

Complete Competition Rules

1. Competition Terms:

Korall Accelerator is a contest aimed at promoting ideas and innovations for sustainable living. By participating, you have the opportunity to showcase your idea, develop it together with Korall, and take it to the next level. Below are the detailed competition terms and a description of how the competition is structured.

Registration and Submission: Registration is done via our website, where you fill out the contact information form and upload a business presentation according to our template. The submission must clearly outline the idea's potential, current status, and target audience. The deadline for submission is August 15, 2025.

Selection and Jury Evaluation: A jury will select 10 submissions to advance to the next stage. Entries will be evaluated based on criteria such as innovation, customer benefit, business potential, feasibility, and their contribution to sustainable living. The selected participants will be notified via email.

Pitch and Finalists: The 10 selected participants will present their idea in a 5-minute live digital pitch to the jury on September 29, followed by a Q&A session. After the presentations, three finalists will be chosen, also assessed on their ability to realize the idea. The finalists will be notified and invited to participate in a potential external final presentation on November 5 where the ideas may be showcased on stage before a broader audience

Winner and Prize: The final winner will be announced at the final event and awarded 200,000 SEK, along with the opportunity to develop their idea together with Korall for three months (see prize conditions below).

2. Organizer:

Korall Group AB.

3. The competition runs during the period:

February 3 – November 5, 2025.

4. Who can compete?

Participating in the competition is completely free and you can either participate alone or with a partner. You must be at least 16 years old and must not have previously applied for similar funding for the business idea you submit as a competition entry. You need to have a registered company or the ability to invoice Korall to participate in the competition. Contestants must be available to participate in a pitch on September 29, 2025 and a potential external event planned on November 5, 2025, provided that the entry has been accepted.

5. How are the contributions designed?

Entries should be innovative and demonstrate business acumen and how they contribute to sustainable living. How can your idea create value and improve or simplify everyday life and living? The competition contribution must contain an overview business plan:

- Problem: What is the problem, why is it a problem and what market insights are relevant to your problem?
- Solution: Explain and justify how you can solve the identified problem. What needs have you identified in the market?
- Business idea: Describe the core of your idea, including what the company, product or idea does and justify how your idea addresses a specific need linked to sustainable living.
- Target group analysis: Who is the primary target group for the business idea?
- Current situation and feasibility: What are the conditions, resources and challenges you currently have?
- Financial plan: What does your financial plan look like, revenue sources, cost items and return for investors?

6. In what form should the contributions be submitted?

Participate in Accelerator by filling in your contact information via the form and submitting your contribution according to the Word template that can be downloaded at korallgroup.se. All fields in the submission template must be completed. The length of the submitted document may be a maximum of 6 pages, excluding appendixes. Deadline: Submit your contribution no later than August 15, 2025.

The entries are assessed by a jury consisting of experts with solid experience in entrepreneurship, innovation and business development - Liza Nyberg, CEO of Korall and Svensk Fastighetsförmedling, Hemad Razavi, CEO of Ordna Bolån, Pontus Andersson, CEO of House:ID, Fabian Bengtsson, investor and entrepreneur, and Jennie Skogsborn Missuna, Chief Experience Officer of Korall, based on the following criteria:

- Innovation: Does the business idea contribute something completely new to the market, or does it significantly improve existing solutions?
- Customer benefit: A business idea can be innovative and feasible, but if it does not create clear value for the target group, it risks failing in the market.
- Uniqueness: Does the idea stand out from what is already on the market?
- Scalability: How big is the potential and is there a possibility for the idea to grow and be applied to broader markets or in other contexts?
- Feasibility: How realistic and practically feasible is the idea?
- Sustainable living: How does the idea address environmental, economic and social aspects of sustainability in the housing market?

7. Where will the winner be presented?

The final winner will be chosen during the final event on November 5, 2025. We will also publish the winner on our website and in a press release sent by Korall.

