

REGULATIONS

Participation and Competitions

1. GENERAL CONDITIONS

- 1.1 The Ski Meeting Interbancario Europeo is carried out on own initiative and under the assistance of the Standing Committee which is the international governing and tutelary authority which acts at all times as the guarantor of the spirit, the prestige, the traditions and the continuity of the Ski Meeting way of life.
- 1.2 The Ski Meeting Interbancario Europeo will consist of giant slalom, snowboard, individual and relay cross-country skiing events with tables of finishing positions for men and ladies as well as for corporate representative teams and by age categories.
- 1.3 The events are open only to employees of companies as follows:
 - **European Banks and Banking Groups** licensed by their respective national financial services authority ("European Banks")
 - **European Service Providers** ("Service Providers"), which are in the ownership of more than 50 % by of one or more European Banks
 - **National or Regional Banking Associations in Europe.**

It is required that participants be in service or retired as of **1st October** of the year preceding that in which the Ski Meeting takes place.

Former employees of an entitled company listed above may participate (including those with an early retirement agreement or an early termination of employment contract, provided that they have participated in previous editions of the Ski Meeting Interbancario Europeo) on condition that they are not employed on a continuous basis with other companies and are not self-employed, nor with their own company nor as freelancers.

In order to allow the participation of these people, the team leader must confirm by a self-declaration the working situation of his team member. If false declarations are made, the entire team will be excluded from participation in the races not yet held and from the final team classification, also penalizing the individual ranking for each team member. The Standing Committee reserves the right to examine each individual case and to decide on admission.

Former participants who are no longer employed by a bank and who are already working for another company or as self-employed persons **may take part in the races "out of competition"** while retaining their category and starting group (provided it has not yet expired - see chapter 4.2). They therefore receive neither points nor prizes. Participants "out of competition" must have made at least one start at the Ski Meeting Interbancario Europeo for their former bank in previous years.

Registration for participation in the Ski Meeting Interbancario Europeo can be made through the former bank team and its current team leader. When registering in the system, **the new field "out of competition" must be filled in** in addition to the other data on the participant.

For participants "out of competition" the same participation fees apply as for all others (see chapter "Appendix to the regulations - A. Participation fees").

Financial advisers with a contract of two years minimum are allowed to enroll on the sole condition that they are associated with or controlled by a bank.

For cases which cannot be clearly interpreted, a written request can be raised to the Standing Committee for individual approval. Mail address for requests: info@skimeetinginterbancario.org.

- 1.4 Employees who have changed banks during the preceding two years may be included in the team representing the bank and/or a company belonging to the banking group and/or the banking group they actually belong to at the date of enrolment and will remain in the group of merit previously acquired.
- 1.5 All competitors must be members of their own National Ski Federation or be covered by insurance policies having the same terms, conditions and maximum coverage as those of the National Ski Federation.
- 1.6 All competitors must present themselves at the starting point for each race with a valid identity document complete with photo. Competitors who cannot be identified according to the regulations will not be allowed to start.
- 1.7 Competitors are personally responsible that the equipment they use during the events is in accordance with the standards set out by FIS with the exception of skis, which must be no shorter than 160 cm for women and 170 cm for men, excluding the categories F/4, F/3, G and E, for which there are no prescribed limits. Similarly, due to a temporary exception, there are no limits on the curving radius of skis nor on the standing height and on the thickness of ski boot soles. It is compulsory for all competitors taking part in the giant slalom and snowboard heats to wear helmets (approved by their own National Ski Federation).
- 1.8 The Panel of Judges of the **Alpine ski and Snowboard races** will be made up of five members with joint voting rights:
 - Race Director (Chairman)
 - Course Director
 - Start Judge
 - Finish Judge
 - Representative of the Standing Committee

Juries' decisions will be made by absolute majority.

The Panel of Judges of the **Cross country races** will be a jury made up of four members with joint voting rights:

- Race Director Interbancario (president)
- Race Director LOC (member of the Local Organizing Committee)
- Chief of Course (member of the Local Organizing Committee)
- Representative of the Standing Committee

Jury membership cannot be combined with participation as an athlete in the same competition.

In case of a tie jury decision, the vote of the Race Director Interbancario counts double.

