

Citadel Student Informational Programs 2026/27 Terms and Conditions

These Terms and Conditions (“Terms”) govern your application to the following Citadel or Citadel Securities’ (“Citadel”) student informational programs, (each, a “Program”). By applying for a Program(s), you agree to these Terms. If any of these terms are not complied with, Program consideration and any resulting offer of Program participation may be forfeited in Citadel’s sole discretion. All capitalized terms not specifically defined in these Terms shall have the meanings ascribed to them in the chart below.

Program Name	Discover 27US-DISCOVER	Women’s Datathon 27US-WDATA
Program Site	https://www.citadel.com/careers/students/discover-citadel/ https://www.citadelsecurities.com/careers/students/discover-citadel-securities/	https://www.citadel.com/careers/students/datathons/ https://www.citadelsecurities.com/careers/students/datathons/
Benefits	NYC, Spring 2026. Hotel accommodations for 2 nights.	Miami, Winter 2026. Hotel accommodations for 2 nights.
ARV	\$750 USD, excluding any prizes won	\$1000 USD, excluding any prizes won

Who is eligible? The Programs are open to: (i) first- or second-year undergraduate students, (ii) with an expected graduation between December 2028 and June 2030, (iii) who are in good standing at an accredited university located in United States, District of Columbia, United States territories, or Canada, and (iv) who are at least eighteen (18) years old. As a condition of participation, each applicant agrees to provide Citadel with any and all requested documentation or other proof of eligibility within any specified timeframe. Citadel reserves the right to exclude from consideration, at any time, any applicant or potential Benefit Recipient who does not meet the eligibility criteria described in these Terms or has otherwise violated these Terms, even if they have been selected as a Benefit Recipient. As a condition of applying, you hereby agree to read, complete, agree to, and sign any additional documentation that, among other things, provides information for tax and legal compliance purposes, provides Citadel with details required to book event attendance, accommodations and travel, and confirms the requirements and conditions for receipt of the applicable Benefits. If you are selected as a Benefit Recipient, Citadel may share your information with its travel agency to book travel and, if applicable, with event orchestrators to book travel and complete your registration. There is a limit of one (1) application per individual for each Program and you will only be considered for a Program if you meet the Program’s eligibility requirements. In the event of a discrepancy between these Terms and the Program Site, the applicable Program Site will govern.

What is the application and selection process? All Program applications open on the date listed on the applicable Program Site(s). The number of students selected to receive Benefits for each Program (“**Recipients**”) and the Program selection processes are listed on each Program Site. Applicants must complete and submit an application through the applicable Program Site in accordance with instructions set forth on the Program Site. Application deadlines are listed on the applicable Program Site(s). Applications must include all required information, including information about you, a resume, representative work experience, and personal information such as first and last name and email address (“**Applicant Content**”). Your Applicant Content must be truthful and accurate and you must provide all required information or your application will not be considered. You may not use any content, data, information, strategies, inputs, or outputs generated by any generative artificial intelligence tools, including but not limited to tools and models like ChatGPT, OpenAI models like GPT-4, GitHub Copilot, and Vertex AI, to prepare your Applicant Content. Basic word processing features like grammar check are permissible to use, but you may not use generative AI features like Copilot in Word to develop your Applicant Content. You are solely responsible for complying with all applicable federal, state, and local laws, rules, or regulations in connection with your application for the Program(s). Proof of application (such as a screenshot of your application)

does not constitute proof of actual receipt. Applications will not be returned. Keep a copy of each element of your application. Applications that are incomplete, illegible, corrupted, damaged, destroyed, altered, false, lost, late, misdirected, garbled or otherwise not in compliance with these Terms will not be accepted and will be void. Applicants will be selected to participate in the Program(s) based upon each applicant's academic performance, qualifications and demonstrated interest in the trading or investment field, as applicable. The Program Site(s) may include additional evaluation and selection criteria. Applicants may be required to participate in an interview as part of the application process.

What are the Program benefits? Each Benefit includes roundtrip economy-class airfare from an airport near applicant's home in the 50 US States, US territories, Washington, DC or Canada, ground transportation to and from the arrival airport, single occupancy hotel accommodations, and select meals during the Program. Further details on the Program Benefits are described above and may be on the applicable Program Site(s). In the event a Benefits Recipient lives within close proximity to the destination (as determined in Citadel's sole discretion), Citadel may substitute airfare with ground transportation, the Benefits Recipient may not receive any hotel accommodations, and any difference in value will not be given to the Benefits Recipient. Any taxes (federal, state and local) and other costs and expenses associated with the Program Benefits will be the sole responsibility of the applicant. All Program Benefits are subject to these Terms and any specifics not set forth in these Terms will be determined in Citadel's sole discretion. If a Program stipend will be provided as part of the Benefits, timing and manner for payment of the Program stipend will be determined by Citadel, and Citadel makes no representation that the stipend will adequately cover any applicants' tax obligations. Citadel will not cover any other costs such as additional meals, additional ground transportation, parking, merchandise, souvenirs, telephone calls, tips, gratuities and service charges. Benefits are subject to these Terms and any specifics not set forth in these Terms will be determined in Citadel's sole discretion. The manner in which Benefits are provided will be determined by Citadel. Benefit Recipients are expected to attend all scheduled activities in person. It is each Recipient's sole responsibility to comply with all travel requirements, which may include, without limitation, presenting a valid passport, visa and/or other necessary identification (including photograph) at the time of travel. As a condition of receiving Benefits, all Recipients agree to maintain their behavior in accordance with all applicable laws and generally accepted social practices in connection with participation in any conference or Citadel-related activity. Each Recipient understands and agrees that conference and event organizers, in the case of conference or event activities, and Citadel, in the case of any Citadel-organized activity, have the right, in their sole discretion, to remove a Recipient at any time from an event or activity if the individual's behavior at any point is uncooperative, disruptive, or may or does cause damage to person, property, or the reputation of conference /e vent organizers or Citadel. Travel must be booked with Citadel's travel agency.

