

HI-5 Grand Challenge

Terms and Conditions

Key Terms

mypaloma	<p>PALOMA AI Pty Ltd ABN 93 687 437 118</p> <p>Address: Cairns, Queensland 4860, Australia</p> <p>Email: info@mypaloma.ai</p> <p>Website: mypaloma.ai</p>
Challenge	<p>Participate in any (or multiple) of the 5 categories (1 - 5) which involve building, developing and creating technology or marketing materials in line with the Challenge Judge Criteria, to contribute to the foundational pillars of mypaloma technology swarm. All participants of categories 1 to 5 are automatically included in Category 6 Bonus.</p>
Challenge Categories	<p>The Challenge is made up of six different Categories as detailed in Annexure 1.</p> <p>Category 1 – Storyteller</p> <p>Category 2 – Simulation</p> <p>Category 3 – Protocol</p> <p>Category 4 – Mobile Apps</p> <p>Category 5 – Desktop Apps</p> <p>Category 6 – Bonus</p>
Community	<p>Community means any identifiable group, organization, institution, or geographic population (including but not limited to schools, clubs, councils, charities, or informal local groups) nominated by a Storyteller Team for the purpose of Community Bounty attribution.</p>
Community Beneficiary	<p>Community Beneficiary means a nominated legal entity of the Community, where said legal entity having a legitimate and active bank account to receive funds.</p>
Bounty Cap	<p>Bounty Cap means the upper limit amount of US\$1,000,000.</p>
Excess Funds	<p>Excess Funds means the funds raised that exceed the mypaloma Bounty amount during a designated Crowdfunding Campaign, less taxes, less currency conversion fees, less the Responsible Distribution and Administration Fee (RDAF), less crowdfunding platform fees, less funds tracking and monitoring platform fees, and any other mandatory fees. Excess Funds are not retained by mypaloma.</p>
Community Bounty	<p>Community Bounty means a reserved portion of any Excess Funds, up to the amount specified by the Bounty Cap, for future distribution to a Community Beneficiary. The Community Bounty is calculated as set out in section “Community Bounty Calculation”. Community Bounty reservations are distributed as set out in section “Bounty Distribution Requirements”.</p>
Community Attribution	<p>Community Attribution means the association of Crowdfunding Campaign contributions to a Community Beneficiary via tracking links issued by mypaloma to Storytelling Teams.</p>

Campaign	Campaign means a crowdfunding campaign conducted in connection with the Challenge.
Campaign Commencement	Campaign Commencement means the date and time a Campaign commences the receiving of contributions.
Campaign Close	Campaign Close means the date and time a Campaign ceases the receiving of contributions.
Mypaloma Bounty	Mypaloma Bounty means the funds deemed to raise for mypaloma purposes, as specified in the Campaign's goal, including any Campaign stretch goals.
Community Storyteller	Community Storyteller means a member of the Community that has officially registered in the Challenge as a Category 1 – Storyteller, and within their registration details, has nominated a single Community Beneficiary within their Community.
Responsible Distribution and Administration Fee (RDAF)	Responsible Distribution and Administration Fee (RDAF) means a 10% fee to fund mypaloma's ethical oversight, lawful administration, accountable record-keeping, and responsible distribution of Community Bounty funds.
Community Representatives	Community Representatives means a Community nominated living legal entity of the Community with the availability, capability, and responsibility to liaise with mypaloma staff in relation to matters of, but not limited to, eligibility, distribution, administration, transparency, and promotion, as set out in the section "Community Representative Requirements".
Registration Period	<p>Registration for each Challenge Category opens and closes in accordance with the official HI-5 Challenge timeline published in Annexure 2: HI-5 GrandChallenge Key Dates.</p> <p>Without limiting the above, registration is expected to occur as follows:</p> <ul style="list-style-type: none"> • Category 1 – Storyteller <ul style="list-style-type: none"> o Registration Opens: Wednesday, 4 February 2026 o Registration Closes / Submission Deadline: Wednesday, 4 November 2026 • Category 2 – Simulation <ul style="list-style-type: none"> o Registration Opens: Wednesday, 4 February 2026 o Registration Closes / Submission Deadline: Wednesday, 6 May 2026 • Category 4 – Mobile Apps <ul style="list-style-type: none"> o Registration Opens: Wednesday, 18 February 2026 o Registration Closes / Submission Deadline: Wednesday, 3 June 2026 • Category 5 – Desktop Apps <ul style="list-style-type: none"> o Registration Opens: Wednesday, 18 February 2026 o Registration Closes / Submission Deadline: Wednesday, 8 July 2026 • Category 3 – Protocol <ul style="list-style-type: none"> o Registration Opens: Wednesday, 4 March 2026 o Registration Closes / Submission Deadline: Wednesday, 30 September 2026 • Category 6 – Bonus Prizes <ul style="list-style-type: none"> o Registration: Not applicable (automatic inclusion for eligible entrants)
Shortlist Period	<p>Shortlisting for each Challenge Category will be conducted in accordance with the official HI-5 Challenge timeline published in Annexure 2: HI-5 Grand Challenge Key Dates.</p> <p>Without limiting the above, shortlisting is expected to occur as follows:</p>

