

BNP Paribas Sustainable Finance Challenge Singapore 2026

Registration document

► Please return this document duly completed to sfchallenge@asia.bnpparibas.com before 06/02/2026

University of the teams (NTU, SMU, NUS or UM): _____

Members of the teams:

Member 1

Name: _____

Academic email address: _____

Current academic program: _____

Signature: _____

Date: _____

Member 2

Name: _____

Academic email address: _____

Current academic program: _____

Signature: _____

Date: _____

Member 3

Name: _____

Academic email address: _____

Current academic program: _____

Signature: _____

Date: _____

Member 4 (if applicable)

Name: _____

Academic email address: _____

Current academic program: _____

Signature: _____

Date: _____

Member 5 (if applicable)

Name: _____

Academic email address: _____

Current academic program: _____

Signature: _____

Date: _____

By affixing your signature to this form (electronic or otherwise), you agree to:

(i) the BNP Paribas Sustainable Finance Challenge 2026 Challenge (the "Challenge") Terms and Conditions ("Challenge Terms") which can be found at pp 4-5 of this form; and

(ii) the collection, use and disclosure of your personal data as set out in Clauses 9 to 11 of the attached Terms.

Problem statement chosen by the team (please tick the box of the selected item):

- As uncertainty grows around the timing and design of the IMO Net-Zero Framework, financial institutions face multiple possible policy pathways for the maritime sector. How can an asset manager develop a scenario-based approach to evaluate transition risks and opportunities across shipping, ports, and fuel value chains, and translate these insights into investment and stewardship strategies? *(Shipping)*
- Singapore is a proponent of the IMO Net-Zero Framework, what role can it play in global shipping decarbonization over the next decade? How can financial institutions support this? *(Shipping)*
- As AI risks and impacts vary significantly across sectors, financial institutions must tailor their responsible AI expectations while operating within an evolving framework landscape. How can an asset manager develop a structured approach that translates existing AI accountability frameworks into practical, comparable expectations for companies at different stages of AI adoption?
- How can sustainable investment specialists at BNP Paribas Asset Management better translate ESG and stewardship insights into investment solutions and reporting that resonate with diverse APAC client segments?
- Sustainable supply chain finance in APAC struggles with SME's limited capacity to track emissions and sustainability metrics, leading to unreliable Scope 3 reporting. What type of simplified verification tools can be created to enable smaller suppliers to generate credible data for ESG-linked financing?
- Many SMEs perceive low business value in green practices, restricting eligibility for ESG financing and deepening unmet funding needs. Can you design incentives or education program that boost adoption of sustainable practices among APAC suppliers to unlock better financing terms?
- Labor-intensive Scope 3 verification deters banks from extending credit to multi-tier suppliers. Can we use blockchain or AI driven methods to streamline tracking and de-risk financing of deeper supply chain layers?
- As private banks compete to become the preferred partner for NextGen clients in Asia, propose a differentiated product and service offering that BNP Paribas could deliver to this wealth management segment, for example, combining sustainable thematic investing, access to private markets, and impact venture/innovation exposure, or various partnership opportunities. *Explain how this proposition would clearly differentiate BNP Paribas' private bank and remain competitive within the 2026 Asian wealth management landscape.*
- NextGen wealth clients seek greater control, transparency, and digital-first experiences in how they manage their money. For young affluent investors in Singapore, design a mobile-first "NextGen Sustainable Wealth" proposition that aggregates portfolios across providers and integrates ESG and impact analytics into the core user experience. *The concept should articulate not only what the platform does, but how it looks, feels, and behaves, including*

screen design, navigation logic, data visualization, and client messaging. It should enable real-time sustainability preference setting, basic scenario analysis, and personalized behavioral nudges that support a gradual shift toward high-integrity sustainable and transition investments (while remaining compliant with suitability obligations and mitigating greenwashing and reputational risk).

