

TNG DIGITAL FINHACK 2026

Terms and Conditions

1. Introduction / Overview

- a. This TNG Digital FinHack 2026 (“**Hackathon**”) is organized by TNG Digital Sdn. Bhd. (“**TNGD**”) in collaboration with its sponsors.
- b. By registering for and participating in the Hackathon, all participants (each, a “**Participant**”) agree to comply with these Terms & Conditions and any additional rules, guidelines, or policies as may be announced by TNGD from time to time (“**T&C**”).

2. Entry Requirements

Eligibility

- a. The registration period for the Hackathon is from 1 March 2026 to 1 April 2026 (“**Registration Period**”). Late registrations will not be accepted.
- b. Participants may register individually or as a team. A team must consist of at least three (3) and no more than five (5) participants.
- c. If a Participant registers individually, TNGD shall assign such Participant to a team at its sole discretion. The Participant shall not be entitled to request any reassignment or change of team once the allocation has been made.
- d. Each Participant shall:
 - i. Be at least eighteen (18) years or older at the point of registration;
 - ii. Be a Malaysian citizen;
 - iii. Not be an employee of TNGD or any of its sponsors; and
 - iv. Not be an immediate family member to TNGD or any of its sponsors.
- e. In the event any Participant withdraws, is disqualified, or is otherwise unable to continue participating in the Hackathon, TNGD reserves the right, at its sole discretion, to reassign, combine and/or reorganise the affected team, including transferring Participants between teams or merging where necessary. Any such decision of TNGD is final and binding.

Registration and Selection

- f. Participants must register via the Hackathon official website only.
- g. TNGD may conduct screening, interviews, or pre-engagement sessions before confirming participations.
- h. Registration is not a guarantee of selection or participation in the Hackathon. TNGD reserves the right to approve or reject any application at its sole discretion. TNGD’s selection decisions are final and binding.

3. Participation

Pre-requisites

- a. Participants are solely responsible for their own travel, accommodation, and related expenses arising out of or in connection with the Hackathon.
- b. TNGD will not provide any assistance to the Participants in applying for their travelling documents and/or permits to attend the Hackathon or any activities or pre-engagement arising out of or in connection with the Hackathon.

Venue

- c. Participants must comply with the Hackathon venue rules, and applicable health, safety, and security policies.

Themes, Rules & Submissions

- d. TNGD will announce the Hackathon themes.
- e. The submission of deliverables shall be based on one (1) theme, which must be indicated in the submission clearly.
- f. The Hackathon shall only consist of one (1) round only. Each team is permitted to submit one (1) submission only. Once a theme has been selected, the Team shall not be permitted to change its selected theme.
- g. TNGD will announce rules and judging criteria of the Hackathon and any such rules shall be deemed to be incorporated into these T&C.

Laptop, Equipment and Cloud Platform Use

- h. Each Participant shall obtain and use their own laptop and/or equipment for the purpose of the Hackathon.
- i. Participants must adhere to any terms of service and/or code of conduct for their usage of any sponsor-provided cloud platforms and/or third-party platforms. Participants shall be solely responsible for any costs, fees, or expenses incurred associated with any platform beyond standard free tiers, or inappropriate downloads or excessive usage of such platforms.

Mentor and Coaching

- j. Mentors will be available during the Hackathon to provide general guidance and feedback to Participants. Mentors may support multiple teams and are not assigned exclusively to any specific team.
- k. TNGD reserves the right, at any time and in its absolute discretion, to cancel, modify or replace any mentor without any prior notice, or explanation.

Deliverables & Submissions

- l. Deliverables must be submitted strictly in accordance with the mode, format, and timeline as specified by TNGD.
- m. Any deliverables submitted after the stipulated submission timeline shall not be accepted.

- n. Participants must ensure that all submissions are new, original, and do not infringe on any third-party intellectual property rights.

