

RULES OF THE COMPETITION

“Eco Notepad competition”

PREAMBLE

The Banque de France, as part of its Eco Notepad¹ (showcasing educational articles presenting the Bank's research, studies and economic expertise), and its partner, the digital platform Business to Ideas² (which facilitates interaction between professionals, challenge setters and students) are joining forces to organise a competition (hereinafter referred to as ‘the Competition’) entitled ‘Eco Notepad Competition’. Registration will open on 10 March 2025, and close on 20 July 2025 at 11.59p.m. (Paris time).

These Rules set out the legal requirements and conditions for participation in this Competition.

Article 1 – Purpose of the competition

The aim of the "Eco Notepad Competition" is to enable students to write a blog post (hereinafter referred to as an "entry") on a topical issue, defined each year by the Banque de France.

Article 2 – Conditions for participating

Participation is open and completely free of charge to any individual who is of legal age and enrolled in a higher education programme in France, up to and including doctoral level, on the date of submission of the application.

Entries must meet the criteria set out in Articles 3 and 4 below. They may be signed by one to three students at most. If there are several authors, one must be designated as the "corresponding author", responsible for subsequent exchanges with the Banque de France (see Article 4).

Members of staff of the Banque de France and its partners, or their relatives (spouses, partners, ascendants, descendants, brothers and sisters), are not eligible to participate in this competition, with the exception of interns and work-study students who are not under contract with the Banque de France.

Each participant may submit only one entry to the 2025 competition.

By taking part in this competition, you hereby agree to these rules and to sign the General Data Protection Regulation (GDPR) consent form, which must be completed by each author.

¹ <https://www.banque-france.fr/en/publications-and-statistics/eco-notepad>

² www.b2ideas.eu

Article 3 – Editorial guidelines

Participants in the competition shall be required to write their entries on the topic of "Currency in the digital age of crypto-assets: challenges and opportunities for central banks".

The entry must be original. Its reasoning must be economically sound, educational and accessible to an audience without in-depth economic knowledge.

The use of IT tools, such as artificial intelligence-based conversation engines (Chat GPT in particular) or other similar technologies is expressly prohibited for the drafting of blog posts. Any violation of this rule will result in the participant's permanent disqualification and the return of any prizes won.

Each participant must cite all sources used in their post, either in an attached bibliography or in footnotes.

Article 4 – Technical specifications

The entry (blog post) must be written in French or English.

It must comply with the following characteristics:

- A title of no more than 70 characters;
- An introduction of 300 to 400 characters;
- A main text of 6,500 characters ($\pm 15\%$) including subheadings but excluding the main title, introduction and charts;
- Subheadings of up to 100 characters may be inserted into the text to facilitate reader comprehension.;
- Illustrations (charts, etc.) should be used sparingly (no more than three). Chart titles must be no longer than 100 characters, and sources and notes for charts must not exceed 250 characters in total;
- References may be made to publications (maximum 6) using hypertext links,
- Footnotes may not be used in the post;
- Mathematical formulas and figures may not be used in the post.

All of the **above** specifications correspond to maximum values, including spaces.

The surname, first name and email address of the author(s) of the post must appear at the top of the document.

The post must be submitted in Word format or equivalent.
inner

For the winning entries, the competition jury may ask the winning authors to revise their entries in order to enrich their content and bibliography.

Article 5 – Application submission procedures

The application must include:

- the file of the post;
- photocopies of the academic certificates of each of the authors,
- the General Data Protection Regulation (GDPR) consent form completed and signed (in PDF or photo format) by each of the authors.

The GDPR consent form is available at: <https://blocnotesdeleco.banque-france.fr/blog-concours> or on the B2Ideas platform at the following address: <https://app.b2ideas.eu/> (see also the home page: <https://www.b2ideas.eu/> for a description of how it works, including the FAQ section and tutorials).

The application must be submitted to one of the following addresses at the same time as registering for the competition: <https://blocnotesdeleco.banque-france.fr/blog-concours> or on the [B2Ideas](#) platform at the following address: [Concours pour publier un billet sur Bloc-notes Eco \(Banque de France\) sur le thème de la monnaie à l'ère du numérique et des crypto-actifs - B2Ideas](#) before 20 July 2025 at 11.59 (CET). Participation via the B2Ideas platform will be graded and participants issued with a certificate that they can use to showcase their achievements. Any entries received after this date or that do not meet the submission criteria (in particular the maximum number of authors) will not be considered.

Article 6 – Verification of eligibility requirements for the competition

On the deadline for submitting entries specified in Article 4 of these Rules, the organisers will check their eligibility.

Entries shall be deemed eligible if they fully comply with the conditions for participation set out in Articles 1, 2, 3 and 4 of these Rules.

Article 7 – Selection of finalists

Following verification of eligibility pursuant to Article 5 of these Rules, the editors of the Banque de France blog will select the six best entries.

The two winning entries will be selected based on the following criteria: rigour and relevance of economic reasoning, quality of writing, clarity and logic of presentation, educational value and originality.