	<ul style="list-style-type: none"> • Category 1 – Storyteller o Shortlisting Period: 5 November 2026 – 11 November 2026 • Category 2 – Simulation o Shortlisting Period: 7 May 2026 – 13 May 2026 • Category 4 – Mobile Apps o Shortlisting Period: 4 June 2026 – 10 June 2026 • Category 5 – Desktop Apps o Shortlisting Period: 9 July 2026 – 15 July 2026 • Category 3 – Protocol o Shortlisting Period: 1 October 2026 – 7 October 2026 • Category 6 – Bonus Prizes o Shortlisting Period: 5 November 2026 – 11 November 2026
Merger Period	<p>The Merger Period applies only to shortlisted teams in Categories 2, 3, 4, and 5 and is governed by the official HI-5 Challenge timeline published in Annexure 2: HI-5 Grand Challenge Key Dates.</p> <p>During the Merger Period, shortlisted teams in the applicable Categories may elect to either consolidate into a single combined team or proceed separately, in accordance with these Terms.</p> <p>The Merger Period does not apply to Category 1 (Storyteller) or Category 6 (Bonus Prizes).</p> <p>Without limiting the above, the Merger Period is expected to occur as follows:</p> <ul style="list-style-type: none"> • Category 2 – Simulation o Merger Period: 13 May 2026 – 26 May 2026 • Category 4 – Mobile Apps o Merger Period: 10 June 2026 – 23 June 2026 • Category 5 – Desktop Apps o Merger Period: 15 July 2026 – 28 July 2026 • Category 3 – Protocol o Merger Period: 7 October 2026 – 20 October 2026
Semi-Final Events, Final Event	<p>The semi-final events and the final event are governed by the official HI-5 Challenge timeline published in Annexure 2: HI-5 Grand Challenge Key Dates.</p> <p>Without limiting the above, Winner Announcements are expected to occur as follows:</p> <ul style="list-style-type: none"> • Category 2 – Simulation o Winner Announcement: Wednesday, 27 May 2026 • Category 4 – Mobile Apps o Winner Announcement: Wednesday, 24 June 2026 • Category 5 – Desktop Apps o Winner Announcement: Wednesday, 29 July 2026 • Category 3 – Protocol o Winner Announcement: Wednesday, 21 October 2026 • Category 1 – Storyteller o Winner Announcement: Wednesday, 25 November 2026 (Grand Final Event) • Category 6 – Bonus Prizes o Winner Announcements: Wednesday, 25 November 2026 (Global Launch Event)

Challenge Finalists Event	At the end of all Categories, all Category Finalists must attend the Challenge Finalists Event in person or virtual, with details of the event (including date, and time) to be notified to the Category Finalists when Category Finalists are named and notified.
Prize	<p>The Prize are made up of Category Prizes, Bonus Prizes and the Audience Choice Prize:</p> <p>Category 1-5 Prizes:</p> <p>US\$1,000,000 profit share prize per Category. For each category, each Winner will receive monthly distributions from mypaloma's subscription revenues, capped at the Prize amount awarded, and subject to the Prize Conditions set out below.</p> <p>Category 6 Bonus Prizes:</p> <p>Five US\$200,000 awards announced at mypaloma's global launch event for the following Bonus Prize Categories:</p> <ul style="list-style-type: none"> • Best Storyteller Human Story • Best Cross-Team Integration • Best Open-Source Movement • Best Innovation & Creativity • Most Diverse Team <p>The Bonus Prizes are open to Entrants from Categories 1–5; selected by the judging panel in accordance with the applicable HI-5 Grand Challenge Judging Criteria set out at Annexure 2. Bonus Prizes will be distributed in accordance with the Prize Conditions as set out below. The Bonus Prize Category "Most Diverse Team" applies only to winner or shortlisted teams.</p> <p>Audience Choice:</p> <p>For each Category (1-5) and each Bonus Prize Category, there will also be an Audience Choice Vote, facilitated at the in-person, Challenge Finalists Event. If the Audience Choice vote is different to the judge's chosen Winner, the Audience Choice Winner team will receive a single Prime NFT. This will be distributed to the Audience Choice Winner team promptly following the announcement of the Audience Choice Winners.</p> <p>Prize Conditions</p> <p>The Category Prizes and Bonus Prizes are not lump-sum prizes; they are profit-share payments contingent on mypaloma being profitable (i.e., revenue minus operating costs and taxes). Distributions are made monthly while profit exists for that month, and for as long as the Winners' members and products continue to align with mypaloma's core vision and messaging of community respect and wellbeing. Each Winner (being the winning team) for each Category and each Bonus Prize Category, along with any other non-challenge profit share awardees, will receive equal amounts from the total profit of each relevant month (e.g. 7 winning teams, 3 founders, month profit US\$620,000, therefore each of the 10 (7+3) will receive an equal amount of US\$62,000, or the residual if their cap is reached within this amount). This will continue until the awarded cap has been reached. If mypaloma does not generate net subscription profit in each month, then there will be \$0 profit share distribution for said month.</p> <p>Prize Distribution Notice</p> <p>Within fourteen (14) calendar days after the Winner Announcement for the relevant Category or Bonus Prize Category (including at the applicable Challenge event or winner announcement date set out in the Key Terms), all team members of the Winning Team that have registered on the challenge forum, must submit to</p>

	<p>mypaloma, in writing or email: (a) their full legal name; (b) their email address; (c) their bank account details for electronic funds transfer (and any other payment details reasonably required for international transfers, if applicable); (d) that team member's percentage allocation of the Prize, which must total 100% across all team members; and (e) a clear copy of a current government-issued photo identification document.</p> <p>Trust account holding and distribution to members Prize monies payable by mypaloma will be deposited into a trust account operated by mypaloma (with all trust account charges paid by mypaloma) and distributed by electronic funds transfer directly to each team member in accordance with the Prize Distribution Notice. mypaloma may withhold any distribution until it has received the Prize Distribution Notice and verified the information to its reasonable satisfaction. mypaloma may indefinitely withhold any distribution until it has no reasonable doubt of unethical or irresponsible impact on the receiving individual or Community for such a distribution. If after six (6) months such doubts remain, mypaloma may choose to transfer such funds to a charitable cause.</p>
Entrants	<p>Entry is open to:</p> <ul style="list-style-type: none"> • An individual aged over 18 years. • An individual aged under 18 years, that is always accompanied by a parent or guardian for any Challenge activities. <p>Entry is NOT open to:</p> <ul style="list-style-type: none"> • An organization with more than ten (10) employees or contracting FTEs (Full Time Equivalent). • An individual employed or contracting to an organization with more than ten (10) employed or contracting FTEs, leveraging any services or resources of said organization for the purposes of the Challenge.
Challenge Teams	<ul style="list-style-type: none"> • An Entrant must designate a unique Challenge Team Name by adding a team name into the Designated Team Name field within their registration details on their "mypaloma.discourse.group" Discourse profile (Registration Profile), which acts as the Challenge registration mechanism. • An Entrant can change their Designated Team at any time during the Challenge's Registration Period. • An Entrant can only nominate 1 Challenge Team • An Entrant can change their Challenge Categories at any time during the Challenge's Registration Period. • An Entrant must have at least 1 Challenge Category. • A Challenge Team must have at least 3 Entrants that have designated the Challenge Team's Name in their registration details (as above). • All members of a Challenge Team with significant disputes, as deemed by mypaloma, at the time of Challenge Shortlisting will be automatically disqualified. • Any Challenge team registering for the Mobile Apps (Category 4) or Desktop Apps (Category 5) will automatically be entered and assessed for the Protocol (Category 3). • All Challenge Teams will have access to technical specifications, either as a PDF document for portable, and as a MS Word document for open-source updatability. • mypaloma has access to all information on the Challenge's Discourse group for the purposes of administering and promoting the challenge.