4. Prizes

- a. The prizes for the Hackathon (“**Prizes**”) may include, but are not limited to:
 - Cash rewards
 - Smart devices
 - TNG eWallet Reload Pins
 - Cloud service credits
- b. Participants acknowledge that the Prizes are provided by sponsors and/or third parties, which TNGD does not have any control. If a Prize become unavailable for any reason, TNGD will use its commercially reasonable efforts to substitute a prize of similar nature and value.
- c. TNGD may appoint its event organiser, consultant, and/or contractor to handle the fulfilment and/or delivery of the Prizes. Participants agree to cooperate and provide any necessary details to receive the Prizes.
- d. Any lucky draw Prizes will be awarded at TNGD’s sole discretion.
- e. Prizes are non-transferable, non-exchangeable, and shall be forfeited if any of these T&Cs are violated.
- f. The recipients of the Prizes shall be solely responsible for any applicable taxes or other associates associated with such Prizes.

5. Intellectual Property Rights

- a. To the maximum extent permitted by the applicable laws, Participants agree that all Hackathon deliverables, including but not limited to source codes, documentation, application, materials, data, concepts, ideas, methods, algorithms, mask works, inventions, solutions, designs, or any work created or submitted for the Hackathon (“**Deliverables**”) shall be the exclusive property of TNGD, upon submission.
- b. Each Participant shall hold TNGD safe and harmless from and against all claims and proceedings for or on account of infringement of any patent rights, design, copyright, trademarks or names or other projected rights in respect of any programs, software, source codes, reports, documents, drawings and/or specifications used for or in connection with the Deliverables and against all claims, demands, proceedings, damages, costs, charges and expenses whatsoever in respect thereof or in relation thereto.
- c. Each Participant shall promptly notify TNGD if it becomes aware of any such infringement or alleged infringement or any matter that may give rise to a claim for infringement.
- d. Where required, Participants shall execute an unconditional assignment in favour of TNGD with full title and guarantee of all intellectual property in the

- Deliverables as may be owned by the Participant and capable of assignment, together with the right to sue for any past infringement.
- e. In the event that by operation of law, the assignment of ownership in section 5 herein is deemed invalid or unenforceable in any jurisdiction, Participant hereby grants TNGD a perpetual, irrevocable, worldwide, exclusive, royalty-free license to use, reproduce, modify, distribute the intellectual property in the Deliverables and create any derivative works for any purpose whatsoever.
 - f. Each Participant shall waive any rights or claims it may have at law in the Deliverables.
 - g. Each Participant undertakes that there will be no infringement of any third-party intellectual property rights in the participation of Hackathon, including but not limited to the software and hardware to be used for Hackathon.

6. Participants' Obligations

- a. Each Participant represents and warrants that he/she:
 - i. shall comply with these T&Cs at all time;
 - ii. has full capacity, authority and legal right to agree to these T&Cs;
 - iii. has provided complete, truthful, and accurate information and/or data during the registration process and throughout the Hackathon. The Participant shall promptly update TNGD of such changes;
 - iv. shall not infringe or violate any intellectual property, privacy rights, or other rights of any third party;
 - v. shall submit only original work as their Hackathon Deliverables;
 - vi. has all rights and ownership or is a licensed user of all algorithms, code and/or data used within the Deliverables;
 - vii. shall ensure that Deliverables do not contain any unlawful, offensive, defamatory, obscene, harmful, content, including viruses, spywares, or harmful component that may damage system or data;
 - viii. shall not disclose, share, or use any confidential information obtained or provided by TNGD during the Hackathon for any other purposes;
 - ix. shall comply with all applicable data privacy and security requirements when using sponsor-provided cloud platform and/or any third-party platforms in connection with the Hackathon;
 - x. respect the Hackathon environment and maintain professional and ethical conduct; and
 - xi. follow all instructions from TNGD, mentors and/or Hackathon coordinators.

7. Personal Data

- a. Participants acknowledge and agree that any personal data provided in connection with the Hackathon will be collected, used, and stored by TNGD for the purposes of organizing, administering, and managing the Hackathon

in accordance with TNGD's Privacy Notice (<https://www.touchngo.com.my/policies/privacy-notice/>)

- b. Participants grants TNGD, sponsors and contractors an irrevocable, non-exclusive, royalty-free, worldwide, perpetual and sub-licensable license to use his/her image, photographs, audio-visual footage, comments, interview statements from him/her in its publications, advertising or other media activities (including the Internet) for purposes related to the Hackathon, including promotion, advertising, marketing, or publication any media, whether in print or online, without any further approval or compensation.

