



2021 | International FinTech  
Competition for College Students  
国际大学生FinTech创新大赛

数据交易平台

普惠金融服务体系

湾区智慧城市数据比对

企业产业链挖掘

金融应用数据联盟

FINTECH



## 大赛宗旨 *Purpose*

通过对大学生大数据应用的普及和培训，提高大学生对金融科技的关注度，发掘金融科技杰出人才，培育孵化优秀项目，推动金融科技产学研深度融合，助力金融科技产业创新与发展。

The Competition aims to train university students on the popularization of big data, increase their attention to financial technology, find talents of financial technology, promote in-depth integration of industries, universities and research institutes, incubate excellent projects and promote innovation and development of financial technology industry.

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SHENZHEN

## 主办方介绍 Organisers

香港中文大学（深圳）高等金融研究院由深圳市政府依托香港中文大学（深圳）设立，致力于将其建成金融经济领域颇具国际影响力的创新拔尖人才培养基地、国际高水平研究平台、国际高端学术交流平台 and 高端决策智库。

The Shenzhen government entrusted the Chinese University of Hong Kong, Shenzhen to establish Shenzhen Finance Institute (SFI). SFI is committed to nurturing high-end talents in the field of finance and economics, conducting high-level research, establishing a global exchange platform, and functioning as a state-of-the-art think-tank.

深圳数据经济研究院致力于数据要素市场的培育，聚焦数据的隐私保护、数据的商业化边界、数据的产权归属、数据的资产化以及数据交易机制研究等领域，结合理论研究开展数据经济领域的实践探索，努力建成世界一流的数据经济研究平台。

Shenzhen Institute of Data Economy is committed to the cultivation of the data element market, focusing on the high-level research including protection of data privacy, boundaries of data commercialization, ownership of data property rights, capitalization of data as well as data transaction mechanisms. It carries out practical exploration in the field of data economy in combination with theoretical research, and strives to build a world-class data economy research platform.



## 大赛简介 Introduction



2021国际大学生FinTech创新大赛是由香港中文大学（深圳）高等金融研究院和深圳数据经济研究院联合发起，面向国内外高校的本、硕、博学生举办的国际大赛。随着中国数字经济蓬勃发展，大数据等新一代信息技术不断创新突破，为中国经济高质量发展增添了强大后劲。中共中央十四五规划提出，要加快数字化发展，推动数据资源开发利用，释放数据红利，培育经济增长新动能。习近平总书记也曾强调：

“谁掌握了数据，谁就掌握了主动权。要推进互联网、大数据、人工智能同实体经济深度融合”。作为数字经济的重要发展基础，数据已经成为提升金融效率、促进产业升级、提升企业经营质量的重要力量。同时，大数据也为防控金融风险、提升企业经营信用、维护人民切身利益提供了关键支持。

2021 International FinTech Competition for College Students is an international competition jointly initiated by Shenzhen Finance Institute, CUHK-Shenzhen and Shenzhen Institute of Data Economy for undergraduates, postgraduates and PHD candidates from home and abroad. The boom of digital economy of China and continuous breakthroughs of new-generation information technology such as big data have provided strong momentum for China's high-quality development. According to the 14th Five-Year Plan for National Economic and Social Development of the CPC Central Committee, China will accelerate digital development, promote the utilization of data resources, release of data dividends, and foster new drivers of economic growth. President Xi Jinping also stressed that "Whoever masters the data will be in control of the initiative. We should promote deeper integration of the Internet, big data and artificial intelligence with real economy". As an important basis for the development of digital economy, data has become an important force to improve financial efficiency, promote industrial upgrading and improve the quality of enterprise operation. At the same time, big data also provides key support for preventing and controlling financial risks, improving business credit, and safeguarding people's real interests.

为了进一步加深国内外大学生对大数据的关注与了解，培养优秀的数据人才，本次比赛于2021年5月正式启动，通过“产业数据化”和“数据产业化”两大方向，鼓励并激发参赛团队或个人设计数据化产品或解决方案。参赛者可以围绕“企业产业链挖掘”“金融应用数据联盟”“数据交易平台”“湾区智慧城市数据比对”“普惠金融服务体系”和“自主命题”六大板块中的任一板块进行提交，展示数据在推动经济高质量发展及防范经济安全风险等方面的创新应用。大赛将邀请知名投资机构和业内专家参与评审，并对参赛团队或个人进行项目辅导及支持，最终按照决赛成绩公平、公正地评出获奖团队。

For the purpose of deepening the understanding of big data among college students at home and abroad, and cultivating outstanding data talents, the 2021 International FinTech Competition for College Students is officially launched in May, 2021, encouraging participants to select one from the two topics of "industrial datamation" and "data industrialization" to design data products or solutions. To demonstrate the innovative applications of data in promoting high-quality economic development and preventing economic and security risks, participants can submit their projects through one of the six sections, including "Industry Chain Mining for Enterprises", "Financial Application Data Alliance", "Data Trading Platform", "Comparison for Smart City Data in Bay Areas", "Inclusive Financial Service System" and "Self-determined Theme". In this competition, prominent financial institutions and industry experts will be invited to review, guide and support for the participants. Winners will be fairly selected in accordance with their performance in the final.

