CUSTOMER SATISFACTION UNIVERSITY AWARD

REGULATIONS

OFFICIAL RULES, REQUIREMENTS AND JUDGING CRITERIA

APRIL 2012

INTESA SANPAOLO CARD

Listening 100%

1. INTRODUCTION

The Customer Satisfaction University Award (the "*CS University Award*") is a contest, promoted by Intesa Sanpaolo Card d.o.o. ("*ISP Card*"), with its registered seat in Zagreb, Radnička 50, Croatia, a company belonging to Intesa Sanpaolo Banking Group, and with the support of the International Subsidiary Banks Division of Intesa Sanpaolo S.p.A. ("*ISBD*").

The CS University Award is aimed at recognizing university's outstanding students' contributions in the business area of the Customer Service, by collecting new ideas through projects elaborated by the participating students.

The CS University Award is launched by ISP Card in co-operation with the universities:

- American College of Management and Technology (**RIT/ACMT**), Dubrovnik,
- Faculty of Economics (**EFOS)**, Osijek,
- Faculty of Electrical Engineering (**ETFOS**), Osijek,
- Faculty of Economics (**EFRI**), Rijeka,
- Faculty of Engineering (**TFR**), Rijeka,
- Faculty of Economics (**EFST**), Split,
- Faculty of Electrical Engineering, Mechanical Engineering and Naval Architecture (**FESB**), Split,
- Faculty of Organization and Informatics (**FOI**), Varaždin,
- Faculty of Electrical Engineering and Computing (**FER**), Zagreb,
- Libertas Business College (**LIBERTAS**), Zagreb,
- University of Applied Sciences (**VERN**), Zagreb,
- Zagreb School of Economics and Management (**ZŠEM**), Zagreb.

2. GENERAL REQUIREMENTS

2.1 Eligibility

To be eligible for the CS University Award, students must be in possession of the following requirements:

- being a full-time student of one of the Universities;
- belonging to one of the following Universities faculties: Economics and Engineering;
- having passed all the exams provided for the relevant academic year within the prescribed time;
- having passed all the exams provided for the relevant academic year with a grade/score not lower than 3,5;
- being aged 25 max at the time of filling the application;
- being fluent English speakers;
- being proficient users of the Microsoft Office package;
- not being foreign students attending exchange programs (such as Erasmus program).

In addition to the above eligibility criteria, in the event of parity of ranking, will be preferred students in possession also of the following requirements:

a) previous study experience abroad;

b) previous working/ internship experience in the country in which ISP Card operates;

c) previous working/ internship experience abroad;

d) second spoken language (in addition to English language).

3. GENERAL INFORMATION

3.1 Registration

Students interested to participate to the CS University Award shall no later than 30th April 2012 apply through the following available channels:

- *Online*
- Completing the online application form, available at ISP Card's website (www.intesasanpaolocard.com) in the CS University Award dedicated section and on project's facebook page - Intesa Sanpaolo Card University Award. The online application form, once completed in all its mandatory parts, is to be electronically sent, i.e. delivered to ISP Card.
- *Via E-mail*
- Sending the online application form, available and downloadable at the ISP Card's website (www.intesasanpaolocard.com) in the CS University Award dedicated section, at the following e-mail address universityaward@intesasanpaolocard.com, once completed in all its mandatory parts.

3.2 Candidates selection

ISP Card will rank the registered students according to the requirements set out in paragraph 2.1 above.

Within 5 days, results will be published on ISP Card's website (www. intesasanpaolocard.com) in the CS University Award dedicated section and on project's facebook page - Intesa Sanpaolo Card University Award.

The 12 (twelve) top ranking students will be admitted to the CS University Award.

ISP Card will then send to the selected students an e-mail confirming they have been admitted to the CS University Award and inviting them to attend a brief workshop as better detailed under paragraph 4.2 below.

Within 2 days, as of receipt of the ISP Card's e-mail confirming their admittance to the CS University Award, students have to confirm their participation to the CS University Award.

Students not confirming their participation within the term stated above will be automatically excluded.

In the event of either exclusion or renunciation, ISP Card will progressively admit to the CS University Award those students ranked in the following positions.