Entries should preferably be in French. The formats specified in the regulations must be observed.

The two best entries will be published on the Banque de France website and will receive a prize of EUR 3,000 for the winner and EUR 1,500 for the runner-up.

Article 8 – Selection of winners

A jury composed of Banque de France directors, academics and members of civil society invited by the Banque de France will choose two winning entries from the six previously selected.

The names of the winners will be published on the blog website

<https://blocnotesdeleco.banque-france.fr/> and on the corresponding challenge page posted on the B2Ideas portal: [Concours pour publier un billet sur Bloc-notes Eco \(Banque de France\) sur le thème de la monnaie à l'ère du numérique et des crypto-actifs - B2Ideas](#)

Article 9 – Competition prizes

- First prize: EUR 3,000 and publication of the post on the Banque de France blog website;
- Second prize: EUR 1,500 and publication of the post on the Banque de France blog website;

Before publication, additional editing (based on the Eco Notebook post format) will be performed on the winning posts in liaison with the authors and the competition jury (see Article 4).

Article 10 - Ethical rules

Candidates may not accept, individually or collectively, any direct or indirect financial benefits, either for themselves or for any other person, related in any way to their participation in this competition.

Article 11 – Intellectual property

Each selected winner acknowledges and agrees that their participation in the competition means that they consent to the organisers publishing their entry free of charge in any media related to this competition or in communication or information campaigns developed by the organisers, either jointly or separately.

Participation in the competition results in the free and exclusive transfer to (specify...) of all property rights attached to the entry and its content.

Pursuant to Article L. 131-3 of the Intellectual Property Code, the rights transferred include:

- the right to reproduce and/or have reproduced, in unlimited numbers, all or part of the work in any medium currently known or unknown, including digital, audio, audiovisual or multimedia, and in all formats;
- the right to reproduce some or all of the work, anywhere, in any medium currently known or unknown;
- the right to translate some or all of the work, anywhere, into any language currently known or unknown;

The rights listed above shall irrevocably be transferred to ... (specify) for the entire duration of the intellectual property rights, as provided for by the Intellectual Property Code, effective worldwide.

Each candidate also agrees that their name may be published on the organisers' website and accounts, on social media in connection with the Competition or thereafter, should their work be used as described above.

Article 12 – Data protection

The Banque de France manages the page dedicated to the competition on the website <https://www.banque-france.fr/fr/publications-et-statistiques/bloc-note-eco>, whose aim is to allow people to participate in the Eco Notepad Competition and to send news and invitations to events, with the consent of the authors. It complies with the legal and regulatory provisions: amended Law No. 78-17 of 6 January 1978 relating to data processing, computer records and civil liberties, as well as the General Data Protection Regulation (Regulation (EU) 2016/679 of 27 April 2016).

The information requested on this website from candidates for the competition is reserved exclusively for the electronic processing of the Eco Notepad Competition and is used by the Banque de France for administrative purposes. In this context, the Bank collects personal data (surname, first name, email address, telephone number, university or school, degree being studied), which are kept for a year.

Only the recipients of the data (the division responsible for data processing, internal control and audit departments) have access to your information.

All participants have the right to access, rectify, erase, object to the processing and portability of their personal data, as well as the right to withdraw their consent, which they can exercise by contacting the Banque de France. If consent is withdrawn, candidates will no longer be able to participate in the competition and prizes will not be awarded.

By post:

049-1489 Service d'appui à la communication et aux relations extérieures
75049 Paris Cedex 01 — France

By telephone: (+33) 1 42 92 20 62

<https://blocnotesdeleco.banque-france.fr/blog-concours>

By email: concours-bloc-notes@banque-france.fr

You also have the right to lodge a complaint with *the Commission Nationale de l'Informatique et des Libertés* (CNIL).

Article 12 - Liability

The organisers reserve the right to modify, suspend or cancel all or part of the Competition at any time without liability. Similarly, no compensation or indemnity shall be payable to participants.

Each participant shall be responsible for the entry (including bibliography and footnotes) submitted to the jury, and in particular for its legal compliance, originality and any intellectual property rights attached thereto.

Each participant guarantees that their work is original and that its publication does not constitute a violation of intellectual property rights.

Participants may be prosecuted for infringement if they reproduce all or part of a third party's work, in accordance with Articles L. 335-2 et seq. of the Intellectual Property Code.

Any entry that does not comply with the rules set out in these regulations will be considered invalid and will not be taken into consideration.

Each participant is solely responsible for any damage caused directly or indirectly by their participation in the Competition, particularly in the event of infringement or non-compliance with the provisions of the Intellectual Property Code.

Article 13 – Applicable law and disputes

The competition is governed by French law.

Any complaints must be sent within two months of the closing date of the competition to: concours-bloc-notes@banque-france.fr

In the event of an ongoing disagreement regarding the application or interpretation of these Rules, and in the absence of an amicable resolution, any dispute shall be submitted to the competent court in Paris, which shall have exclusive jurisdiction.