

## SmartInvestor TikTok Challenge

### Terms and Conditions

**1. Introduction:** The "SmartInvestor" is organized and promoted by the Capital market Development Authority.

**2. Purpose of the Challenge:** The Challenge aims to promote financial awareness and literacy in the Maldives, in line with the objectives of World Investor Week 2025 by the International Organization of Securities Commissions (IOSCO). The Challenge encourages creative and educational content on topics such as safe investing practices, scam prevention, and the promotion of digital finance.

### 3. Governing Rules:

- This Challenge shall be governed by and construed in accordance with the laws of the Maldives.
- By participating in this Challenge, all participants agree to be bound by these official Terms and Conditions.
- By contesting and submitting content, participants consent to CMDA to use, modify, publish, and display the video and its content on its website and social media for general awareness and future reference without further compensation or notice.
- This Challenge is not sponsored, endorsed, administered by, or associated with the TikTok Platform.
- CMDA reserves the right to disqualify, at its sole discretion, any submitted videos deemed inappropriate, unsuitable for publication, non-compliant with these rules, or inconsistent with the contest's spirit or theme.

- CMDA is not responsible for any technical issues, lost data, or damages that may occur from participating in the event.
- All participant data will only be used for purposes directly related to this Challenge.
- Decisions of CMDA are final and binding in all matters relating to the Challenge.

#### **4. Eligibility**

- The Challenge is open to all Maldivians and residents of the Maldives.
- Participants must be [e.g., 18 years of age or older] at the time of entry.

**5.Exclusions:** Employees of Capital Market Development Authority and their immediate family members (spouse, parents, siblings, and children) are not eligible to participate.

#### **6. Challenge Period & Time:**

- The Challenge will begin on 06th October 2025 at 12:00AM and end on 12th October 2025 at 23:59PM.
- Any entries submitted before or after the Challenge Period will not be considered.

#### **7. Themes:**

- "Scam Busters" – showing how to identify and avoid fraud traps in a funny video / meme
- "Money Moves" - share their best money moves (tips for budgeting, saving, Investing wisely)
- "Financial Literacy" - create awareness on the basics of Share, Bonds and Sukuk

#### **8. How to Participate: To enter, Participants must;**

- Follow the official TikTok account of CMDA, cmda.mv
- Create a short, original TikTok video up to 90 seconds related to financial awareness topics such as safe investing practices, avoid scams, and promote financial literacy.
- The video must be a new, original creation and not previously posted.
- Use the official Challenge hashtag: **#WIW2025 #CMDA\_Maldives #WorldInvestorWeek #SmartInvestor**

- All videos should display at the end the disclaimer statement as **“The videos are for educational and awareness purposes only and should not be constructed as financial advice.”**
- Tag the official TikTok account of CMDA @ cmda.mv in the video caption.
- Ensure their TikTok **profile is set to public** so the entry can be viewed and also save enabled.

**9.Content Standards:** Videos must adhere to the following.

- The username of the contestant should not include any word / phrase / special characters that is offensive, vulgar, or socially unacceptable.
- The use of copyrighted music, video clips, or other intellectual property without proper permission is strictly prohibited.
- All content must be respectful of Maldivian culture and Islamic religion. Videos should not contain any content that is offensive, defamatory, obscene, sexually suggestive, or promotes hatred, discrimination, or violence. This also includes refraining from promoting any political agenda or any illegal activity in the Maldives.
- Content should not include any personal information—such as full names, ID numbers, email addresses, or physical addresses—belonging to anyone other than the contestant. The privacy of all other individuals must be respected.
- Content related to financial advice or information must be accurate and truthful. Participants must not make false or misleading claims.
- The videos are for educational and awareness purposes only and should not be constructed as financial advice.
- The video must not misrepresent any entity, brand, or individual.
- Content should align with the TikTok's Community Guidelines.
- The content creator and account holder shall assume full responsibility and all legal liability arising from the content they create.

## 10. Multiple Entries:

- The contestant will be the person who owns the email account used for the entry. Even if a video features multiple people, only the email account holder who submitted the entry will be eligible for the prize, regardless of how many people appear in the video.
- Participants may submit multiple entries, but each entry must be a new and original video. However, each video submission shall be evaluated independently.

## 11. Winner Selection: All eligible entries will be reviewed and evaluated based on the following criteria:

- Creativity and Originality / Relevance 50%
- Engagement (likes, shares& views) – 30%
- Presentation and Clarity of message: 20%
- The winner will be notified via TikTok Direct Message from the official cmda.mv within 3 weeks of the Challenge End Date.

***\*Note: Compliance with all Terms and Conditions, including content standards will be strictly monitored***

## 12: Prize Details:

- The prize for the grand winner is MVR 7,000.
- The prize (cash) will be transferred to the contestant's Bank account.

## 13.Prize Claim:

- The winner will be notified by the official TikTok account of CMDA, cmda.mv via TikTok Direct Message within three weeks of the challenge's end date.
- The winner must provide their bank account details to CMDA within 7 working days of receiving the notification.

- If the prize is not claimed within 30 days, CMDA reserves the right to forfeit the prize at its discretion.
- CMDA is not responsible for unsuccessful notifications due to participant error, such as an inactive TikTok account, inactive email address, notification message deletion, failure to Check email / Notification etc.

**14. Modification and Termination:** CMDA reserves the right to modify, suspend, or terminate the Challenge at any time without prior notice, particularly in the event of fraud, technical difficulties, or any other factor beyond its reasonable control.