ISP Card has the final unquestionable decision on selecting the students to compete in the CS University Award and reserves the right to include or exclude any student for any reason whatsoever. In particular, ISP Card shall have the final unquestionable decision on excluding the students from the competition and/or from the assignment of the awards under paragraph 6 below (as the case may be) in the event that the students enter in an employment relationship of any kind (e.g. internship, employment contract) with any entity either than ISP Card.

3.3 Running teams composition

The 12 (twelve) students admitted to participate to the CS University Award will be divided by ISP Card in teams.

Each running team is to be composed by 2 (two) students, and therefore 6 (six) running teams will be permitted to participate to the CS University Award.

Each running team is required to have a team leader.

Students admitted to the CS University Award cannot be member of more than one team.

The members of the 6 (six) running teams may be students belonging to different Universities' faculties within those listed under paragraph 2.1 above.

The 6 (six) running teams will be divided by ISP Card, at its sole discretion, into 2 (two) groups of 3 (three) teams each.

Each group will be competing only with respect to one theme category according to the provisions stated in paragraph 4.1 below.

3.4 Judging Commission

The Judging Commission will consist of:

- up to 8 members appointed among top and middle managers of ISP Card and of ISBD, and
- 1 (one) representative of each of the Universities whose students have competed to the CS University Award.

4. PHASES OF THE COMPETITION

4.1 Theme Category and theme selection

The CS University Award counts the following 2 (two) different theme categories:

- Implementation - as the theme category dealing with proposing "a new way doing old things";
- Innovation - as the theme category dealing with generation of "entirely new ideas".

During the brief workshop under paragraph 4.2 below, ISP Card, at its sole discretion, will communicate the theme category on which students admitted to the CS University Award shall compete.

4.2 Brief workshop

In order to allow the students of the 6 (six) running teams to have a broad overview of the CS University Award by providing them with the information needed to elaborate their projects, ISP Card will organize a brief workshop which will be a 1 (one) working day session.

During the brief workshop students will receive a full and complete presentation on the:

- CS University Award;
- ISP Card and ISBD's working environment;
- Customer Satisfaction approach currently in force in ISP Card;
- name of the tutor, appointed among the personnel of ISP Card, who shall assist the students of the 6 (six) running teams during the award.

During the brief workshop a full package documentation folder will be provided to each student by ISP Card.

At least 1 (one) member of each running team shall attend the brief workshop on pain of exclusion from the competition.

4.3 IDEA ELABORATION PHASE

The idea elaboration phase, that will terminate upon delivery of the projects, is the time available to students to practice their creativity thinking while drafting their projects.

Running teams are asked to deliver their projects within 4 (four) working weeks from the brief workshop via registered mail to the following mail address universityaward@intesasanpaolocard. com. Copyright statement, i.e. permission, downloadable at the ISP Card's website, printed and personally signed by each student - team member is to be enclosed to the subject project.

Projects are expected to:

- be structured in a PowerPoint document of maximum 3 (three) slides including the executive summary (i.e. a brief description of the overall project); attachments such as charts, tables, diagrams and spreadsheets will not be counted with reference to the 3 (three) slides limit;
- include a cost / benefit analysis;
- be written in English language only.

During this phase, the team leader can contact the tutor who will provide support through clarifications and/or additional information.

The tutor can be contacted via e-mail, once a week, for a maximum of 4 (four) times during the whole idea elaboration phase.

The tutor shall not guide or correct or in any other way effect ideas and projects elaborated by the students.

4.4 IDEA PRESENTATION PHASE

The idea presentation phase will take place within 7 days, after closing working period defined under paragraph 4.3. Relevant place and time will be communicated to the students by ISP Card via e-mail.

During the idea presentation phase, the 6 (six) running teams will officially present their projects to the Judging Commission.

Projects will be presented in English language by the team leader and will be evaluated by the Judging Commission by filling the evaluation forms. Results of the CS University Award will be published on the ISP Card's website (www.intesasanpaolocard.com) in the CS University Award dedicated section and on project's facebook page - Intesa Sanpaolo Card University Award, before the closing ceremony.

5. PROJECT EVALUATION CRITERIA

The projects will be evaluated through a series of items graded with a scale from 1 (one) to 5 (five) in accordance with the Project Evaluation Criteria (see document Evaluation Criteria on ISP Card's website).