- In an environment where pricing advantages for sustainable debt are becoming less consistent, and reporting burdens and greenwashing risks remain notable for both issuers and investors, how can BNP Paribas redefine and deliver a compelling value proposition for sustainable debt beyond the traditional greenium, while helping issuers and investors strengthen confidence and transparency?
- Many clients, including corporates across various industries and institutional investors, have made commitments to reduce carbon emissions or achieve net-zero targets, but delivering on these goals in practice remains complex. How can BNP Paribas define a strategy to support clients in reducing emissions or achieving net-zero objectives? *Students may choose the scope of clients they wish to focus on, such as corporates in general, specific industries (e.g., manufacturing or utilities) or institutional investors.*

BNP PARIBAS SUSTAINABLE FINANCE CHALLENGE 2026
TERMS AND CONDITIONS (the "Terms")

OVERVIEW

1. The BNP PARIBAS Sustainable Finance Challenge 2026 (the "**Challenge**") is an event aimed at stimulating the creation of innovations in respect of sustainability in banking. The teams are assigned to choose from a list of predetermined questions, and are to present their best answers or solutions to the problem.
2. The About the Challenge weblink on the Challenge website, the Challenge FAQs, Challenge Flyer, Registration Document, are incorporated by reference into these Terms.

GENERAL

3. In order to register for the Challenge, the team shall submit the completed registration form with each team member's signature affix to the registration form.
4. BNP Paribas SG Branch ("BNPP") may at any time, in its full and absolute discretion, amend the Terms.
5. BNPP has full and absolute discretion to decide all things relating to the challenge, including but not limited to:
 - a. deciding which teams it may admit or exclude from the Challenge;
 - b. revising any of the Problem Statements;
 - c. assigning to a team a Problem Statement to work on;
 - d. deciding which teams progress in the qualification phase;
 - e. deciding the winner of the Challenge;
 - f. disqualifying teams from the Challenge;
 - g. giving directions or instructions to teams in relation to any matter concerning the Challenge; and
 - h. changing or re-appointing any members of the Final Jury;
 - i. amending the prize for the winner of the Challenge.

TEAM MEMBER CONDUCT

6. The challenged is intended to be a friendly and ethical event. Every Team Member agrees to respect these principles and expressly recognizes that any action to impede any other participant may result in the Team Member of Team being penalized.

INTELLECTUAL PROPERTY

7. BNP Paribas will own all material you create, deliver or submit for the Challenge. You acknowledge and agree that all ownership and intellectual property rights in the, materials, drafts, resources, documents and products of whatsoever nature created by you and/or your teammate(s) for the purpose of the Challenge.
8. You agree that whatever you submit in respect of the Challenge has been created by you and/or your teammate(s), and, with the exceptions of portions appropriately attributed, represent that nothing submitted has been copied from any other material.

PERSONAL DATA

9. You agree that the information provide in this form, with the exception of your signature, constitutes Business Contact Information within the meaning of the Personal Data Protection Act 2012.
10. You acknowledge that you have read and agree to BNP Paribas SG Branch's Data Protection Policy relating to BNPP's collection, use and disclosure of your personal data (see: <https://apac.bnpparibas/en/singapore/data-protection-policy/>).
11. You expressly consent to BNPP's collection, use and disclosure of your personal data:
 - a. in the course of the Challenge for the purpose of BNPP's administration and management of the Challenge including but not limited to:
 - i. communicating all matters relating to the Challenge to you and your team, including sharing your contact details with other teams when the need arises or when appropriate;
 - ii. evaluating your submissions for the Challenge;
 - iii. publicity in relation to the Challenge, including using your name, photographs and videos of you on websites, social media, linkedin, related publicity materials; or
 - iv. sharing your personal data with your university for their records and/or use in relation to announcements concerning the Challenge;
 - b. human resource purposes;
 - c. for compliance with applicable laws, regulations and procedures; and
 - d. the transfer, storage and processing of such data in and outside Singapore.

MISCELLANEOUS

12. Except for death or personal injury, BNPP shall not be held liable to you, or any Team Member for any losses, howsoever arising from the Challenge.
13. If any of these Term(s) is deemed unenforceable, the rest of the provisions will not be affected and will remain enforceable.
14. These Terms are governed by Singapore law. The Singapore Courts shall have exclusive jurisdiction in resolving any disputes that arises from these Terms or matter related to the Challenge.