU FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES IN CONNECTION WITH THE CHALLENGE OR THESE TERMS AND CONDITIONS. EXCEPT TO THE EXTENT PROHIBITED BY APPLICABLE LAW, YOU HEREBY RELEASE AND AGREE TO INDEMNIFY AND HOLD HARMLESS ALLY AND ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, ADVERTISING AND PROMOTIONAL AGENCIES, AND THE CHALLENGE EXPERTS ("RELEASED PARTIES") FROM ANY AND ALL DAMAGES, INJURIES, CLAIMS, CAUSES OF ACTIONS, LIABILITY OR LOSSES OF ANY KIND (INCLUDING LEGAL FEES AND EXPENSES), KNOWN OR UNKNOWN, ABSOLUTE OR CONTINGENT, NOW OR IN THE FUTURE ARISING FROM OR RELATED TO: (A) YOUR FAILURE TO COMPLY WITH ANY OF THESE TERMS AND CONDITIONS; (B) ANY MISREPRESENTATION YOU MAKE UNDER THESE

TERMS AND CONDITIONS OR OTHERWISE TO ALLY; (C) YOUR PARTICIPATION IN THE CHALLENGE; OR (D) YOUR RECEIPT, USE OR REDEMPTION OF ANY AWARD OR OPPORTUNITY, OR YOUR INABILITY TO RECEIVE, USE OR REDEEM ANY AWARD OR OPPORTUNITY. NOTHING IN THESE TERMS AND CONDITIONS SHALL OPERATE SO AS TO EXCLUDE OR RESTRICT ALLY'S LIABILITY FOR FRAUD, FRAUDULENT MISREPRESENTATION, FRAUDULENT CONCEALMENT OR FOR DEATH OR PERSONAL INJURY RESULTING FROM THE GROSS NEGLIGENCE OF ALLY OR ITS EMPLOYEES WHILE ACTING IN THE COURSE OF THEIR EMPLOYMENT, OR FOR ANY OTHER LIABILITY TO THE EXTENT SUCH LIABILITY CANNOT BE EXCLUDED OR LIMITED AT LAW.

14. Governing Law & Jurisdiction: This Program and the Terms and Conditions are governed by US law and are subject to all applicable federal, state and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of the Terms and Conditions, or the rights and obligations of participants and Ally in connection with the Challenge, shall be governed by, and construed and enforced in accordance with, the laws of the State of Michigan, without regard to its conflicts of law rules. Participant waives (a) any objection to establishment of venue for any legal action or proceeding brought in any business court in the State of Michigan in Wayne County or the federal courts in the United States District Court for the Eastern District of Michigan, and (b) any assertion that the action or proceeding has been brought in an inconvenient forum, except as prohibited by law. PARTICIPANT IRREVOCABLY WAIVES ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY LEGAL PROCEEDING ARISING OUT OF OR RELATING TO THE PROGRAM OR THE TERMS AND CONDITIONS. To the extent permitted by applicable law, no laws, rules or regulations of any country other than as set forth above shall apply to any aspect of the Challenge, or any registrants of the Challenge, even if such registrants are legal residents of, doing business in, or otherwise subject to the laws of any such countries, and if invited to participate in the Challenge, you hereby waive and agree not to apply or pursue any actions under the laws of any country other than the United States. Unless otherwise prohibited by applicable law, if any provision of these Terms or any other terms provided by Ally in connection with the Challenge is held to be invalid, illegal or unenforceable, then the validity, legality and enforceability of the remaining provisions will not in any way be affected or impaired thereby, and the invalid, illegal or unenforceable provision shall be replaced by a valid, legal and enforceable provision that comes closest to the intention of the parties underlying the invalid, legal or unenforceable provision. TO THE EXTENT THESE TERMS AND CONDITIONS ARE TRANSLATED INTO ANY LANGUAGES OTHER THAN ENGLISH, THE ENGLISH LANGUAGE VERSION SHALL CONTROL.

15. Binding Arbitration: Any controversy or claim arising out of or relating to this Challenge shall be settled by binding arbitration in a location determined by the arbitrator as set forth herein (provided that such location is reasonably convenient for claimant), or at such other location as may be mutually agreed upon by the parties, in accordance with the procedural rules for commercial disputes set forth in the Comprehensive Arbitration

Rules and Procedures of JAMS (“JAMS Rules and Procedures”) then prevailing, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator shall be selected pursuant to the JAMS Rules and Procedures. The arbitrator shall apply Michigan law consistent with the Federal Arbitration Act and applicable statutes of limitations, and shall honor claims of privilege recognized at law. In the event that the claimant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Ally will pay as much of the claimant’s filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. If any part of this arbitration provision is deemed to be invalid, unenforceable or illegal (other than that claims will not be arbitrated on a class or representative basis), or otherwise conflicts with the rules and procedures established by JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, the portion that is deemed invalid, unenforceable or illegal is that claims will not be arbitrated on a class or representative basis, then the entirety of this arbitration provision shall be null and void, and neither claimant nor Ally shall be entitled to arbitrate their dispute. Upon filing a demand for arbitration, all parties to such arbitration shall have the right of discovery, which discovery shall be completed within sixty days after the demand for arbitration is made, unless further extended by mutual agreement of the parties. THE ARBITRATION OF DISPUTES PURSUANT TO THIS PARAGRAPH SHALL BE IN THE PARTICIPANT’S INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS OR PARTIES WHO MAY BE SIMILARLY SITUATED. DO NOT SUBMIT AN APPLICATION IN THIS PROGRAM IF YOU DO NOT AGREE TO HAVE ANY CLAIM OR CONTROVERSY ARBITRATED IN ACCORDANCE WITH THESE TERMS AND CONDITIONS.

BY PARTICIPATING IN THE CHALLENGE, EACH PARTICIPANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CHALLENGE, OR ANY AWARD CONFERRED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION AS SET FORTH ABOVE, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND (2) PARTICIPANT’S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND PARTICIPANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY SET FORTH ABOVE, SO SUCH LANGUAGE MAY NOT APPLY TO EVERY PARTICIPANT.

16. Further Information. For more information please email the Challenge team at: openinnovation@ally.com. BY CLICKING ON THE FOLLOWING “I AGREE” BUTTON, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTOOD THESE TERMS AND CONDITIONS AND THE PRIVACY STATEMENT AND AGREE TO BE BOUND BY THEM. I WARRANT THAT EACH EMPLOYEE OF MY COMPANY

THAT IS PARTICIPATING IN THE CHALLENGE HAS READ AND UNDERSTOOD THESE TERMS AND CONDITIONS AND THE PRIVACY STATEMENT AND AGREES TO BE BOUND BY THEM. WHERE ENTERING THE CHALLENGE AS THE REPRESENTATIVE OF A COMPANY, I WARRANT THAT I AM FULLY AUTHORIZED TO ACCEPT AND AGREE TO THESE TERMS AND CONDITIONS AND PRIVACY STATEMENT FOR AND ON BEHALF OF THAT COMPANY.