

VIVOREWARDS APP SCRATCH CARD GAME

TERMS AND CONDITIONS

1. General

- The VivoRewards App Scratch Card Game is organised by MPACT Property Management Pte. Ltd.
- The Campaign will run from 1st June 2026.
- This Campaign is a digital gamified promotion within the VivoRewards mobile application, where members can complete selected actions to earn Scratch Cards and reveal instant rewards.
- Prizes are pre-determined and allocated randomly via a computer-based system, and are subject to availability.
- By participating in this Campaign, all participants agree to be bound by these Terms & Conditions.

2. Eligibility

- This Campaign is open to all registered VivoRewards members with a valid account.
- Participants below 18 years old are deemed to have obtained parental or guardian consent.

3. How to Earn Scratch Cards

Participants may earn Scratch Cards by completing the following actions within the App during the Campaign Period:

Ongoing Mechanism

- 3.1 Daily Game Login
 - Limited to 1 redemption per member per day
- 3.2 Minimum spend of \$20 on weekdays
 - Limited to 1 redemption per member per day
 - Minimum spend must be made in a single same-day transaction at VivoRewards participating retailers that allows earning of VRPoints via Member QR excluding Fairprice Xtra.
 - Valid on weekdays only (i.e. Monday to Friday), including Public Holidays.
 - Member must provide Member's QR code at the point of purchase to be eligible for the scratch card redemption.

- 3.3 Redemption using 100 VRPoints
 - Redeem for a scratch card with 100 VRPoints
 - Limited to 1 redemption per member per day
- 3.4 June Bonus – New Sign-ups
 - Limited to 1 redemption per new sign-up
 - Applicable only for new sign up between 1 June to 30 June 2026.
- Each member may only receive one (1) Scratch Card for each daily mechanism set out above in 3.1 – 3.4 to a maximum of 4 Scratch Card per day, regardless of the number of qualifying transactions.
- Scratch Cards are automatically credited to the member's Scratch Card Wallet upon successful completion of each action.
- Issuance of Scratch Cards is subject to availability and while stocks last.
- The Organiser reserves the right to cease the issuance of Scratch Cards once the allocated quantity has been fully distributed.

4. Scratch Card Usage

- Each Scratch Card allows one (1) scratch attempt within the App.
- Scratch Cards are valid to scratch for seven (7) days from the date of issuance
 - Unused cards will automatically expire and be removed from the Scratch Card Wallet after 7 days.
- Once scratched, the result (Prize) is final and cannot be changed, reissued or exchanged.
- The Organiser reserves the right to void any Scratch Card where fraud, abuse or system manipulation is suspected.

5. Prizes

Participants may win the following prizes:

- VRPoints
- Tenant eVouchers
- Tenant products
- The types and quantities of prizes vary and are not guaranteed.

5.1 Prize Validity

- VRPoints
 - Credited instantly upon winning
 - VRPoints accumulated in a current calendar year (1 Jan – 31 Dec) will expire on the 31 March in the following year.
 - Please refer to the table below for further illustration:

Date of VRPoints Earned	VRPoints Expiry
8 October 2024	31 March 2025
15 December 2024	31 March 2025
1 January 2025	31 March 2026

The organiser may, from time to time, amend the exchange rate, use and validity period of VRPoints. Member are responsible to ensure that they are updated on any changes to these Terms and Conditions.

- Unused VRPoints will automatically expire without compensation
- Tenant eVouchers
 - Valid for 3 months from date of issuance, unless otherwise stated
 - Subject to the respective tenant’s terms and conditions
- Tenant Products
 - Must be redeemed or collected within 3 months from date of issuance, unless otherwise stated
 - Uncollected items will be forfeited

5.2 General Prize Conditions

- All prizes are:
 - Non-transferable
 - Not exchangeable for cash or credit
 - Subject to availability

- The Organiser reserves the right to substitute any prize with an item of similar value without prior notice.
- The Organiser acts only as the promoter of this Campaign and is not an agent of the participating tenants.
- The Organiser shall not be responsible for the quality, merchantability or fitness of any prizes provided by third parties.

6. Redemption & Forfeiture

- Participants are responsible for using their Scratch Cards and prizes within the stated validity periods.
- The following will be forfeited without compensation:
 - Expired Scratch Cards
 - Expired VRPoints
 - Unredeemed vouchers or products
- No extensions, replacements or refunds will be provided for expired rewards.

7. Disqualification

The Organiser reserves the right to disqualify any participant who:

- Breaches these Terms & Conditions
- Provides false or inaccurate information
- Attempts to manipulate or abuse the Campaign mechanics

Any Scratch Cards or prizes awarded may be void accordingly

8. Liability

- To the extent legally permissible, the Organiser shall not be liable to any participant for any loss, damage, delay or expense arising from this Campaign, including but not limited to:
 - System or technical issues
 - Delays in processing transactions
 - Third-party products or services

9. Personal Data

- By participating in this Campaign, participants consent to the collection, use and disclosure of their personal data (including contact and transaction details) solely for the purposes of administering the Campaign and related research and data analysis.

10. General

- The Organiser reserves the right to amend these Terms & Conditions or terminate the Campaign at any time without prior notice.
- The Organiser's decision on all matters relating to this Campaign shall be final and binding.