

## SPONSOR

The contest is sponsored by the Credit Information Corporation. This Calendar Photography Contest is in no way sponsored by, endorsed by, administered by, or associated with, Facebook.

## GUIDELINES/MECHANICS

Credit Information Corporation is in the endeavour of delivering a financial literacy knowledge to the general public about the importance of credit information that would help them get ready on their future loan plans.

The CIC is inviting employees and personnel of banks, financing companies, insurance companies, mutual benefit associations, credit card companies, micro-financing companies and government lending institutions to join the CIC's **first calendar photography contest** with the theme, **"Getting Ready for Credit."**

All entries shall be in line with how access to credit services may assist in framing economic development and how it may help establish a stronger financial infrastructure for the country.

The CIC is in search for photo entries that capture the relevance of credit services to the typical Juan dela Cruz. Access to credit services is vital to increasing the chances of the typical Filipino to improve his state of living, and entries should be able to depict how it may empower him to strive for greater financial heights.

- 1) Competition is open only to all staff of CIC's submitting entities in the Philippines.
- 2) Entrant can send up to three (3) photographs but can only win one (1) entry.
- 3) Submission of entries would be until from August 30, 2018 thru CIC's email.
- 4) Photographs submitted before or after the entry period will not be eligible. Official time is the Philippine Standard Time.
- 5) The photograph must not have been previously submitted, in whole or in part, to any kind of contest.
- 6) Please include the following information upon submission of your entries:
  - a) first and last name
  - b) certificate of employment as a proof of working for a submitting entity of CIC
  - c) email address
  - d) phone number

- e) mailing address
  - f) the subject matter of each photograph
  - g) the location where each photo was taken
  - h) the names of anyone featured in the photograph
  - i) the date each photograph was taken
  - j) detailed caption and explanation of photograph
- 7) Photograph shall be in landscape orientation photo format only at least three hundred (300) dots per inch (dpi).
  - 8) Photograph shall be at least twelve (12) inches wide by nine and a half (9.5) inches high in JPG or RAW file format.
  - 9) Only basic manipulation (if any) by the entrant is accepted. CIC will make selected photos print ready.
  - 10) With the prior consent of the entrant, CIC may edit or crop selected photographs.
  - 11) All photographs must be taken anywhere in the Philippines relating to the contest's theme.
  - 12) Each photograph can only be entered once. Duplicates will be removed.
  - 13) The photograph must have been created from the time this contest has been officially announced and be the entrant's original work.
  - 14) Entrant must be the sole author of the photograph.
  - 15) Finishing touch and colour grading are allowed.
  - 16) Computer-generated or computer-altered photograph will not be accepted. Artwork and illustration will not be accepted.
  - 17) CIC takes no responsibility for corrupted or late entries.
  - 18) Entrant has the permission of any persons in the work, or if they are under 16, the consent of their parent or guardian to grant the usage rights required by CIC.
  - 19) Photographs do not include trademarks, contract rights, or any other intellectual property rights of any other third person or entity.
  - 20) Photographs do not contain names, likenesses, or other characteristics identifying celebrities or other public figures, living or dead.

- 21) All photographs must be released for reproduction in the calendar and future publications. Entrant shall waive personal rights, intellectual property rights, and copyrights to the photographs that will be submitted as entries.
- 22) Entrant has not licensed any rights in the work that will conflict with the usage rights required by CIC.
- 23) Entering the contest constitutes agreement to the terms and conditions stated in these guidelines.
- 24) CIC reserves the right of final judgment concerning items not expressly stated in these entry guidelines. Entrant who does not consent to the CIC's decisions may withdraw from the contest. All costs associated with withdrawal from the contest are to be shouldered by the entrant.

## **JUDGING AND WINNERS**

- 1) Photo entries will be judged based on creativity, quality, and originality, responsiveness to the prompt and overall impact.
- 2) Here are what the Judges should look for when judging photo contest entries:
  - a) Did the entrant follow the official rules including how to enter, eligibility requirements, entry limitations, judging criteria, entry content, creative and technical requirements?
  - b) How does the entry fare against the judging criteria? Every entry should be judged on its own merit, based on the established criteria. A properly designed judging criteria will have the judges focusing their attention on the qualities that are going to be weighed and assigned a value or score.
  - c) It is recommended to include an explanation/definition of each judging criteria so each entrant and judge can fully understand the CIC's intent. such as, but not limited to:

### ***Impact***

What you feel when you first view the entry. Does the photograph evoke an emotion from the viewer?

### ***Creativity***

How the entrant conveys the idea, message or thought in an original and imaginative way through the lens.

### ***Style***

How the entrant manages to showcase personal originality and technique to influence how the photograph is presented and interpreted.

### ***Subject Matter***

Is the subject matter displayed in the photograph appropriate to the story being told in the entry submitted and does it fully represent CIC's promotional theme?

### ***Story Telling***

How the entrant evokes the viewer's imagination, which may differ by each viewer. Is the story being told the right story for CIC's theme?