- 1.9 Any protest, lodged along with the sum as displayed on the attached Appendix to the Regulations, must be made within 15 minutes of the announcement of disqualification. This amount will be refunded if the protest is found to be justified.
- 1.10 Organizers, including the Standing Committee, the Local Organizing Committee and all organisations, companies and associations involved in the preparation and execution of the event, will in no way be held responsible for any injury to persons or damage to property, before, during or after the Ski Meeting.

2. ENROLMENT

- 2.1 Each corporate team representing a bank and/or an individual company being part of a banking group and/or a baking group as a whole and/or its sports club may enter up to four competitors for each category of alpine competitions (giant slalom and snowboard) and/or individual cross-country races.
- 2.2 Each corporate representative team may enter a maximum of **six** cross-country relay teams, each relay team being composed of three competitors on condition they are already enrolled as competitors for individual cross-country and/or alpine competitions (giant slalom and/or snowboard).
- 2.3 More than one corporate representative team belonging to one bank or to a company being part of a banking group and/or of a banking group as a whole may participate. Each enrolled team will then be regarded to all intents and purposes as an individual and separate entity.
- 2.4 The enrolments shall be presented to the Standing Committee of the Ski Meeting Interbancario Europeo exclusively by the web site www.skimeetinginterbancario.org/en before December 31 and previous to the Ski Meeting.
- 2.5 The payment of the inscription fees shall be indicated on the internet enrolment forms, with the specific amount to be paid and the information of bank details of the Organizing Committee. The inscription fees shall be paid before December 31 and previous to the Ski Meeting.

The transfer order must be issued in such a way that the amount is credited to the beneficiary by his bank without any charges.

- 2.6 By processing the enrolment via internet, the Bank validates the bankers / employee status and the physical abilities of each competitor. Any irregularities or incorrect indications can lead from disqualification of the entire team up to be banned from participating in the next Ski Meeting.
- 2.7 By sending the enrolment forms, the signer acknowledges and accepts these regulations as well as the rules which may subsequently be passed.
- 2.8 The Standing Committee will confirm via internet the accepted registration before 10 January previous to the Ski Meeting.
- 2.9 The composition of the relay team must be communicated to the Race Office by 3 p.m. of the day before the event. However, the replacement of one or more athletes is possible subject to the presentation of a medical certification up to 9.00 am on the day of the event.

3. RESULTS

- 3.1 There will be an **individual** and a **team table** of finishing times for each category. The team finishing position for each category will be determined by the sum of the two best times achieved by the members of each team. For relay races there will be only a team finishing table (showing the sum of individual times). In addition, there will also be a **final alpine competitions** (giant slalom and snowboard) **and cross-country finishing table for corporate representative teams** which will be drawn up by adding up the scores achieved in the individual categories. The [scoring table](#) is shown on the homepage of the Ski Meeting Interbancario Europeo under "Regulations".
- 3.2 For the alpine competitions a final general table of finishing positions of corporate representative teams will be drawn up, determined by the sum of the best scores awarded to not more than two competitors for each category. In calculating the overall score, a maximum of **seven** categories - including at least **one female** - out of **thirteen** for **giant slalom** and the **two snowboard categories SBF and SBM** will be taken into account.
- 3.3 For the cross-country events a final general table of finishing positions of corporate representative teams will be drawn up, determined by the sum of the best scores achieved by no more than two competitors for each individual category and by one relay team. In calculating the overall score, a maximum of **five** categories - including at least **one female** - out of **eight** will be taken into account (**seven** individual cross-country and **one** relay event).

4. GIANT SLALOM RACES

- 4.1 This event will be run in a single heat, with a different course for each category as indicated on the attached appendix to the Regulations.
- 4.2 The starting order for each category will be decided by drawing lots, after division into groups according to merit, as follows:

- 1st group: competitors placed 1st to 15th in one of the two preceding sessions of the Ski Meeting
- 2nd group: competitors placed 16th to 30th in one of the two preceding sessions of the Ski Meeting
- 3rd group: competitors placed 31st to 45th in one of the two preceding sessions of the Ski Meeting
- 4th group: competitors placed 46th to 60th in one of the two preceding sessions of the Ski Meeting
- 5th group: all other competitors.

