

Terms and conditions of the Lyf Challenge

ARTICLE 1 - ORGANISATION

LYF SAS, a simplified joint stock company with a 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 the number 534 851 712, offers via the Lyf Pay application, a service entitled "Lyf Challenge", allowing Lyf Pay users, under certain conditions, to receive rewards in the form of vouchers and gift codes as a result of their use of the Lyf Pay application.

ARTICLE 2 - PARTICIPANTS

Lyf Challenge is open to anyone aged 18 and over. The participant must have downloaded the Lyf Pay application from the App Store or Google Play from their phone and created a Lyf account, they must also have added a payment card within the app and **verified their profile** before participating.

ARTICLE 3 - SERVICE DESCRIPTION

This service consists of granting points to Lyf Pay users based on their use of the application over defined periods of time, known as "programme", the duration of which is determined by LYF SAS, and according to the usage of the application. These points accumulate and are automatically converted into a gift voucher when a certain level of points is reached. Lyf Pay users can see in their application how many points they have and how many points required to complete the level and receive their reward. They also have access to a list of actions that, once completed, earn the user points, as well as the number of points awarded for the completion of each action.

ARTICLE 4 - PROGRAMME DURATION

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 end date of a programme is indicated on the "Lyf Challenge" page of the Lyf Pay app 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 in the end date, the end date indicated on the "Lyf Challenge" page of the Lyf Pay application will be instantly updated.

ARTICLE 5 - AWARDING POINTS

The list of actions that earn points in the context of Lyf Challenge is indicated on the "Lyf Challenge" page of the Lyf Pay app. At any time, LYF SAS may modify this list of actions, the conditions that grant points, and the number of points granted. 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 app. An action that does not award points is not visible in the list.

The list of actions that can, if Lyf decides to do so, grant points, and the conditions of granting, are indicated in the following table:

Actions	Conditions for awarding points
QR code payment	Only one QR code payment per day awards points (the action will award points again at midnight Paris time). Minimum transaction of 5€, and the payment must be validated. Contactless Paylib payments are not taken into account.
Sending money	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated. Paylib transactions between friends are taken into account. Sending money following a request does not award points, only the person requesting said money receives the corresponding points.
A payment request	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.
Participating in a Lyf money pot via the app	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.
Adding a loyalty card	This action awards points only once a day (the action will award points again at midnight Paris time).
A purchase via in-store scan	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.
A click & collect purchase	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.
A payment using Pay at table services	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.
A number plate payment	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.
Purchasing an e-voucher	This action awards points only once a day (the action will award points again at midnight Paris time). Transaction of minimum 5€, payment must be validated.

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

Users must have a verified profile to earn points. Actions taken with an unverified profile do not earn points, nor do their points get adjusted when switching to verified status

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

If the user is reimbursed for a payment that has earned him/her points, the points received as a result of this payment will be withdrawn.

If irregularities are found in the use of the programme, LYF SAS reserves the right to cancel awarded unused vouchers.

ARTICLE 6 - AWARDING REWARDS

Once the number of points required to complete a level has been reached, a voucher is awarded within two hours and the gift code is sent by email within 24 to 48 hours. The voucher is then available on the "Vouchers" page of the Lyf Pay application.

Once a level has been completed, the user then accesses the next level, which comes with and a new number of points to obtain and a new gain. 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 for the next level. The Lyf Challenge programme contains 4 levels. Upon completion of the fourth level, the user cannot accumulate any more points until the next Lyf Challenge programme is launched.

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

ARTICLE 7 - USE OF WINNINGS

The gift vouchers granted at each level are single use vouchers, usable at Lyf Pay's partner merchants (excluding certain partner events and Carrefour shops. Listed on our website: <https://www.lyf.eu/fr/conditions-bons-achat>) and can be combined with merchant offers. Not usable via Paylib payments.

The amount of this gift voucher is indivisible and can be used only once. The gift voucher will be used first for your next payment if the minimum payment amount required is respected. The amount due will be paid successively by funds available in your Lyf Pay account and, if necessary, via a top-up by payment card.

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

Please note that if several vouchers are used per payment, the minimum spending required for each voucher is cumulative (e.g. 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).

The user can choose the number of vouchers he/she wishes to use to pay, except in the cases provided for in articles 12.1.4 and 12.1.5 of the GTC, where the number of vouchers used is determined by the Lyf Pay app.

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

ARTICLE 8 - END OF PROGRAMME

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

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

ARTICLE 9 - CONDITIONS FOR AWARDING REWARDS

The winners agree to accept the rewards as offered without the possibility of exchange, in particular for cash, other goods or services of any kind whatsoever, or the transfer of these gains to a third party. LYF SAS reserves the right, in the event of the occurrence of an event beyond its control, notably linked to its suppliers or to unforeseeable circumstances, to replace the prizes announced with prizes of equal value.

The winner will be kept informed of any changes.

ARTICLE 10 - LIABILITY

LYF SAS cannot be held responsible for any interruption of this operation, of which the duration is at its discretion. However, its cessation will be the object of prior information by all appropriate means. Any fraud or non-compliance with the present rules and regulations may result in the exclusion of its author from the operation, with LYF SAS reserving the right, if necessary, to take legal action against him/her.

ARTICLE 11 - ACCEPTANCE AND VALIDITY OF THE RULES AND REGULATIONS

The fact of participating in this operation implies acceptance of these rules and regulations as a whole and the renunciation of all recourse against the decisions of LYF SAS.

These rules and regulations may be modified without prior notice by LYF SAS, but only between two 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 in connection with this operation will be subject to an attempt to settle amicably. If no agreement is reached, the dispute will be submitted to the competent court of the place indicated above. No dispute will be admissible one month after the end of the operation.