# 参赛须知

## Details & Regulations

- 选手需在线完成比赛报名，每人只能报名一次，在线填写信息需完整准确。

Participants must finish their sign-up online, and each participant can only register once. All the information submitted online must be complete and accurate.

- 初赛、复赛为线上比赛，参赛者须在规定时间内登录大赛网页 (<http://fintechcom.cuhk.edu.cn/>)，提交参赛项目。

Preliminary competition and semi-final will be held online. Participants must log on to the competition website (<http://fintechcom.cuhk.edu.cn/>) within the specified time and submit their projects.

- 决赛为线下答辩(根据疫情，不排除改为线上答辩方式)，比赛成绩及晋级结果将在赛后通过邮件形式通知个人，参赛者也可留意微信公众号及大赛官网信息公布。

The finals will take the form of on-site defense due to the epidemic prevention situation online defense may be adopted in the final round. The results of the competition will be notified to each participant via email after the match. Participants may also pay attention to our WeChat public platform and official website for information announcement.

- 参赛者需保证报名时所填写的信息真实、准确、完整、原创，不存在知识产权争议，不会侵犯第三方的知识产权、所有权、使用权和处置权。因信息无效而导致参赛个人或团队无法及时获取赛事通知以及影响晋级结果等后果自行承担。

Participants must ensure that all the information submitted is true, accurate, complete, and original. There shall be no intellectual property disputes involved and no intellectual property, ownership, right to use, or disposal rights of a third party violated. The participants shall take full responsibilities for the consequences that not receiving notification of the competition and their chance of moving to the next stage of competition in time due to invalid information.

- 参赛团队可就比赛命题进行讨论、分工、配合，但不得以任何方式寻求参赛队以外的人员协助完成项目提交资料。

Participants can discuss, divide and cooperate with other team members on the competition project. It is not allowed to seek assistance from anyone other than the team in project completing and submission in anyway.



# 参赛要求

## Eligibility & Requirements

全日制本、硕、博及离校三年以内的学生。

Full-time undergraduates, postgraduates, PHD candidates and students have graduated from university for no more than three years are eligible and welcomed.

接受个人和团队的参赛形式，一名学生只能加入一个团队；若以团队报名，团队成员不能超过5个人，且成员中至少有一名为在校本科生，其余成员毕业离校不超过三年。

Individual and team participation are both acceptable. One student can only join one team. If participants register as a team, there shall be no more than 5 team members, including at least one undergraduate student, and the other team members shall have graduated from school for no more than three years;

团队以所在学校报名，每个团队最好选择一所学校，一所学校可以报多个团队。报名截止后，组队信息不可再进行变更。

Participants should register with the name of their school. Each team can only select one school, and one school may have more than one team. After registration, team information is not allowed to be changed.

大赛报名期间以及所有材料均须进行在线提交；所有提交材料及演讲均须使用中文或者英文。

All materials must be submitted online during the registration round. All submissions and presentations must be in Chinese or English.

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## 赛制安排 Schedules

● **报名**：参赛团队线上根据要求填写个人或者团队成员报名资料进行注册。报名成功后参赛者可以在规定时间内在网页上选定六大板块中的某一个板块提交参赛作品。参赛作品应包含设计方案说明书、项目计划书或参赛方案。例如：数据组织方案（如有）、可运行的程序（如有）等。参赛提交资料见“赛题与数据-提交要求”，参赛作品可重复提交，以最后一次提交版本为准。

**Sign-up**: Participants should fill in the information of individuals or team members on the official website and upload materials of all team members as required. After successful sign-up, participants may select one from the six sections on the competition website and then submit their project including project introduction, project plans or program proposal. For example, data organization (if any) and operable program (if any), etc. within a specified period. For the requirement on submission materials, please refer to "Competition Topics and Data-Submission Requirements" in our website. The project is allowed to be submitted repeatedly within the specified time, and the final version submitted within the designated period shall be reviewed.

● **复赛**：所有进入复赛的项目，可获得相关导师的一对一专业指导。参赛团队可根据导师的修改意见及决赛要求完善及优化参赛作品，并在规定时间内提交最终作品。得分前十二名的项目进入决赛。进入决赛的团队，全部参赛成员需完成实名认证（身份证），复赛结果将于9月初在官方公众号及网页上公布。

**Semi-final**: All projects that have entered the semi-final shall be offered professional guidance from industry mentors in a one-to-one fashion. Participants may modify or refine their project plan on their own according to the regulation of the final and guidance of mentors during this round. They should submit their final project before the deadline of the semi-final. The top 12 project plans will make it to the final. All members who qualify to the final must complete their identity verification by ID card. The results of the semi-final will be released on our WeChat public account and the website in early September.

