



Flame Tree Art Competition Official Rules

Thank you for your interest in participating in the 2026 Bridge Capital Flame Tree Art Competition (the “**Competition**”). Please review these rules carefully. If you want to submit artwork to the Competition, you must agree to all of these rules. By submitting artwork to the Competition, you will be agreeing unconditionally and irrevocably to everything stated in these rules.

If you have any questions, please contact julie.duenas@bccnmi.com.

The Contest.

Any eligible may submit up to two artworks for judging in the Competition. A panel of judges will evaluate each artwork and Bridge will determine the winners based on evaluations given by the judges and other criteria. Winners will be announced at the Flame Tree Arts Festival.

Artwork will be judged based on the level of artistic skill demonstrated by the creator, the uniqueness of the ideas embodied in the artwork, and the overall creativity and originality of the artwork.

Submission.

All artwork must be physically delivered to the Bridge Capital building at 1057 Micro Beach Road, Garapan, on or before March 27, 2026 at 5:00 p.m. Artwork must be submitted together with a completed submission form. Bridge will not accept any artwork if the artwork is not accompanied by a completed submission form.

Submissions should be in the form of traditionally accepted artistic materials and techniques, including 2-D art such as painting, drawing, collage, and photography and 3-D art such as sculpture, metal work, carving, modeling, casting, pottery, glassblowing.

Digital artwork, including digitally enhanced photography, photographs, and other 2D art, must be printed and framed on canvas or photo paper.

All entries must be fit on a 4'x 8' panel or on a 6ft Table

Eligibility.

The Contest is open to any person who has resided continuously in the CNMI for at least one year prior to February 26, 2026. CNMI residents who reside outside the CNMI for school or military reasons may participate. Bridge may require that any person seeking

an exemption to the residency requirement provide documents establishing the reason that that person should receive an exemption.

A person whose artwork won any category in the 12th Flame Tree Art Competition (held in 2025) is eligible to submit artwork to the Competition but may not submit artwork for judging in the same category that the contestant previously won.

Agents of Bridge and Bridge’s affiliates and their spouses, parents, stepparents, foster parents, father-in-law, mother-in-law, children, stepchildren, foster children, sons- in-law, daughters-in-law, grandparents, grandchildren, brothers, sisters, brothers-in-law, sisters-in-law, aunts, uncles, nieces, nephews, and first cousins are not eligible to participate in the Competition.

Prizes.

Every artwork entered in the Competition is eligible for up to Three prizes: (1) the Best of Show Award; (2) Governor’s Choice Award; (3) Either first or second prize in the category in which the artwork was entered.

Rule Note: Although one person may submit up to two artworks to the Competition, only one artwork can win prizes.

The 2026 prize list is as follows:

Prize	Amount
Best of Show Award	\$2,000
Painting/Drawing	
First Prize	\$1,500
Second Prize	\$1,000
Photography	
First Prize	\$1,500
Second Prize	\$1,000
Open	
First Prize	\$1,500
Second Prize	\$1,000
12 to 17	
First Prize	\$1,500
Second Prize	\$1,000
11 and Under	
First Prize	\$750
Second Prize	\$500
Governor’s Choice Award	\$1,000

General Rules.

The following rules apply to all participants:

1. One person may submit up to two artworks to the Competition.
2. Every person who submits artwork must complete a submission form and give the completed form to Bridge.
3. Each artwork submitted to the Competition must be the sole creation of the person submitting that artwork and must not have previously been submitted to any other art competition.
4. An artwork must not contain copyrighted material unless the submitter has obtained written permission to use the material from the owner of that material and has provided Bridge with a copy of that written permission.
5. Once an artwork has been submitted, Bridge will not return the artwork for any reason until the Competition has concluded. Submitters should take photographs or make copies prior to submitting artwork to Bridge.
6. A person who submits a winning artwork must provide a valid tax identification number to Bridge. Bridge will not pay a cash prize to any person who has not submitted a valid tax identification number.
7. Winners are solely responsible for reporting and paying all taxes that may result from claiming a cash prize.
8. Bridge's decision to declare a particular artwork to be a winner is final. There are no appeals.

Disqualification.

Bridge may disqualify any artwork for any reason, without prior notice. All such disqualifications are final. Among other things, Bridge may disqualify artwork submitted by any person who:

1. Does not adhere to one or more of the Flame Tree Art Competition Official Rules;
2. Lies to or materially misleads Bridge or its agents;
3. Violates one or more Commonwealth or United States laws or encourages anyone to violate one or more of those laws;
4. Submits an artwork that contains content that could reasonably be considered abusive, libelous, indecent, obscene, threatening, or racist; or

5. Uses copyrighted or trademarked materials without permission when such permission is required by law or these rules.

License.

Every person who submits an artwork (a “**Licensor**”) hereby grants to Bridge a perpetual, assignable, non-exclusive license to: (1) reproduce the artwork; (2) prepare derivative works; (3) distribute copies of the artwork to the public; and (4) display the artwork publicly. A Licensor is not entitled to any compensation for the license and Bridge may exercise its rights under this license at any time and without notice to the Licensor.

Assignment of Ownership and Copyright of Winning Artwork.

Ownership and the entire copyright of an artwork will be automatically assigned to Bridge at the moment Bridge determines that an artwork will receive a cash prize. Bridge hereby grants to the transferor of such an artwork a non-exclusive non-commercial license to reproduce and display that artwork as part of the transferor’s art portfolio.

Loss of or Damage to Artwork.

To facilitate the Competition, Bridge will store, move, and display artwork, and in particular, will transport artwork to the Flame Tree Arts Festival and will display the artwork to the general public over several days. Artwork may be subject to damage or destruction during transit, by the general public, by animals, or by the elements, including sun, rain, and wind.

Each contestant hereby waives any claim against Bridge, Bridge’s affiliates, and their agents arising from loss of, theft of, damage to, or destruction of any artwork while that artwork is in Bridge’s possession for any reason other than reckless or intentional conduct by Bridge or its agents.

Return of Artwork.

After the Competition has ended, Bridge will return each non-winning artwork to the person who submitted the artwork. Bridge will send a pickup notification to the contact information stated on each submission form. The person who submitted the artwork must pick up the artwork no later than 30 days after Bridge first notifies that person that the artwork is available for pickup (the “**Notice Period**”). If that person fails to pick up the artwork during the Notice Period, the artwork will automatically become Bridge’s property and Bridge may dispose of the artwork in any manner. Bridge will not be liable to any person for loss of the artwork or damage or destruction to the artwork caused by Bridge’s chosen method of disposing of the artwork.