When will applicants be notified? Once the applicable application deadline(s) have passed, Citadel will attempt to notify potential Benefit Recipients via one or more of the contact methods provided in the potential Benefit Recipients' application in accordance with the Notification timing listed the applicable Program Site(s), approximately within two (2) weeks of the application deadline. Potential Benefit Recipients will be required to respond to Citadel's notifications, complete an interview (if required by Citadel), provide required information and complete required paperwork in accordance with Citadel's instructions and stated deadlines to remain eligible to receive Benefits.

General Rules: By applying for and/or participating in the Program (except where prohibited by law), you grant Citadel the irrevocable, sublicensable, perpetual right and permission to use, publish, post or display your name, Applicant Content, likeness, biographical and education information, any quotes attributable to you, any other indicia of persona, for purposes of administering and promoting the Program without further obligation or compensation of any kind to you, anywhere, in any medium now known or hereafter discovered or devised, worldwide and you release Citadel and anyone authorized by Citadel from any and all liability related thereto. Nothing contained in these Terms obligates Citadel to make use of any of these rights and you waive any right to inspect or approve any such use. You agree to not damage or cause interruption of the Program application process and/or prevent others from applying to a Program. Citadel reserves the right to restrict or void participation from any IP address, email address or domain, device, or other designator or identifiable source if Citadel suspects any fraudulent or harmful participation. If Citadel determines at any time in its sole discretion that an applicant is disqualified, ineligible, or in violation of these Terms, Citadel may select an alternate applicant to receive Benefits. Citadel reserves the right, in its sole discretion, to cancel, modify or suspend the Program for any reason. In the event there is an alleged or actual ambiguity, discrepancy, or inconsistency between disclosures or

statements contained in any Program-related materials, the Program Site(s), and these Terms (including any alleged discrepancy or inconsistency within these terms), it will be resolved by Citadel. Citadel's failure to or decision not to enforce any provision in these Terms will not constitute a waiver of that or any other provision.

Limitation of Liability, Release and Disclaimers: Employees, officers, directors, members, managers, agents, and representatives of Citadel (collectively, **"Released Parties"**) are not responsible and/or liable for any of the following, whether caused by a Released Party, an applicant or Benefits Recipient, or by human error (except to the extent that any of the following occur for reasons within Citadel's reasonable control, if applicable law in your jurisdiction of residence dictates that liability to the injured party in such a case cannot be excluded by law): any lost, late, incomplete, illegible, incomprehensible, mutilated, or misdirected email, mail, or Program- or Benefit-related correspondence or materials; any error, omission, interruption, defect, or delay in transmission or communication; viruses or technical or mechanical malfunctions; interrupted or unavailable telephonic, cellular, cable, or satellite systems; errors, typos or misprints in these terms, in any Program- or Benefit-related advertisements or other materials; failures of electronic equipment, computer hardware or software; lost or unavailable network connections or any failed, incomplete, inaccurate, garbled or delayed electronic communications; technical or human error which may occur in the administration of the Program(s) or the processing of applications; or any injury or damage to persons or property which may be caused, directly or indirectly, from participation in the Program(s) or related event travel and attendance. Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or for insufficient space in a person's email account or voicemail inbox to receive email or voice messages. Released Parties are not responsible, and may disqualify an individual, if any contact information is inaccurate or outdated. Without limiting any other provision in these Terms, the Released Parties are not responsible or liable to any individual for any inability to proceed with the Program(s) at any stage or failure to provide a Benefit or any part thereof, in the event that any of Citadel's operations or activities are affected, as determined by Citadel, by any cause or event beyond the sole and reasonable control of Citadel. The Released Parties are not responsible for any act or omissions whatsoever by air carriers, transportation companies, or any other persons providing any travel-related services. The Released Parties are not liable for any missed events, opportunities or expenses incurred because of flight cancellation/delay or ground transportation delay. No refund or compensation will be made in the event of the cancellation or delay of any transportation or other event except at the sole and absolute discretion of the Released Parties. You are responsible for obtaining travel insurance (and all other forms of insurance) at your option and hereby acknowledges that the Released Parties have not and will not obtain or provide travel insurance or any other form of insurance. Lost, stolen or damaged tickets, travel vouchers or certificates will not be replaced or exchanged.

By applying for a Program and/or receiving Benefits, to the fullest extent permitted by applicable law, you agree to release, hold harmless and indemnify the Released Parties from any claims or liability whatsoever for injuries or damages of any kind sustained in connection with the Program or the acceptance, possession, use, misuse, delivery, or receipt of any Benefits, or while preparing for, participating in, or traveling to or from an event or conference and any Program-related activity including, without limitation, any injury, damage, death, loss, or accident to or of person or property, for loss of profits, business interruption, loss of business information or data, loss of privacy, failure to meet any duty or negligence.

Privacy: By applying for a Program, Citadel will process your data, including to process your application, include you in future recruiting efforts, and otherwise in accordance with Citadel's [Privacy Policy](#). If selected to receive a Benefit, you authorize us to share your information with our travel agency and the conference organizers (if applicable) to fulfill your receipt of Benefits.

Disputes/Governing Law: These Terms, the Program applications and selection process, and any disputes related thereto, will be subject to confidential mandatory mediation and, if unsuccessful, confidential binding arbitration in Miami, Florida, both under the AAA rules. These Terms will be governed by and interpreted in accordance with the Federal Arbitration Act. To the extent that state law is applicable, the parties agree that they will be interpreted, enforced and/or governed according to the laws of the State of Florida (without regard to conflict of law principles).