- 4.3 The participants of the giant slalom category G, who are 80 years old or older, always start first in their own starting group 0, regardless of their original starting group.

For Ladies' Category F/4 and Mens' Category G a 0.5% handicap will be applied for each year of age from 60 years for ladies and 75 years for men. Times thus calculated will be the actual times for the final table of finishing positions.

E.g.: Should a 60-year-old lady in Cat. F/4 or an 80-year-old man in Cat G finish in 1.00.00 minute a 0.5% handicap will apply for each year from 55 and 75 respectively, resulting in the following time reduction: $0.5\% \times 6 \text{ years} = 3.0\%$ (= 1.80 secs.) less 60 secs. = 58.20 seconds. finishing time.

5. INDIVIDUAL CROSS-COUNTRY RACES

- 5.1 The individual cross-country race will take place in two separate heats, the classic techniques and the free style, on a 5 km distance for ladies and a 10 km distance for men. The **race in classic technique** will take place on **Monday** and the **free style race** on **Wednesday**. The prize giving ceremony for both techniques will be held at the end of the day of the race based on individual and team finishing tables for each category.
- 5.2 Competitors will be divided into the categories as indicated on the website www.skimeetinginterbancario.org/en under the menu item "[Regulations](#)".
- 5.3 The starting order for each category in the race in classic technique will be decided by drawing lots, after division into the following starting groups according to the group of merit and to the best results in both techniques.
- 1st group: competitors placed 1st to 20th in in one of the two preceding sessions of the Ski Meeting
 - 2nd group: competitors placed 21st to 35th in in one of the two preceding sessions of the Ski Meeting
 - 3rd group: all other competitors.
- 5.4 The starting order of the free style race will be conducted as a single pursuit start for each gender with starting times determined by the results of the race in classic technique. Athletes who like to enter for the Free style race only, may start as last with the Mass Start Group.

- 5.5 The final starting formalities will be decided by the Panel of Judges in relation to the weather and track conditions and will be made known no later than the day before the competition is due to take place. In order to avoid overlapping or competition taking too long, the Jury may allow a Mass or Heat Start for the late starting competitors.
- 5.6 A winner ceremony for the **first three overall ranked Ladies and Men in both the classic technique and the free style race** will be conducted upon completion of the free-style pursuit start.

6. CROSS-COUNTRY RELAY RACE

- 6.1 The relay race, in **three** heats, each over the same distance of 5 km, will take place in the following manner:
- A. classic technique 5 km men
 - B. free-style 5 km ladies
 - C. free-style 5 km men

Exceptions:

1. A woman can replace a man in the 1st or 3th heat.
2. Relay teams consisting of members from different bank teams are also admitted to participate in the relay race.

Relay teams participating under the exceptions will be included in the final ranking but will participate out of competition without any points allocated.

- 6.2 The starting order will be based on the best placing obtained by each bank in the Ski Meeting of the preceding year. The first line will include up to a maximum of 20 competitors, the remaining positions will be decided by drawing lots.
- 6.3 The starting formalities will be decided by the Panel of Judges in relation to the weather and track conditions and will be made known not later than the day before the competition is due to take place.

7. SNOWBOARD RACES

- 7.1 A snowboard giant slalom will be run in one or two heats. All categories are on the same track.
- 7.2 In the first edition of the snowboard race (2019), the starting numbers have been drawn from all registered participants.

In the following years, the starting order for each category is drawn after the participants have been divided into the following starting groups:

- 1st group: competitors placed 1st to 15th in one of the two preceding sessions of the Ski Meeting

- 2nd group: competitors placed 16th to 30th in one of the two preceding sessions of the Ski Meeting
- 3rd group: competitors placed 31st to 45th in one of the two preceding sessions of the Ski Meeting
- 4th group: competitors placed 46th to 60th in one of the two preceding sessions of the Ski Meeting
- 5th group: all other competitors.

Women's categories (SBF) start first, then the men's categories (SBM). Racers who are late for the start, will start as the last of their category.

- 7.3 There are no restrictions on the choice of material (both soft boots and hard boots are allowed). All types of snowboards can be used.