<p>Community Nomination</p>	<ul style="list-style-type: none"> • A Challenge Entrant registered for Category 1: Storyteller (Storyteller) may nominate one (1) Community Beneficiary at any one time for a Campaign and can be changed at any time up to the Campaign Close, at which point the nominated Community Beneficiary is then for the following Campaign (if exists). • mypaloma does not assess, endorse, or verify the use of Community Bounty funds post distribution. • Community Project Prize cap: The total amount distributable to any single nominated Community Project from a Crowdfunding Campaign is capped at US\$1,000,000 (Cap), calculated after deducting the mypaloma operation fees and the administration fee described below. • Spillover to runner-up Community Projects: If the net funds raised for a Crowdfunding Campaign (after deducting mypaloma operation fees and the administration fee described below) exceeds the Cap, the excess amount will be allocated to one or more runner-up Community Projects. Runner-up Community Projects will be determined by a combination of audience votes and judging panel vote, in accordance with the process published by mypaloma for that Campaign. • Administration fee (ethical oversight and lawful distribution): mypaloma will withhold 10% of prize monies otherwise distributable to the nominated Community Project(s) as an administration fee to support ethical oversight and the lawful administration and distribution of funds to the nominated Community Project(s) (including verification, compliance checks, and distribution costs). • Approvals and distribution readiness: Distribution to any nominated Community Project (including any runner-up Community Projects) may be delayed or withheld until mypaloma has received any information, confirmations, and approvals it reasonably requires completing the distribution lawfully (including, where applicable, relevant council or authority approvals). • If approvals are delayed (extension / reallocation / redistribution): If the nominated Community Project is unable to satisfy the distribution requirements within a reasonable timeframe, mypaloma will consult in good faith with the Community Beneficiary's nominated community representatives to agree one of the following outcomes: (a) an extension of time; (b) re-allocation of some or all funds to an alternative project within the same community; or (c) redistribution of some or all funds to other participating Community Projects (including runner-up Community Projects) for that Campaign. • Community Project Distribution Guidelines: Distribution of any Community Project Prize will be administered in accordance with these Terms and the mypaloma Community Project Distribution Guidelines published by mypaloma for the relevant Crowdfunding Campaign. mypaloma may update the Guidelines from time to time, provided that any update will not materially reduce the amount payable or materially change allocation outcomes for a Campaign after it has commenced (unless required by law).
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	<ul style="list-style-type: none"> • Binding effect: To the extent the Guidelines set out distribution mechanics, eligibility for receipt, required verification, payment controls, timeframes, and the extension/reallocation/redistribution process, the Guidelines form part of these Terms by reference. • If no agreement can be reached: If mypaloma and the community representatives cannot reach agreement on an extension or re-allocation, mypaloma may (act reasonably) redistribute the undistributed funds to other participating Community Projects (including runner-up Community Projects) for that Campaign.
Submission Details	<ul style="list-style-type: none"> • Each submission must consist of a complete package of materials for the judges. This includes links to a public GitHub repository containing all code and a comprehensive README.md file with read-only access. • A mandatory component of the submission is a video demonstration of no less than 5 minutes. This video is a critical tool for the judging process and will be used for both the initial shortlist selection and the final winner selection. mypaloma reserves the right to display this video on the Kickstarter campaign pages, and to use it as promotional material for the event and for post-event publicity. • The submission process is for the Challenge Team to send an email to submissions@mypaloma.ai prior to 5pm AEST of the Challenge Period End Date for the respective Category. • The recommended subject of the submission email is "HI-5 Grand Challenge Submission for [Team Name]", with the email body containing the team leader, all team members (legal full name, DOB), the Challenge Category, and any technical achievements, the story of your team, the difficulty of your journey, or anything else you believe matters that the judges may use in the shortlisting process.
Judging Panel	<ul style="list-style-type: none"> • The judging panel will consist of no less than a quorum of three judges • The judges will be at least one representative from mypaloma, one representative from James Cook University (JCU), one representative from an external industry expert, and optionally one representative from the Event Primary Sponsor organization/person. • The selection of the judges and structure of the judging panel is of the sole discretion of mypaloma.
Shortlisting Details	<ul style="list-style-type: none"> • For the following 5 working days directly after the submission deadline, the judging panel will select a shortlist of three finalist teams for each category group. • Shortlisted teams will be notified within these 5 working days that they have been shortlisted. • Shortlisted teams will also be notified if they have been given the option to "consolidate or separate". • The team's decision must be kept secret (i.e. not known by anyone or the public), only to be revealed when asked by a judge or the event host at the finalist judging event what their answer is. Breach of this secret may result in disqualification from the event (at the discretion of the judging panel). • Teams that decide to consolidate have eight (8) days between notification and the finalist judging event to assemble a new combined solution, including a new (no less than) 5-minute explainer/demo video of the combined solution. • It is mandatory for all Team Members of the shortlisted teams to participate in the finalist event, either in person or virtually. Failure to do so

