Holvi Pitch Lift – Terms

1. **Organiser.** Holvi Pitch Lift is organised by Holvi Payment Services Oy (business ID 2193756-4, Kaikukatu 2 C, 00530 Helsinki) (“Holvi”). Any investment is considered by Keru Fintech Investments Oy (business ID 3183558-8), Holvi’s parent company (“Keru”).
2. **Who can take part.** Anyone can record a pitch at the Holvi stand at Slush on 18–19 November 2026. Only companies registered in Finland are eligible to be considered for an investment. You must be at least 18 years old and authorised to act on behalf of the company you pitch for. Each company may submit one pitch.
3. **What is on offer.** Holvi Pitch Lift is not a prize competition. The three selected companies get the opportunity to be considered by Keru for an investment of up to €30,000. Keru decides at its sole discretion whether to invest, and any investment is subject to due diligence, KYC and AML checks and a separate written agreement. Taking part or being selected gives no right to an investment.
4. **Selection.** Pitches are transcribed and pre-assessed with the help of AI tools against these criteria: team, problem and solution, market potential, traction, and clarity of the pitch. Holvi staff review all results and select a shortlist of ten. A jury from Holvi’s Commercial, Product, Tech and Finance teams selects the top three, and Holvi makes the final decision. Selected companies are contacted by email. Decisions are final, and we cannot give individual feedback.
5. **No confidentiality.** Please do not include trade secrets or other confidential information in your pitch. Holvi and Keru have no duty of confidentiality regarding anything you submit, and they may work with or invest in companies with similar ideas.
6. **Use for evaluation.** You grant Holvi a non-exclusive, royalty-free right to store, view, transcribe, analyse and share your recording internally for evaluation, including with the jury, AI tools and service providers. For the top three, you grant Keru the same right. Holvi uses your pitch for marketing only if you agree to the separate marketing release.
7. **Your confirmations.** You confirm that you may bind your company, that everyone on camera has agreed to the recording, that your pitch does not infringe third-party rights (such as logos, music or images) and that your statements are not knowingly false.
8. **Other.** Holvi may change, suspend or cancel Pitch Lift and may exclude pitches that breach these terms or the law. Taking part creates no investment, partnership or fiduciary relationship. Holvi’s liability is limited to intent and gross negligence. Our Privacy Notice [link] explains how we handle personal data. These terms are governed by Finnish law, and the Helsinki District Court has jurisdiction.

Holvi Pitch Lift – Marketing Release

I agree that Holvi Payment Services Oy may use my pitch recording, including my image, name and voice and my company's name, logo and pitch content, edited or shortened, in its marketing on Holvi's website, social media, newsletters and event materials, worldwide, free of charge and under a transferable licence, for 24 months from 19 November 2026. Holvi has no obligation to use the recording, and no compensation is paid for it. Holvi will not edit the recording in a misleading way or in a way that presents me negatively. I can withdraw this consent at any time by emailing privacy@holvi.com. Holvi will then stop using the clips in new materials and remove them from its active channels within 30 days. Withdrawal does not affect earlier use, and content already shared by others or printed cannot be recalled.