8. ADDITIONAL EVENTS

- 8.1 The additional events are left to the discretion of the Organizing Committee, but subject to approval by the Standing Committee.
- 8.2 The additional events are not valid for the final general table of finishing positions of corporate representative teams.

9. PROCESSING OF PERSONAL DATA

- 9.1 The Standing Committee processes the personal data of the persons registered for the event (identification data, personal data, contact data, team membership, data relating to participation in the competitions and the results) in order to ensure the running of the event and to enable those registered to participate.

In addition, the Standing Committee collects photographic and audiovisual footage of the event, which necessarily includes images, portraits and sounds that can be attributed to the natural persons of the participants. Participants may be represented in group scenes or in the background, but also in photographs in which the persons portrayed are recognizable and identifiable. Some of the participants' personal data, including those contained in the images or footage, will be processed to document the event as a historical event and to disseminate information about the event and the activities of the Standing Committee. For this purpose, such data, including images, sound and film footage, may be published and disseminated by the Standing Committee in any context and in any manner.

Registration for the event can only be accepted on condition that, in addition to accepting the regulations, the participant reads the information published by the Standing Committee on the Processing of Personal Data pursuant to Art. 13 of Regulation (EU) 2016/679 and expressly consents to the processing of his/her personal data. He expressly waives any fee for the use of the image, sound and film recordings concerning him for the above-mentioned purposes, as described in more detail in the above-mentioned information sheet itself.

As the registration frequently is carried out as a team and not by each participant individually, the person making the registration is obliged, in addition to consulting the information and consenting to the processing of his/her personal data under his/her personal responsibility, to ensure that all members of the team registered by him/her have read the information and have given their valid consent in accordance with the law on processing their personal data. He/she also ensures that he/she and the members of his/her team have waived any fees for the use of the images and materials concerning them.

The signed declaration of consent and waiver must be handed over to the Standing Committee at the beginning of the event. It also remains valid for possible participation in the following years.

APPENDIX TO REGULATIONS

A. REGISTRATION FEE

- **€ 50,00** for each competitor for giant slalom, snowboard and individual cross-country (valid for both techniques);
- **€ 60,00** for each relay team.

The same amounts will apply for filing a claim.

B. PRIZE GIVING AT OFFICIAL EVENTS

Individual Finishing Tables: a prize will be given to **15%** of the participants in the race, max. **15** and a minimum of **3** prizes per category.

Team and Category Finishing Tables: are awarded up to **1/3** of ranked teams, a maximum of 7, and a minimum of 3 prizes. Each team gets two awards, one for each component.

Relay: are awarded up to **1/3** of the relay classified. Each relay receives 3 awards, one for each component.

C. CHARACTERISTICS OF GIANT SLALOM TRACKS

Track A

Categories: **A - B/1 - B/2 - C/1 - F/0**

Vertical drop: 250/300 metres

Length: 1100/1300 metres

Minimum time: 60 seconds

Track B

Categories: **C/2 - D - E - G - F/1 - F/2 - F/3 - F/4**

Vertical drop: 200/250 metres

Length: 1000/1200 metres

Minimum time: 55 seconds

D. CHARACTERISTICS OF SNOWBOARD TRACKS

The gradient must be adapted to the racers with medium to good skills and be suitable for participants with freeride equipment (for example soft boots).

E. COURSE INSPECTION FOR GIANT SLALOM RACES AND SNOWBOARD

Course inspection will last a maximum of 30 minutes starting 45 minutes before the race starts. Registered competitors wearing their helmets and bibs correctly placed and with numbers clearly visible will be allowed one inspection run.

F. STARTING INTERVALS

Giant Slalom

30 seconds. This interval will be calculated even in the absence of a competitor.

Snowboard

45 seconds. If a racer is missing at the start, no additional starting interval will be inserted.

Individual Cross-Country

Classic style race: 20 seconds. Continuous starting order in case of non-contending bibs.

Freestyle race: Pursuit race, start intervals according to the results in the classic style race; mass start for those athletes who only participate in the freestyle race.

Relay

Mass start.

The starting modalities of all races can be changed by the organizing committee depending on the weather conditions and the condition of the slopes. Changes will be announced no later than the day before the race.

G. ADDITIONAL EVENTS

Further downhill and cross-country events may be added by the Organizing Committee with the Standing Committee's consent.