	<p>without good reason may result in disqualification from the event (at the discretion of the judging panel).</p> <ul style="list-style-type: none"> • The more that all Team Members contribute to the presentation, the more the judges will deem an even distribution of knowledge and understanding of the solution being presented. This scoring component (at the discretion of the judges) will be used to determine the Team's final score as well as relevant Bonus Categories. • Teams that decided to consolidate receive an automatic win. • Winning solutions that are considered substandard by the judging panel will not be awarded the profit-share prize money until a written list of criteria (by the judging panel) are implemented. • Winning solutions that are not awarded the profit-share prizemoney will be provided a written "Challenge Solution Change List" containing possible mandatory and optional criteria to be implemented prior to resubmission. • The Challenge Solution Change List will be made public on the official Challenge website for full transparency and accountability of the judging panel's decision. • For any solutions undergoing the resubmission process, all other registered teams competing in that Challenge Category are encouraged to also resubmit their (altered) solutions. Any resubmissions received by the judging panel after resubmission date will be ignored, including the winning team's solution. • The judging panel will assess all resubmissions up to receiving the winner's resubmitted solution. • The judging panel retains the discretionary right to choose a new winner from the resubmitted solutions, including awarding the profit-share prize money to this new winning team. • The judging panel retains the discretionary right to terminate the resubmission process loop at any time, even if there is no Challenge Category Winner. • The Storyteller Category Winner will be the only team allowed to document and broadcast members of the judging panel during the resubmission process. For any team to submit their solutions, they are encouraged by their official Storytelling teams to document their resubmitting journey. • The details of all significant judging events will be made available on the Official Challenge website.
Judging Details	<p>Category 1-5:</p> <ul style="list-style-type: none"> • Judges will use the designated point scoring system detailed in ANNEXURE 1. • Judging, audience voting (where applicable), and Winner Announcements for each Challenge Category occur on the same calendar day, at the relevant Finalist Showcase or Challenge Event, as specified in ANNEXURE 2. • The dates of category judging events are shown in ANNEXURE 2.
Audience Voting	<ul style="list-style-type: none"> • The public (including registered team members) must register to participate in the "Audience Voting" segment of the finalist judging event that determines the Challenge Category Winner from the 3 shortlisted teams. • The audience can vote for a single team after all teams have presented. • Registered Audience Voters can vote for their choice of Category Winner through the Audience Voting portal on the Official Challenge website. • The audience voting portal will be opened for exactly five minutes, as and when instructed by a panel judge to do so.

	<ul style="list-style-type: none"> If the Audience Choice vote is different to the judge's chosen Winner, then each member of the Audience Choice winning team will receive a single Prime NFT within 10 working days of the Challenge Category event.
Notification of Winners	<ul style="list-style-type: none"> Winners will be publicly announced on the official website and public media on the same day as the relevant judging event, following completion of judging and any audience voting.
Crowdfunding Attribution and Finality	<ul style="list-style-type: none"> Community Attribution for each Crowdfunding Campaign is determined exclusively by tracking links. Attribution closes automatically at the conclusion of the relevant Campaign, at which time all tallies are final. mypaloma will publish no less than 10 of the highest Community Attribution rankings for transparency but will not adjust tallies after Campaign closure for any reason, including delayed transactions, disputes, or claims of error.
Bonus Category Event	<ul style="list-style-type: none"> The judging of the winners for all Bonus Categories is solely up to the discretion of the Judges. The judges must be able to justify their decisions with full transparency, if required. Any remaining Primordial NFTs will be distributed during this event. The process of Primordial NFT distribution will be determined and is at the discretion of mypaloma.
Website	<p>Means the website on which the Official HI-5 Challenge is available for Challenge registration, status informational updates, announcement of shortlisted teams and winner teams, viewing highlights of noteworthy Challenge Team's journeys, Sponsor messaging, etc.</p> <p>www.mypaloma.ai</p>

Terms & Conditions

- The Key Terms and these terms and conditions (together the **Terms**) make up the rules for an Entrant's participation in the Challenge. By registering, the Entrant accepts these Terms.
- To enter the Challenge, Entrants must complete the Entry Procedure during the Registration Period.
- Entries are deemed to be received at the time of receipt by mypaloma not at the time of transmission by the Entrant.
- Incomplete or ineligible entries, as well as entries that breach these Terms or any other content guidelines set by mypaloma, will not be valid. mypaloma reserves the right, at any time, to verify the validity of entries and Entrants (including an Entrant's identity, age and place of residence) and to disqualify any Entrant or Winner.
- If a dispute arises as to the identity of an online Entrant, the entry will be deemed to have been submitted by the authorized account holder of the email address. mypaloma may ask any Entrant to provide mypaloma with proof that they are the authorized account holder of the email address associated with the entry.

Winner Selection

- The winning Challenge Team (**Winner**) for each Category, and each of the Bonus Prize Categories in the Challenge will be determined in accordance with the Selection Details and the Winner notified as set out in the Key Terms.
- Entrants are responsible for all expenses incurred when entering the Challenge and accessing, claiming and/or using the Prize (unless otherwise stated on the Website).

8. mypaloma's decision is final and mypaloma will not enter into correspondence with Entrants regarding the decision.
9. If a Winner's entry is found to be invalid, mypaloma may reselect or decide on another winning entry.

