

# Competition Information

APS Bank plc is organising a photo competition entitled **“Time to care...”**.

The selected photos will be used in the 2020 Bank calendar and will be exhibited at various occasions organised by the Bank. The authors of the winning photos will be invited to the events.

## What is the theme of the competition?

Raising awareness on how people can come together to create a positive change to their communities. Photos should feature and/or be directly related to the Maltese Islands.

Participants are challenged to capture this broad subject from their own unique perspective. Winning submissions will be determined on the author's creativity and the work's composition, mainly on their ability to illustrate the theme in an engaging and positive way, keeping in mind that the objective is to raise awareness of the public.

## Who can participate?

All residents of Malta & Gozo who complete the “Registration Form”. Minors are to obtain the consent of their legal representatives who need to sign the Registration Form.

Individuals involved in the selection of the winning photos and APS staff members are not eligible to participate in this competition.

## How many photos can each participant submit?

Each participant may submit a maximum of five (5) photos, which may be Monochrome or ColourType.

## Do the participants have to pay an entry fee?

No, participation to the competition is free.

## What is the format of the photos to be submitted?

All photos should be in digital format (JPEG) and be named as stated in this example: Family Name\_First Name\_ID number\_X\_Image Title (Borg\_Joseph\_12345M\_1\_The Light).

## Images specifications:

Images should be taken with a minimum of 16 Megapixel camera, at the highest quality settings. Size should not be smaller than 11x14” or 28cm(H) x35cm(W) at 300dpi so that any winners or accepted images may easily be reproduced in catalogues, magazines, calendars, presentation CDs and the

respective websites of the Organisers. The compression ratio is to be set at 12. Colour space should be sRGB.

Submitted photos are to be sent digitally via wetransfer to [info@apsbank.com.mt](mailto:info@apsbank.com.mt).

With each photo submitted the participant is requested to provide a short text (caption) of a maximum of 250 characters. The texts should be provided in Word format and attached with the uploaded photos.

## How will the winning photos be selected?

A panel of 5 judges (names will be communicated ahead of the end date of the competition) will decide on the selection and the results will be communicated to the participants by the 11th November 2019. Results will be published on the Bank's website [www.apsbank.com.mt](http://www.apsbank.com.mt) and the judges' decision will be final. The judges will have no information as to whom the portfolios and photos belong to during the selection process.

The judges will select twelve (12) photos. APS Bank will award the following prizes:

- to the winner of 1st Prize – five hundred Euro (€500);
- to the runner up – four hundred Euro (€400);
- to the third place – three hundred Euro (€300);
- the remaining nine entries (i.e. from the fourth places to the twelfth) will be given one hundred Euro (€100) each.

## When is the deadline for registration?

Monday 16th September, at midnight (Malta time).

## When is the deadline for submission?

Monday 14th October, at midnight (Malta time).

## What are the obligations of the participants?

Participants must have obtained all necessary permissions and enjoy full rights to the photos submitted. All photos featuring people require their written permission, giving consent to be included in these photos. They personally assume responsibility for any claim arising out of the publication or exhibition of their photos, as APS Bank will not bear any liability whatsoever.

It is important that the submitted photos have not won any previous local open or international competitions and in all cases

do not have any restrictions of usage enforced upon them by previous rights or obligations held with third parties.

## What are APS commitments?

All possible care will be taken with the photos, but APS Bank cannot accept liability for any loss or damage, however caused.

APS Bank will take care of all the costs involved in the publication / exhibition of the winning photos in whatever media the Bank decides on.

In the event that any selected / winning photo is later found to have violated any of the terms indicated, APS Bank reserves the right to take any action it deems fit, including the withdrawal of the prize/s awarded. In such an event the winning position will be declared void.

Any personal detail submitted by the participants will be protected as required by the General Data Protection Regulation. For full information on how APS Bank processes your information, refer to the Privacy Policy found on the APS website on the following link: <https://www.apsbank.com.mt/gdpr>

## Who owns the rights on the photo(s)?

By virtue of submitting photo(s) the participant certifies the work as his or her own. Any rights and obligations over, to or related to any one photo shall remain at all times with the participant. By entering the photocompetition, the participants of the selected/winning photos give APS Bank, limited rights and permissions over the usage of the photos, as per below:

- Usage in any marketing material (on/off-line) or other Bank publication / event especially exhibitions till the end of 2022; to this end the Bank reserves the right to modify the selected photo to meet its requirements (resizing only).
- Restrict the participant to sell or use the photo/s in third party media both online and offline till the end of 2022 commercially
- After the year 2022, the Bank is bound to get permission from the respective participants in order to use any of the photo/s.

The participant will always be acknowledged / credited as the photo's author.

## Acceptance of conditions of entry:

Participation in this competition signifies acceptance of all the above conditions.

**For any further clarifications kindly email [info@apsbank.com.mt](mailto:info@apsbank.com.mt)**