● **初赛**：报名截止后，组委会将进行参赛资格及项目初审，审核通过的7月5日会收到授权账号访问参考资料进入初赛，评委在线评审选手提交方案，根据比赛标准对提交的参赛作品进行评比，前三十组团队或者个人进入复赛。初赛结果将于8月初在官方公众号及网页上公布。

**Preliminary Competition**: After the deadline for sign-up, the organizing committee will conduct qualification verification and preliminary project evaluation. Qualified participants shall receive the authorized account on July 5th to access reference materials and move to the preliminary round. Then, industry mentors will score the submitted project plans online against the judging criteria set by the competition. The top 30 projects will enter the semi-final. The results of the preliminary round will be released on our official WeChat public account and the website in early August.

● **决赛**：决赛采用现场评审的方式(根据疫情，不排除改为线上评审方式)，每个参赛团队或代表共有15分钟，前8分钟进行项目展示，后7分钟为选手与评审的互动答辩环节。评委根据评分标准现场打分，并综合方案的质量、商业价值、选手现场表现等因素评出总成绩及决赛排名。

**Final & Award Ceremony**: The final shall take the form of on-site review and defense (due to the epidemic prevention situation, online defense may be adopted in the final round). Each participant or team that reaches the final totally has 15 minutes, including an 8-minute presentation and a 7-minute defense. Judges will give their scores against the competition judging criteria, and evaluate the total scores as well as the final ranking based on quality and commercial value of project and participants' on-site performance.



# 奖励机制 Incentives



- ★ 报名即可获得FinTech参赛奖品及参赛证明（仅限境内参赛选手，境外团队礼品详情请参见官网）  
Domestic participating teams or individuals will receive certificate of participation and keepsake. (For overseas participants, please refer to the official website for more details of gifts.)
- ★ 赛事期间，参赛团队或个人可免费观看相关专家的主题演讲视频  
During the competition, participating teams or individuals can view training videos of the related experts.
- ★ 免费获得知名业界导师的专业辅导，进入复赛的团队至少每周一次可接受业界顶级专家的一对一的项目辅导  
All participating teams or individuals will access free professional tutoring from industry mentors. During the Semi-final period, all teams or individuals will get one-to-one tutoring at least once a week.
- ★ 有机会获得深圳高等金融研究院和深圳数据经济研究院课题研究学习的机会  
Excellent participants may have the opportunity to join the research projects in Shenzhen Finance Institute, CUHK-Shenzhen or Shenzhen Institute of Data Economy.
- ★ 参赛团队有机会获得大赛赞助方、协办方及参与机构的实习就业机会  
Excellent participants may have the opportunity to get the offer from sponsors, co-organizers and participating organizations of the competition.
- ★ 大赛前三名可获得粤港澳大湾区知名高校和龙头企业参访机会  
(具体安排主办方将根据实际情况而定)  
The top 3 participants will have the priority to visit prominent universities and enterprises in Guangdong-Hong Kong-Macao Greater Bay Area. (The specific arrangement will be subjected to the competition committee.)
- ★ 进入决赛团队提供两个报销到深圳现场路演差旅费的名额  
(不足两人的实报实销) (根据决赛时疫情实际情况而定)  
The Competition Committee will provide each team 2 free tours to Finals in Shenzhen. (Reimbursement upon receipts. The specific arrangement will be subjected to epidemic situation.)
- ★ 获奖团队中的大学本科学生若满足香港中文大学(深圳)高等金融研究院2022年优秀大学生夏令营申请资格，可优先推荐。  
The top three groups will have the priority to be recommended to the 2022 Summer Camp of SFI, if participants meet the application requirements.
- ★ 比赛前三名可分别获得人民币10000元、6000元、4000元奖金  
The top three groups will be awarded RMB 10000, 6000, 4000 respectively.

# 实习机会 Internship Opportunity



部分企业



# 4



参赛费用 免费  
**Fees: Free**

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## 时间安排 **Timeline**

报名时间：  
Sign-up And Project Submission:  
**2021.05.01-2021.06.30**

初赛时间：  
Preliminary Competition:  
**2021.07.05-2021.07.31**

复赛时间：  
Semi-Final:  
**2021.08.05-2021.08.31**

决赛及颁奖典礼：  
Final & Award Ceremony:  
**2021.09.25**

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官方微信公众号

## 报名方式

Sign-up Website

 <http://fintechcom.cuhk.edu.cn>

## 联系方式

Contact Information

**Tel**  
咨询电话：  
0755-23372612  
0755-23372611

**WeChat**  
咨询微信：  
fintechsfi-cuhksz

**Email**  
咨询邮箱：  
fintech@cuhk.edu.cn