Prizes

10. THE PRIZE IS NOT TRANSFERRABLE unless otherwise specified in these Terms. For the avoidance of doubt, Community Bounty funds are not Prizes and are governed separately under these Terms.
11. If any Prize is unavailable and mypaloma has used all reasonable efforts to arrange the Prize, mypaloma reserves the right to substitute the Prize with a prize of equal value and/or specification, subject to any written directions from a regulatory authority.
12. mypaloma and/or any supplier of the Prize or any part of the Prize may in their absolute discretion:
 - (a) reserve the right to refuse to allow the Winner or their companion(s) (if any) to take part in any or all aspects of the Prize if they reasonably believe the Winner or their companion(s) (if any) represent a safety risk or for any other reason; and
 - (b) may cancel the relevant component of the Prize if the conditions are deemed dangerous.

Claiming Prizes

13. The distribution will take place on the first Monday of every month that mypaloma generates profit for the previous month from memberships and will continue until all awardees are paid to their agreed cap, or mypaloma is deemed to be no longer capable or feasible to generate future profit.

Community Bounty Calculation

14. After Campaign Close, the crowdfunding platform usually reserves a wait period of no less than a 2-weeks for the collecting of raised Campaign funds.
15. The crowdfunding platform then deducts their fees prior to transferring the remaining funds into a designated mypaloma financial institution account.
16. The financial institution usually reserves a wait period of no less than 1 week to release access of funds to mypaloma.
17. If no Campaign funds are raised, then neither mypaloma nor Community Beneficiaries receive funds.
18. If the Campaign funds raised are equal to or less than the mypaloma Bounty amount, then all Campaign funds are assigned to the mypaloma Bounty.
19. If the Campaign funds raised exceed the mypaloma Bounty amount, then the mypaloma Bounty amount of Campaign funds is allocated to the mypaloma Bounty.
20. For any remaining Campaign funds, i.e. "Surplus Funds", the Surplus Funds are "spilled over" into successive Community Bounties, where each Community Bounty cannot be assigned more funds than the Bounty Cap amount. Community Bounties are then assigned to Community Beneficiaries in priority order of the Community Beneficiaries of highest ranked fund amounts raised for that Campaign.
21. A Community can have one or more unique Community Beneficiaries.

Community Representative Requirements

22. Each Community Beneficiary must nominate two (2) Community Representatives by providing the following details as an email when requested by mypaloma staff:
 - (a) Full legal name
 - (b) Email address
 - (c) Phone number
 - (d) Role/Standing in the Community
 - (e) A list of 10 community members (Full Name, Phone, Email) that endorse each nominated Community Representative
23. Each Community Representative must be reputable, meaning they are reasonably recognized within the relevant community as an appropriate point of contact (for example, community organization leaders, elders, school/health/service leaders, recognized committee members, or equivalent).

24. Joint instructions: mypaloma will only accept distribution-related instructions, confirmations, or requests for changes (including extensions or reallocation/redistribution choices) where those instructions are confirmed by both nominated Community Representatives.
25. If mypaloma receives conflicting communications or competing claims of representation from the two Community Representatives, then mypaloma may pause proceedings until a single position is provided.

Bounty Distribution Requirements

26. For a Community Beneficiary to receive the Community Bounty funds, a Community Representative must provide the following information:
27. Banking and payment details consistent with Section 7.
28. Use of funds summary (high level, not “approval”): a short description of intended use of funds.

Banking Controls and Permitted Payment Structures

29. mypaloma reserves discretionary rights not to distribute Community Bounty funds to an account controlled by a single individual without dual controls.
30. Unless otherwise agreed in writing by mypaloma, permitted payment structures are:
31. (A) Community two-signatory account (default for smaller awards)
 - (a) A bank account that requires at least two (2) signatories (dual authorization) of the two (2) Community Representatives for withdrawals/transfers; and
 - (b) the Community Beneficiary must provide evidence from the financial institution (or equivalent documentation) confirming the two-signatory requirement.
32. (B) mypaloma-administered distribution (trust account / controlled disbursement)
 - (a) Funds are held and disbursed through mypaloma-controlled processes (including via mypaloma’s trust account arrangements where applicable) directly to approved suppliers/contractors/recipient entities, consistent with the agreed distribution plan and these Guidelines.
33. mypaloma may require structure (B) where it is necessary to ensure lawful distribution, ethical oversight, or appropriate risk controls.

Approvals, Delays, and Timeframes

34. Distribution of any Community Bounty funds is expected to be within 3 calendar months of campaign close date.
35. Distribution may be delayed where mypaloma reasonably requires further information or confirmations.
36. If the nominated Community Project cannot satisfy all distribution requirements within three (3) months of initial notification, mypaloma reserves the right to distribute funds to a charity of mypaloma’s choosing.
37. Any extension or reallocation/redistribution pathway must be confirmed in writing by the Community Representatives.

Conflicts, Disputes, and “No Moderation”

38. Communities are expected to self-organize and self-regulate.
39. mypaloma does not investigate, mediate, or adjudicate internal community disputes.
40. mypaloma may pause or withhold distribution where:
 - a) it receives conflicting instructions from Community Representatives;
 - b) it receives competing claims of representation; or
 - c) it reasonably suspects funds cannot be distributed lawfully under these Guidelines.
41. Distribution may resume once mypaloma receives a single written position confirmed by the required Community Representatives (or a binding legal determination).

General

42. **Personal information:** mypaloma collects personal information from all Entrants in order to conduct the Challenge and will not intentionally disclose such information to any third parties outside the purpose of collecting such information, with the exception of legal requests or requests from regulatory authorities.

Please see mypaloma's Privacy Policy and any privacy collection notice provided, for more information about how mypaloma handles your personal information. By providing personal information to mypaloma, the Entrant agrees to the collection, use, storage and disclosure of that information as described in this clause 44 and mypaloma's Privacy Policy.

