

Lyf Challenge terms and conditions

ARTICLE 1 - ORGANISATION

LYF SAS, a Société par Actions simplifiée (simplified joint stock company) with capital of 18,200,000 euros, having its registered office at 4, rue Frédéric Guillaume Raiffeisen 67 000 Strasbourg, registered in the Strasbourg Trade and Companies Register under number 534 851 712, offers a service called "Lyf Challenge" from the Lyf Pay application, enabling Lyf Pay users, under certain conditions, to receive rewards in the form of vouchers following their use of the Lyf Pay application.

ARTICLE 2 - PARTICIPANTS

Lyf Challenge is open to anyone over the age of 18. The participant must have downloaded the Lyf Pay application from the App Store or Google Play from their phone and created a Lyf account with their bank card added within the application and **have a verified profile** beforehand to take part.

ARTICLE 3 - SERVICE DESCRIPTION

This service consists of awarding points to Lyf Pay users for their use of the application over defined periods of time, called "programmes", the duration of which is determined by LYF SAS. These points accumulate and are automatically converted into vouchers when a certain level of points is reached. The Lyf Challenge programme has 4 levels. Lyf Pay users can see in their application the number of points they have and the number of points required to complete the level and receive their reward. They also have access to a list of actions that, once completed, earn points for the user, as well as the number of points awarded for each action. At the end of the programme, users who have reached a certain level of points will be entered into a prize draw with a possible reward of eBons.

ARTICLE 4 - PROGRAMME DURATION

The Lyf Challenge programme will run from 15 July 2024 to 25 August 2024, during which time users will be able to collect points. The subsequent draws will take place from 26 to 31 August 2024. Lyf Challenge programmes have a fixed duration. The launch date of a new programme and the choice of whether or not to communicate it is at the discretion of LYF SAS. The programme end date is indicated on the "Lyf Challenge" page of the Lyf Pay application when a programme is in progress. LYF SAS reserves the right to change this date at any time, even if the programme has already started. In the event of a change to the end date, the end date indicated on the "Lyf Challenge" page of the Lyf Pay application will be instantly updated.

ARTICLE 5 - AWARDING OF POINTS

The list of actions that earn points as part of Lyf Challenge is indicated on the "Lyf Challenge" page of the Lyf Pay application. LYF SAS may modify the list of actions, the conditions under which points are awarded and the number of points awarded at any time. The list of actions granting points and the number of points granted are updated in real time and can be consulted on the "Lyf Challenge" page of the Lyf Pay application. An action that does not award points is not visible in the list.

The list of actions that can, if Lyf so decides, award points, and the conditions for awarding points, are shown in the following table:

Actions	Conditions for awarding points
QR code payment	Points are only awarded once a day (the share awards points again at midnight Paris time). Minimum transaction of €5, and payment must be validated. Contactless Paylib payments are not taken into account.
Sending money	Points are only awarded once a day (the share awards points again at midnight Paris time). Minimum transaction of €5, payment must be validated. Paylib transactions between friends are taken into account.
A request for money	Points are awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated. Sending money following a request does not award points, only the person requesting the money receives the points.
Participating in a fund from the application	Points are awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated.
The addition of a loyalty card	Only one point per day is awarded (the action awards points again at midnight Paris time).
Purchase via in-store scan	Points are only awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated.
Click & collect shopping	Points are only awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated.
Payment via table service	Points are only awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated.
Payment by number plate	Points are only awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated.
Buy an eBon	Points are only awarded once a day (the share rewards points at midnight Paris time). Minimum transaction of €5, payment must be validated.

During the points bonus operations that may be implemented from time to time during Lyf Challenge programmes, the actions eligible for the bonus are those that take place between 9am on the 1^{er} day of the operation and 9am on the day following the end of the operation.

The user must have a verified profile to collect points. Actions carried out with an unverified profile do not entitle the user to any points, nor do they entitle the user to make up points when switching to verified status.

Lyf Pay reserves the right not to award points, or to cancel all or part of the points obtained, in the event of use of Lyf Pay that does not comply with its general terms of use.

If the user is reimbursed for a payment for which points were awarded, the points received as a result of this payment will be withdrawn.

If irregularities are noted in the use of the programme, LYF SAS reserves the right to cancel any vouchers allocated and not yet used.

ARTICLE 6 – AWARDING REWARDS

Rewards are awarded on condition that a certain level of points is reached, and can be of two kinds:

- **Vouchers**

Once the number of points required to complete a level has been reached, a voucher is awarded within two hours to the user who has completed the level. The voucher is then available on the "Vouchers" page of the Lyf Pay application.

Once a level has been completed, the user moves on to the next level, with a new prize and a new points target. The user's points are reset to zero, unless the user had obtained more points than necessary to complete the previous level: the difference between the points obtained and the points required is then taken into account in the points count for the next level. The Lyf Challenge programme contains 4 levels. Once the fourth level has been completed, the user cannot accumulate any more points until the next Lyf Challenge programme is launched.