- d) Even if the technical requirements have all been met, does the photograph create the visual impact that it should? Does the entry exude technical excellence? Here are some examples of what to look for:

### ***Technique***

The approach being used to create the photograph. Printing, lighting, posing, capture, presentation media, and more are part of the technique applied to the photo.

### ***Composition***

Does the photograph draw the viewer in to look where the entrant intended?

### ***Presentation***

Is the photograph truly ready to be entered or are some finishing touches still required?

- 3) Winners will be informed through the contact details provided.
- 4) Fourteen (14) winning photos will be selected for the CIC's 2019 calendar display and will be distributed to different government entities, financial constitutions, banks, and insurance companies, among others.
- 5) One (1) Photo of the Year winner to be displayed on the calendar's front cover, one (1) People's Choice Award winner to be displayed on the back cover, and the remaining twelve (12) winners for the rest of the months.
- 6) People's Choice Award voting system will be based on the number of likes thru CIC's Facebook page.
- 7) Voting for the People's Choice Award will be from September 01 to September 14, 2018 at 03:00 PM.
- 8) Winning entrants will receive cash prize with special recognition.
 

First (1 <sup>st</sup> ) Winning Photograph	-	<b>Ten Thousand Pesos</b> (Php 10,000.00)
People's Choice Award	-	<b>Seven Thousand Pesos</b> (Php 7, 000.00)
Twelve (12) Winning Photographs	-	<b>Five Thousand Pesos</b> (Php 5, 000.00)
- 9) If the judged first winner and the peoples' choice result is the same entry, then the entry with the next highest number of votes will be selected for the Peoples' Choice Award.
- 10) Only the selected entries will be included to the CIC's Photography Exhibition days when the contest winners are announced.
- 11) The judges' decision is final and they do not enter in to communication relating to entries.

## TERMS AND CONDITIONS

- 1) Each image can only be entered once. Duplicates will be removed.
- 2) CIC takes no responsibility for corrupted or late entries.
- 3) CIC reserves the right to withhold prizes if, in the opinion of the judges, the quality of entries falls below the standard required.

- 4) CIC reserves the right, at its discretion, to disqualify or discount any entrant, image or vote connected to votes cast by unfair means.
- 5) CIC reserves the right to disallow entries that depict brand logos or other intellectual property, whether on signs or posters or in other forms, or that in its judgement are harmful to the public order, violate standards of decency or are contrary to the goals of the contest.
  - a) Once the photograph is submitted, entrant grants CIC a five (5) year non-exclusive right to: Display the photograph on any of CIC's social media tools, websites, publications, email blasts, etc.
  - b) Allow third-parties to share the photograph on social media.
  - c) Use the photograph for CIC's internal and external communications materials including but not limited to web sites and web publications, fact sheets, fund raising publications, advertising, multimedia, presentation and membership services, annual report and awareness campaign.
  - d) Use entrant's name, city, state and country of residence in promotions and other publications.
  - e) Retain a digital copy of the photograph that will be archived in the CIC archives library and accessible to CIC employees.
  - f) Entrant hereby grants CIC a non-exclusive, irrevocable licence in each entry for the uses described above for five (5) years following the date of announcement of the winner, thereafter the photograph may be used for archival purposes on CIC website.
- 6) Please note that no response shall be given to any inquiries or complaints regarding the judges' decisions.
- 7) Please note that CIC may elect to suspend or postpone receipt of any or all entries if in its judgment the contest cannot run smoothly, securely or without affecting the fairness of the judging due to circumstances beyond its control, including but not limited to network failure, computer viruses or unauthorized access to its servers.

## **DISCLAIMER**

1. The entrant is responsible for taking all steps necessary to protect the rights of persons depicted, including but not limited to obtaining their permission.
2. Entrant is responsible for the resolution of any legal issues arising from their works and agree to pay any costs thereby incurred.

3. Although entries are handled with the greatest possible care, the organizer does not accept responsibility for accidents, damage or loss during upload.
4. Save where things are due to the CIC's malice or gross negligence, CIC does not accept liability for damages or other harm suffered by entrants as a result of participating in the contest.
5. Entrant acknowledges the responsibility for protecting the entry against photograph misuse by third parties, by, but not limited to, the insertion of a watermark. CIC and its sponsors (if any) can assume no responsibility and are not liable for any photograph misuse.
6. CIC does not accept any liability for the publication of unlawfully reproduced images.
7. Entrant shall be responsible for any claim made by any third party in respect of the entry and to fully indemnify CIC and its sponsors (if any) in respect of all royalties, fees and any other monies owing to any person or entity by reason of breaching any of the foregoing.
8. Entrant agrees to fully indemnify CIC and accepts all responsibility for any third-party complaints or objections concerning copyright or other intellectual property rights infringement or damages arising from the entry submitted.
9. Entrant shall bear all costs incurred by entering the contest.
10. Entrant shall take full responsibility on the permission and consent of the persons who are portrayed in the photograph or who hold the copyright or other intellectual property rights to the entry or the items portrayed therein.
11. Once submitted, entries will not be returned to entrants under any circumstances, even if they are later withdrawn.
12. Please note that when a winning photograph is used for exhibition or in any form of publication, the tone or expressed meaning may not be strictly reproduced according to the winner's intent.