43. **Non-Excludable Guarantees:** Nothing in these Terms limits, excludes or modifies or purports to limit, exclude or modify any legislation which cannot lawfully be excluded or limited, including the statutory consumer guarantees as provided under the *Competition and Consumer Act 2010* (Cth) or any other applicable State or Territory legislation (**Non-Excludable Guarantees**).
44. **Consequential Loss:** Despite anything to the contrary, but subject to the Non-Excludable Guarantees, neither party will be liable under these Terms for any consequential, special or indirect loss including loss of profit (including anticipated profit), loss of benefit (including anticipated benefit), loss of revenue, loss of business, loss of goodwill, loss of opportunity, loss of savings (including anticipated savings), loss of reputation, loss of use (including both real and anticipatory) and/ or loss or corruption of data, whether under statute, contract, equity, tort (including negligence), indemnity or otherwise.
45. **Force Majeure:** mypaloma will not be liable for any delay or failure to perform its obligations under these Terms if such delay or failure is caused or contributed to by a Force Majeure Event. **Force Majeure Event** means any event or circumstance which is beyond mypaloma's reasonable control including, acts of God including fire, hurricane, typhoon, earthquake, landslide, tsunami, mudslide or other catastrophic natural disaster, civil riot, civil rebellion, revolution, terrorism, insurrection, militarily usurped power, act of sabotage, act of a public enemy, war (whether declared or not) or other like hostilities, ionizing radiation, contamination by radioactivity, nuclear, chemical or biological contamination, any widespread illness, quarantine or government sanctioned ordinance or shutdown, pandemic (including COVID-19 and any variations or mutations to this disease or illness) or epidemic.
46. **Social Media:** The use of social media is subject to the prevailing terms and conditions of use of the social media platform. Unless otherwise indicated in these Terms, the Challenge is in no way sponsored, endorsed or administered by, or associated with any social media platform. If an Entrant uses social media to participate in the Challenge, the Entrant understands that they are providing their information to mypaloma and not to any social media platform. Entrants are solely responsible and liable for the content of their entries and any other information they transmit to other Internet users. By participating in the Challenge, the Entrant releases the applicable social media site from all claims, liabilities, suits, actions and expenses, including costs of litigation and reasonable legal costs associate with the Challenge.
47. **Publicity:** Entrants agree to being recorded (video and audio) (**Content**) by registered Storytelling teams and mypaloma-endorsed media organizations during their participation in the Challenge. Entrants agree that mypaloma may use this Content to advertise or publicize the broad nature of the Challenge, including on mypaloma's website or in any other promotional material.
48. **Intellectual property rights of submissions:** Where the Challenge involves submission of any materials including answers to questions, a statement, idea or opinion, video or voice recordings, images, works of art, software, coding, designs or photographs (**Submission**), all Entrants represent, warrant and agree that:
 - (a) all Submissions are to be made available and licensed under the Creative Commons Attribution-Non-commercial Share-Alike 4.0 International (CC BY-NC-SA 4.0) license.
 - (b) the Submission must not contain any viruses or cause or be likely to cause any injury or harm to any person or entity.
 - (c) the Submission must be the work of the registered Entrants.
 - (d) the Submission must not have been published elsewhere or have won a prize in any other competition or Challenge.
 - (e) Entrants have obtained all appropriate consents and/or permission relating to a person who appears in, or whose property appears in, the Submission.
 - (f) the submission of the Submission does not infringe the intellectual property rights of any third party and that the Submission they are submitting is their own work and that they own the copyright for it.

- (g) mypaloma may remove or decline to publish any Submission without notice to the relevant Entrant; and
 - (h) mypaloma may use their likeness, image and/or voice of any member of an Entrant team (including photograph, film or recording) in any media whatsoever throughout the world for the purpose of promoting this Challenge or other similar challenges and promoting any products manufactured, distributed and or supplied by mypaloma. The Entrant will not be entitled to any remuneration for such use.
49. **License to mypaloma Materials:** mypaloma may make available to Entrants intellectual property owned by or licensed to mypaloma (**mypaloma Materials**). mypaloma Materials will be licensed under the Creative Commons Attribution Non-Commercial Share-Alike 4.0 International (CC BY-NC-SA 4.0) license and made available for use subject to the terms of this license by Entrants. If an Entrant wishes to commercialize any intellectual property developed during the Challenge that includes mypaloma Materials, the Entrant must first obtain mypaloma's written consent, and/or enter a formal partnership with mypaloma, as determined at mypaloma's sole discretion.
50. **Ownership:** Subject to clauses 23 and 24, each party retains full ownership of any intellectual property, whether created prior to, independently of, or during the Challenge, and any improvements, enhancements or modifications of such intellectual property.
51. **Currency:** Unless expressly stated otherwise, a reference in these terms or in any advertisement relating to the Challenge, to American dollars, dollars, US\$ or \$ is a reference to the lawful currency of the United States of America.
52. **Amendments:** If for any reason any aspect of this Challenge cannot run as planned, mypaloma may in its sole discretion cancel, terminate, modify or suspend the Challenge and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
53. **Jurisdiction:** These Terms are governed by the laws of Queensland Australia. Entrants submit to the jurisdiction of the courts of Queensland.
54. **Dispute Resolution:** In the event of a dispute, Entrants must contact mypaloma and attempt to resolve the dispute in good faith.
55. **No Obligation to Participate or Win:** Participation by any Community Beneficiary is voluntary. mypaloma makes no representation or guarantee that any Community Beneficiary will receive a Community Bounty. Support for a Storytelling Team does not create any contractual, fiduciary, or financial obligation between mypaloma and any Community Beneficiary.
56. **Code of Conduct:**
- (i) All Entrants must maintain a professional and respectful demeanor in all communications and interactions related to the Challenge, including on any private Discord server and public Collaboration Hub provided by mypaloma.
 - (j) The following conduct is strictly prohibited and will result in immediate disqualification:
 - i. harassment or discrimination of any kind;
 - ii. cheating or plagiarism;
 - iii. any attempt to undermine the integrity of the Challenge; or
 - iv. any conduct that mypaloma reasonably determines is unprofessional or disruptive to the Challenge.