8. What does the winner get?

a. Consulting assignment with total compensation of SEK 200,000

The winner of the Korall Accelerator will have a unique opportunity to realize their idea in close collaboration with Korall. This is more than just a competition, it is a platform for innovation,

networking and professional development. The prize includes the following:

- **A three-month collaboration to develop the idea**
The winner is offered to invoice Korall 200,000 SEK through a registered company to take their idea to the next level together with Korall.
- **Direct access to expert support**
Our team of specialists in business development, financing and market strategy are ready to guide you through the process and help the winner build a sustainable and successful solution.
- **Access to Korall's resources and premises**
For three months you will have access to our premises in central Stockholm - an inspiring environment where creativity and innovation meet.
- **In-person meetings with Korall leaders**
Build valuable relationships and gain insights from experienced industry leaders, including Korall CXOs, CEOs, and other key people in our organization.
- **Networking and industry exposure**
Korall opens doors to its broad network of partners, investors and industry players, giving you the opportunity to showcase your idea to relevant players.
- **Tech expertise to scale up**
You get access to technical expertise to ensure your solution is sustainable and market-ready.

This is not just a consulting assignment, it's an opportunity to enter into a partnership with Korall and the strong companies within our group, where together we take the idea to the next level. The winner retains full ownership of their idea, with Korall itself, or together with a partner, receiving an exclusive right for six months to:

- During this period, have the exclusive option to invest in, license, or use the idea in our business.
- We make an in-depth assessment of the idea's potential, for example, business, technical, and strategic, before we commit to an agreement.
- After evaluation, we will negotiate terms for a potential collaboration, investment, or license agreement.
- After these six months, you are free to collaborate with other actors if we have not reached an agreement.

This is how you, as a winner, can take part of the prize:

1. You are a student and invoice us (via your own registered company or, for example, Frilans Finans)

- You invoice us the sum of SEK 200,000 excluding VAT, which means that you are responsible for managing your taxes and fees in connection with the income.
- If you use an invoicing service such as Frilans Finans, tax is deducted from the compensation that is paid, as well as social security and administrative fees before you receive the net amount.
- The compensation may affect your study grant from CSN, since it is considered income. Please check your income limits to avoid repayment demands from CSN.
- We recommend that you contact the Swedish Tax Agency or your school for advice on how the income may affect your studies and grants.

2. If you run a company (Swedish aktiebolag, sole proprietorship, or partnership)

- If you have a registered company in the form of a Swedish aktiebolag (AB) or similar, or sole proprietorship, you invoice the consultancy fee of SEK 200,000 excluding VAT to Korall. Here are some things to consider:
 - Swedish aktiebolag (AB) or similar
If you run a limited liability company, the company invoices the consultancy fee. After the comp Swedish aktiebolag (AB) or similar any has received the payment, you as the owner can use these funds in the company's operations or have them paid out as salary or dividends, taking into account applicable tax rules and fees.
 - Sole proprietorship
If you run a sole proprietorship, the consultancy fee is taxed as your personal income. This means that the income is first recorded as business income in the business and then affects your final tax after deductions for, for example, self-employment taxes and costs related to the assignment. You may need to check how this affects your total tax and any contributions.

In all cases, it is important to ensure that your business is VAT registered and that the invoice sent to Korall meets the requirements according to the current VAT regulations. To avoid unexpected surprises, we recommend that you consult your accounting consultant or auditor before invoicing.

a. Direct cash reward of SEK 50,000

The winner of Accelerator can also choose to receive a sum of 50,000 SEK instead. The winner invoices Korall via their company or, for example, Frilans Finans. The winner retains full ownership of their idea, where Korall, themselves or through partners that Korall appoints within its ecosystem, receives an exclusive right for six months to:

- During this period, have the exclusive option to invest in, license, or use the idea in our business.
- Make an in-depth assessment of the idea's potential, for example, business, technical, and strategic, before we commit to an agreement.
- After evaluation, negotiate terms for a potential collaboration, investment, or license agreement.
- After these three months, you are free to collaborate with other actors if we have not reached an agreement.

This is how you, as a winner, can take advantage of the direct cash reward:
See above description of invoicing to Korall.

9. Processing of personal data

Competition entries and personal data are processed and saved in the following way: Your personal data, name, location and contact information (telephone number and email address) will only be processed to process your competition entry and will only be saved for as long as the competition is running. Read more <https://www.svenskfast.se/om-oss/integritetspolicy/> (in Swedish)

10. 2. Approval of use of entries

By submitting your competition entry, you agree that press images, press releases and marketing texts may be used for marketing purposes in all Svensk Fastighetsförmedling channels.