If payments eligible for vouchers are partially or fully refunded, Lyf Pay reserves the right to cancel the voucher already awarded by the winner. Lyf reserves the right to suspend a user's account in case of abusive refunds.

- **Prize draws with eBons rewards**

At the end of the Lyf Challenge programme, users who have reached the number of points required to complete levels 2, 3 or 4 will receive an email inviting them to enter the prize draw associated with their points level. The draws are accompanied by eBonus rewards.

The draws will take place successively in the following order: Level 4 draw - Level 3 draw - Level 2 draw.

A participant may only be drawn once per prize draw, and may not win several eBons. Participants who are not drawn at random in the level 3 or 4 draws may subsequently take part in the draws for the lower levels 2 or 3, if applicable.

Participation in the draw is subject to the condition that the user enters his/her e-mail address and his/her choice of store for the eBon that may be won, from among the stores proposed by LYF.

The number of eBons to be won per draw and their respective amounts depend on the level reached, and are broken down as follows:

Level reached	Number of eBons to be won	Amount of eBon to be won
2	20	50 €
3	5	100 €
4	2	200 €

ARTICLE 7 - USE OF VOUCHERS AND EBONS

- **Vouchers**

The vouchers awarded at each level crossing are single-use vouchers, redeemable at Lyf Pay partner retailers (excluding certain partner events and Carrefour shops. List on our website: <https://www.lyf.eu/fr/conditions-bons-achat>) and can be combined with merchant offers. Vouchers cannot be used when paying with Paylib.

The amount of this voucher is indivisible and can only be used once. This voucher will be used in priority to make your next payment if the minimum payment amount is respected. The balance of the amount to be paid will be paid successively by the sum available on your Lyf Pay wallet and, if necessary, by a top-up by bank card.

This voucher can be combined with other vouchers, up to a limit of 50 vouchers per payment, with vouchers used in descending order of amount and/or with equal amounts in order of expiry date.

It is specified that in the case of the use of several vouchers per payment, the minimum spending amounts required for each voucher are cumulative (for example: to be able to use 3 vouchers worth 5 euros, each usable for a minimum payment of 10 euros, a minimum spending of 30 euros will be required to be able to use the 3 vouchers). Users may choose the number of vouchers they wish to use to pay, except in the cases set out in articles 12.1.4 and 12.1.5 of the GTC, where the number of vouchers used is determined by the Lyf Pay application.

The amount of the voucher, its validity period and the minimum basket size required to redeem it are specific to each voucher and can be found on the "Vouchers" page of the Lyf Pay application, by selecting the voucher in question.

- **eBons**

eBons won in a prize draw can be used in the partner store chosen by the user prior to the prize draw. The terms of use specific to each eBon can be consulted directly within the Lyf Pay application in the "Terms of use" section of the eBon in question.

ARTICLE 8 - END OF THE PROGRAMME

From the day after the announced end of the programme, it is no longer possible to accumulate points or complete levels until a new programme is launched. Between two programmes, the points acquired are not retained. Each Lyf Pay user starts a new programme with a zero point balance.

LYF SAS reserves the right to terminate a Lyf Challenge programme at any time, without notice and without justification, or to change the scheduled end date at any time, without notice and without justification.

ARTICLE 9 - CONDITIONS FOR AWARDING PRIZES

The winners undertake to accept the prizes as offered, without any possibility of exchange, in particular for cash, other goods or services of any kind whatsoever, or transfer of the benefit to a third party. LYF

SAS reserves the right, in the event of an event beyond its control, notably linked to its suppliers or to unforeseeable circumstances, to replace the prizes announced with prizes of equivalent value.

The winner will be informed of any changes.

ARTICLE 10 - LIABILITY

LYF SAS cannot be held responsible for any interruption of this operation, the duration of which is at its discretion. However, prior notification will be given by any appropriate means. Any fraud or failure to comply with the present rules may result in the exclusion of the perpetrator from the operation, with LYF SAS reserving the right, if necessary, to take legal action against the perpetrator.

ARTICLE 11 - ACCEPTANCE AND VALIDITY OF THE RULES

The fact of taking part in this operation implies acceptance of these rules in all their conditions and renunciation of any recourse against the decisions of LYF SAS.

These rules may be amended by LYF SAS without prior notice, but only between Lyf Challenge programmes.

ARTICLE 12 - DISPUTES

Any dispute or claim relating to this operation must be made in writing and addressed to: LYF SAS, 94 rue de Provence 75009 Paris. Any dispute arising from this operation will be subject to an attempt at amicable settlement. Failing agreement, the dispute will be submitted to the competent court in the place indicated above. No dispute will be admissible one month after the end of the operation.