ANNEXURE 1: Challenge Structure & Categories

The HI-5 Grand Challenge is an open invitation to the world's most passionate and visionary creators. We are calling on the brightest minds in universities, schools, and the independent development community to join us in building the foundational pillars of the mypaloma ecosystem.

- **Eligibility:** The challenge is open globally to individuals, including all current university and school students, as well as small independent teams or businesses. Medium and large organizations, more than ten (10) FTEs are not invited to participate in the challenge.
- **Team Composition:** To foster collaboration and a diversity of skills, all entries must be submitted by teams of **three or more members**.
- **Multi-Category Entry:** Teams are encouraged to compete in multiple categories to showcase the breadth of their talent and vision or demonstrate their ability to both internally and externally collaborate with other teams.

Category 1: Storyteller

- **Mission:** To document and broadcast the mypaloma project and the human drama of the HI-5 Grand Challenge. The mission for teams in this category is to act as the voice of mypaloma. It is encouraged that Storyteller teams embed with one or more technical teams (from Categories 2, 3, 4, or 5) and produce a compelling "reality TV"-style series, professional documentary, or short story that captures their journey. Storyteller teams are encouraged to form partnerships with development teams who are within easy travel distance to allow for frequent in-person filming. The core objective is to use this storytelling to build a large, engaged global audience and mobilize them to support the three official Kickstarter campaigns.
- **Prize:** US\$1,000,000 (as profit share of mypaloma's revenue).
- **Scoring Criteria (100 Points):**
 - **30 - Audience Vote:** Team to present a 5 minute "Challenge Highlights" of their official team or teams, where the audience votes on the most compelling one.
 - **30 - Kickstarter Campaign Mobilization:** 24 hours prior to each of the three Kickstarter campaigns, teams will receive a unique tracking link. A team's score will be based on the total number of unique users they drive to all three campaigns via their links. Clicks within the first 48 hours of a campaign's launch will be counted as double. The final tally is confirmed by the judges after the last campaign concludes.

- **20 - Narrative & Storytelling:** How effectively did the team capture the core theme of "collaboration"? Does the content tell a powerful human story, highlighting the drama of strategic decisions (team formation, partnerships, the "Merger Twist"), the pressure-cooker environment, and the personal journeys of the participants?
- **20 - Team Partnership & Access:** How well did the Storytelling team integrate with their chosen development teams? This will be judged based on the depth of access they achieved and the strength of the collaborative relationship they built, as evidenced by the intimacy and authenticity of their storytelling.

Category 2: Simulation (Web Application)

- **Mission:** To create the "digital womb" of the mypaloma ecosystem. This web application will be a visually stunning, interactive, and data-rich simulation of the Sprite swarm, serving as a critical research tool to validate a diverse-rich emergent behaviour, a positively growing and sustainable ecosystem, and a captivating public-facing demonstration of mypaloma in action.
- **Prize:** US\$1,000,000 profit-share prize
- **Scoring Criteria (100 Points):**
 - **30 - Audience Vote:** How compelling and insightful is the simulation experience for a general audience? Best human story experience, presented by the team's official Storytelling team.
 - **20 - Data Analytics:** How effective and efficient does the dashboard provide intuitive real-time visualization manipulations to quickly and effortlessly discover insights and findings of the swarm's health and emergent behaviors that are scientifically credible and comprehensive? This includes varying levels of granularity ranging from an individual sprite to micro/macro cultures, and to the entire swarm.
 - **10 – Behavioral Attribute Sets and Mappings:** Validate behavioral sets, suggesting more effective and validated alternatives. Validate human questions with a mapping process to link questionnaire results to behavioral attribute settings, suggesting more effective and validated alternatives.
 - **10 – Primordial Information Grouping:** How effectively does information get grouped according to specific behaviors?

- **10 – Genesis Sprite Generation and Grouping:** How effectively does the genesis sprites generated with associated information groupings represent the humanity’s diversity distribution of behaviors and knowledge? How effectively do trust networks self-organize to support minimal hop traversal for full depth penetration of the swarm?
- **10 - User Experience:** How intuitive are the controls and the interface for navigating and interacting with the simulation?
- **10 - VR Interactive Experience:** Does the project push boundaries by offering an immersive and interactive Virtual Reality experience of the swarm?

Category 3: Protocol (GitHub Repository)

- **Mission:** To design the nervous system of the mypaloma swarm. This is a purely technical challenge to architect and document a P2P communication protocol that is secure, efficient, and philosophically aligned with mypaloma’s decentralized ethos.
- **Prize:** US\$1,000,000 profit-share prize
- **Scoring Criteria (100 Points):**
 - **50 - Fully Decentralized Architecture:** Does the protocol operate with zero single points of failure, enabling mypaloma to be a completely decentralized solution?
 - **10 - Latency & Performance:** How fast and efficient is the protocol under simulated network conditions?
 - **10 – Human Story:** Best human story experience, presented by the team’s official Storytelling team.
 - **10 – Security, Reliability and Robustness:** How well does the protocol handle network instability and message delivery failures? How robust are the encryption and authentication mechanisms against potential threats?
 - **10 - Open-Source Adoptability and Integration:** Is the documentation clear, comprehensive, and easy for other developers to adopt, enhance, and integrate?
 - **10 - Code Completeness & Quality:** Is the code well-documented, efficient, and includes all the functionality identified in the design specifications?