The final result is a weighted average of grades given to each item.

The weight given to each item represents the importance of it within the project.

The winning teams will be the ones obtaining the highest score for each theme category.

6. AWARDS

The first winning team of each one of the theme category listed above under paragraph 4.1 will be awarded with:

- certificate of excellence issued by ISP Card; and
- maximum 2 (two) months internship at ISP Card's premises to be started no later than the calendar year following the one during which the closing ceremony took place.

Awards will be granted to all members of the 2 (two) winning teams.

In addition to the above, the 2 (two) winning teams will have the opportunity to compete with any other team awarded in the context of CS University Award implemented by any international subsidiary bank belonging to Intesa Sanpaolo Banking Group.

The winning team of this further contest will be awarded with a maximum 6 (six) months internship at the ISBD's headquarter or with a summer school (in English language) at an Italian leading business school or at an Italian university.

7. CLOSING CEREMONY

The closing ceremony is an event organized by ISP Card to be held within 7 days, after presentation was done, during which ISP Card will communicate the names of the students of the 2 (two) running teams selected as winners of the CS University Award.

During the closing ceremony each team leader will have 10 minutes session to present the project elaborated by his/her team.

All participant students will be awarded with a certificate of participation as an acknowledgement of their hard work and effort.

The closing ceremony will be attended also by top managers of ISP Card and of ISBD.

8. COPYRIGHT

Any possible copyright for, i.e. arising from all the submitted projects elaborated by the students in connection with this CS University Award will be owned by and granted exclusively to ISP Card, which may transfer; use them permanently and worldwide for any and all purposes permitted by applicable laws and regulations with respect to nature of the project. In particular, ISP Card is allowed to reproduce, distribute, display and create derivative works in relation to the projects elaborated by the students in connection with this CS University Award. ISP Card is also authorized to publish the projects on its website. ISP Card will not be required to pay any consideration, i.e. royalty and no specific further approval by the students will be required for these purposes, unless otherwise suggested by ISP Card and/or required by applicable laws and regulations.

9. LIMITATION OF LIABILITY

By applying to the CS University Award, each student agrees to release, discharge and hold harmless ISP Card and its affiliates, subsidiaries, agents, employees, officers, directors and representatives from any claims, losses and/or damages arising out any third party copyright and IP right infringement and claim or of his/her participation to this CS University Award or any related activities and the acceptance and use, misuse, or possession of any awards.

10. CONFIDENTIALITY INFORMATION

By applying to the CS University Award, students acknowledge that all the information provided by ISP Card are to be considered as confidential and therefore shall be protected before misuse, damage, destruction, depreciation, loss and theft and shall not be used other than for the purposes of performing students' obligations under the CS University Award, nor disclosed, made available, published, nor spread to third parties without the prior written consent of ISP Card.

In addition, for a period of 5 years following the closing ceremony, students undertake not to disclose to third parties any of the information provided by ISP Card.

11. MISCELLANEOUS

Students agree that this CS University Award shall be subject to and governed by the laws of Republic of Croatia and that any dispute that may arise in connection with this CS University Award shall be exclusively settled by the competent courts in Zagreb, Croatia.

Students also agree:

a) to be bound by these Official Rules, Requirements and Judging criteria and shall adhere to and exercise all the rights and obligations arising from the Official Rules, Requirements and Judging criteria;

b) that the decisions of the Judging Commission are final and unquestionable on all matters relating to the CS University Award; and

c) that ISP Card may use the winning projects and each winner's name in any advertising relating to the CS University Award or future promotions without compensation or approval of the subject winner(s).

In the event that the selected winner team(s) of any award is/are ineligible or refuses/refuse the award, ISP Card, at its sole discretion, may choose whether to assign the award to another team.

Registration to this CS University Award, i.e. application to the subject CS University Award implies obligatory students' acceptance of these Official Rules Requirements and Judging criteria and the rights and obligations deriving there from.

12. COMMUNICATION CHANNELS

All information on CS University Award is available on the ISP Card's website, www.intesasanpaolocard.com, and on project's facebook page - Intesa Sanpaolo Card University Award.

Communication materials might be available also in the Universities' premises.

The sole admitted communication materials are those conceived by ISP Card.

For any further information please write to universityaward@intesasanpaolocard.com.