8. Indemnification and Limitation of Liability

- a. Each Participant shall fully indemnify TNGD and hold TNGD harmless from and against any and all claims, actions, losses, damages, liabilities, costs, and expenses, including attorneys' fees and other legal expenses arising directly or indirectly from or in connection with (i) any breach by Participant of these T&C; (ii) any failure of Participant to perform its obligations under these T&C in compliance with all applicable laws; (iii) any violation of any rights of any third party related to Participant's Deliverables; and (iv) Participant's fraud, negligence or wilful misconduct.
- b. To the maximum extent permitted by law, under no circumstances will TNGD be liable to any Participant for any direct, incidental, indirect, special or consequential damages in connection with, arising out of or relating in any way to his or her participation in the Hackathon and/or any breach of these T&C,
- c. TNGD shall not be liable for any loss, theft, damage, or destruction of personal property, including but not limited to laptops, mobile devices, software, hardware, or personal belongings brought to or used in connection with the Hackathon.

9. Termination

- a. TNGD reserves the right, at its sole discretion, to suspend or terminate the Hackathon (whether in whole or in part) at any time for any reason. TNGD may, at its sole discretion, modify any aspect of the Hackathon including its dates, venue, format, or rules, without any liability to Participants.
- b. Participants acknowledge that in such event, they shall not be entitled to claim for any compensations, damages, or reimbursements against TNGD and/or its sponsors.
- c. TNGD and/or its sponsors shall not be liable for any failure or delay in performing of its obligations if such failure or delay arises from any unforeseen circumstances beyond its reasonable control, including but not limited to natural disaster, fire, explosion, accident, governmental restrictions, power outages, network failures, or technical malfunctions.

10. General

- a. TNGD reserves the right to amend these T&C from time to time in its sole discretion.
- b. TNGD reserves the right, at its sole discretion, to disqualify any Participant or team from the Hackathon, at any time, without prior notice or liability, if:
 - i. the Participant is found to be ineligible to participate in the Hackathon;
 - ii. the Participant is in breach of any of the T&C, the Hackathon rules, or any guidelines or instructions issued by TNGD, mentors, or coordinators;
 - iii. the Participant engages in any behaviour that is illegal, fraudulent, abusive, harassing, discriminatory, or offensive in nature;
 - iv. any Deliverables or submission infringes or potentially infringe on the intellectual property right of any third party;
 - v. the Participant failed to provide any original work;
 - vi. the Participant manipulate or interfered with the judging, evaluation, or other participant's submissions and/or Deliverables; or
 - vii. there is any conduct or circumstance, that in TNGD's reasonable opinion, may compromise the integrity, fairness, or reputation of TNGD, sponsors and/or the Hackathon.

In such event, the Participant and/or its team shall be immediately removed from the Hackathon and any prizes, awards and/or recognition shall be forfeited.

- c. The judges/TNGD's decisions on all matters relating to Hackathon shall be final and absolute and binding on the Participants. No discussion, correspondence, enquiry, appeal or challenge in respect of any decision of TNGD will be entertained. The Participants shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Hackathon.
- d. If at any time any provision of these T&C shall be or shall become illegal, invalid or unenforceable in any respect, the legality, validity and enforceability of the remaining provisions of these T&C shall not be affected or impaired thereby, and shall continue in force as if such illegal, invalid or unenforceable provision was severed from these T&C.
- e. Any failure by TNGD to exercise or enforce any rights conferred upon it by these T&C shall not be deemed to be a waiver of any such rights or operate so as to bar the exercise or enforcement thereof at any subsequent time or times.
- f. These T&C shall be governed by and construed in accordance with the laws of Malaysia, and each Participant submits to the non-exclusive jurisdiction of the courts of Malaysia.