Category 4: Mobile Apps (iOS & Android)

- **Mission:** To craft the primary gateway to the mypaloma ecosystem. This is the application that will live on millions of users' devices, acting as the home for their Sprite and their personal portal to a new world of Humane Intelligence.
- **Prize:** US\$1,000,000 profit-share prize
- **Scoring Criteria (100 Points):**
 - **30 - Audience Vote:** Does the community believe this is the app they want to use every day? Best human story experience, presented by the team's official Storytelling team.
 - **20 - User Experience:** How functional, intuitive, elegant, and accessible is the interface for a non-technical user?
 - **20 - Multi-Modal Support:** How seamlessly does the app integrate diverse inputs and generate outputs like text, voice, images, video, and multilingual capabilities?
 - **10 - Multi-Model Support:** Can the application architecture efficiently support a range of AI models, e.g. HRM, SLM, LLM, etc.?
 - **10 - P2P Protocol Implementation:** If this protocol is unique to this application, then it is automatically eligible for entry into Category 4 and scored using the same percentage breakdown of points and criteria. If it is using another entrant's P2P protocol, then it is judged on how well it is integrated into the application, measured by its real-world latency, robustness, and security?
 - **10 - Code Completeness & Quality:** Is the code well-documented, efficient, and includes all the functionality identified in the design specifications?

Category 5: Desktop Apps (Windows, Mac & Linux)

- **The Mission:** To bring the full power of mypaloma to desktop and laptop environments, leveraging greater computational resources to support more powerful Sprites and advanced functionalities.
- **Prize:** US\$1,000,000 profit-share prize
- **Scoring Criteria (100 Points):** The scoring criteria are identical to those in the Mobile Application category, adapted for a desktop environment.

Category 6: The HI-5 Grand Challenge Bonus Prizes

- **Mission:** To reward the teams who embody the collaborative, innovative, and humane spirit of the challenge itself. These prizes are open only to entrants from the five main categories.
- **Prize Pool:** US\$1,000,000, distributed as five distinct US\$200,000 profit-share prizes
- **The Prizes:**
 - **US\$200,000 - Best Storytelling Human Story:** Awarded to the team that delivers the most compelling, watched, and inspiring human (reality) story, or a series of stories of the team's journey during the challenge lifecycle. It can also include, but not limited to, a documentary of multiple teams' journeys, a historical documentary of the movement it generated, or the impact it had on humanity – success or failure of mypaloma.
 - **US\$200,000 - Best Cross-Team Integration:** Awarded to the team whose submission most clearly demonstrates how collaboration across teams, disciplines, and communities measurably increased the quality, reach, or impact of their solution and associated human story.
 - **US\$200,000 - Best Open-Source Movement:** Awarded to the team with the most robust plan for fostering a long-term, vibrant open-source community around their solution.
 - **US\$200,000 - Best Innovation & Creativity:** Awarded to the team whose solution demonstrates the most groundbreaking, efficient, or creative approach to their category's challenge.
 - **US\$200,000 - Most Diverse Team:** Awarded to the team that best represents a diversity of skills, cultural backgrounds, and personal identities.

ANNEXURE 2: HI 5 Challenge Key Dates

ID	Task Name	Start	End	Duration	2026		2026		2026		2026		2026		2026	
					Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	HI-5 GRAND LAUNCH (Registration Opens)	04 Feb 2026	04 Feb 2026	1 day												
2	Cat 2: Simulation - Build Phase	04 Feb 2026	05 May 2026	91 days												
3	Cat 2: Simulation - Shortlist & Notify	06 May 2026	12 May 2026	7 days												
4	Cat 2: Simulation - 'Consolidate or Separate' Period	13 May 2026	26 May 2026	14 days												
5	EVENT: Sim Semi-Finals & Winner Announcement	27 May 2026	27 May 2026	1 day												
7	KICKSTARTER #1: Simulation (Fund the Run)	27 May 2026	09 Jun 2026	14 days												
8	Cat 4: Mobile App - Build Phase	18 Feb 2026	02 Jun 2026	105 days												
9	Cat 4: Mobile App - Shortlist & Notify	03 Jun 2026	09 Jun 2026	7 days												
10	Cat 4: Mobile App - 'Consolidate or Separate' Period	10 Jun 2026	23 Jun 2026	14 days												
11	EVENT: Mobile Semi-Finals & Winner Announcement	24 Jun 2026	24 Jun 2026	1 day												
13	KICKSTARTER #2: Mobile App (Fund the Ecosystem)	24 Jun 2026	07 Jul 2026	14 days												
14	Cat 5: Desktop App - Build Phase	18 Feb 2026	07 Jul 2026	140 days												
15	Cat 5: Desktop App - Shortlist & Notify	08 Jul 2026	14 Jul 2026	7 days												
16	Cat 5: Desktop App - 'Consolidate or Separate' Period	15 Jul 2026	28 Jul 2026	14 days												
17	EVENT: Desktop Semi-Finals & Winner Announcement	29 Jul 2026	29 Jul 2026	1 day												
19	KICKSTARTER #3: Desktop App (Fund the Awakening)	29 Jul 2026	11 Aug 2026	14 days												
20	OPS: Prime Data Generation (Sim Run)	03 Jun 2026	01 Sep 2026	91 days												
21	OPS: Integration Phase (Winners Merge)	05 Aug 2026	01 Sep 2026	28 days												
22	OPS: Genesis 'Parenting' Phase (Beta)	02 Sep 2026	24 Nov 2026	84 days												
23	Cat 3: Protocol - Build & Integration Phase	04 Mar 2026	29 Sep 2026	210 days												
24	Cat 3: Protocol - Shortlist & Notify	30 Sep 2026	06 Oct 2026	7 days												
25	Cat 3: Protocol - 'Consolidate or Separate' Period	07 Oct 2026	20 Oct 2026	14 days												
26	EVENT: Protocol Semi-Finals & Winner Announcement	21 Oct 2026	21 Oct 2026	1 day												
28	Cat 1: Storyteller - Filming & Production	04 Feb 2026	04 Nov 2026	274 days												
29	Cat 1: Storyteller - Shortlist & Notify	05 Nov 2026	11 Nov 2026	7 days												
30	Cat 6: Bonus Prizes - Shortlist	05 Nov 2026	11 Nov 2026	7 days												
31	EVENT: GRAND FINAL - Storyteller Semi-Finals, Bonus Finals	25 Nov 2026	25 Nov 2026	1 day												