



**VIC IS A VITALITY COIN**  
**HEALTHCARE REWARDS FOR**  
**A BRAVE NEW WORLD**

**2021**



## The True VITALITY Utility Token

VIC (Vitality Coin) Rewards, a product of dClinic, rewards Consumers and their Care Team members with Services and Products, for participating in, and adhering to, their health, wellbeing and vitality plans, being operated within the dClinic PHB (Private Healthcare Blockchain) Eco-Systems worldwide. VIC Rewards, also rewards Token holders with yearly buy-back options.



**Purchase Products  
& Services**



**Trade with other  
Eco-System Tokens**



**Yearly Buy-Back  
Option**



# Its Simple to Earn and Use VIC



## Agree & Create a Smart Contract



Agree and create a care plan and smart contract with your care team and members.



Agree and create a care plan and smart contract with your patient (consumer)



## Complete Tasks & Goals



Complete tasks and goals as part of your participation and adherence to your care plan, such as, daily walks.



Interact and assist your patient (consumer) with their tasks, and goals.



## Be Rewarded



Every time you successfully complete a task or goal, you will be rewarded with VIC Rewards.



When your patient (consumer) completes your tasks and you assign new tasks, you will be rewarded.



## Use your Rewards



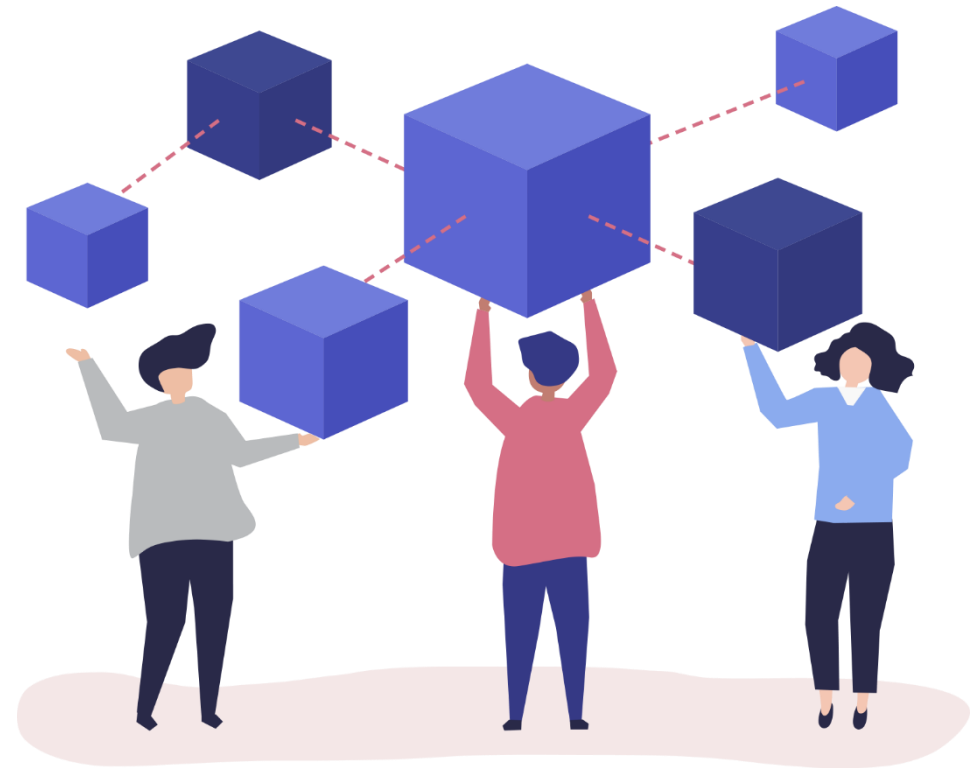
Spend, Trade and/or Save your VIC Rewards. You can Spend and Trade your VIC with our partners.



Spend, Trade and/or Save your VIC Rewards. You can Spend and Trade your VIC with our partners.

# The Visionary Role of

- To win blockchain projects in the healthcare and life sciences (BioTech) space
- To partner with large advisory and governance leaders such as Deloitte Southeast Asia and (Indonesian) ASEAN governments
- To help create Eco-Systems by creating and integrating Healthcare Systems and dApps (Decentralized Applications) so healthcare organizations, providers, professionals and governments can leverage dClinic's dedicated PHB (Private Healthcare Blockchain) as a backbone not only for their particular context but, also leverage the value other Healthcare dApps (data) brings to the PHB Eco-System
- To promote the value of the PHB and why clients will enhance their own offerings and business by leveraging the PHB. This includes the cost savings that the PHB can offer any healthcare business by making data available, secure and transparent to assist with positive healthcare outcomes
- Integrate PHB wherever and whenever possible within healthcare markets and with other blockchain platforms and solutions
- See [www.dClinic.co](http://www.dClinic.co) for our success stories



# The Visionary Role of

- To be the default healthcare and VITALITY token within any PHB Eco-System
- To pay out VIC Rewards to consumers (who are patients at certain moments in time) for participating and adhering to their required level of care, as set out by their care team members and monitored via the PHB
- To reward customers with products and services which they can purchase (in part or wholly) using their earned or purchased VIC Rewards
- To encourage other PHB clients to create and build valuable UTILITY tokens which can be traded with VIC as the default and reliable UTILITY token
- To be able to trade VIC with other PHB Eco-System tokens and therefore with other PHB Eco-System client products and services
- To provide a yearly buy-back option to VIC Token holders so the value of VIC is somewhat ensured
- See [www.vicrewards.io](http://www.vicrewards.io) for the clear value and benefits of this true UTILITY token

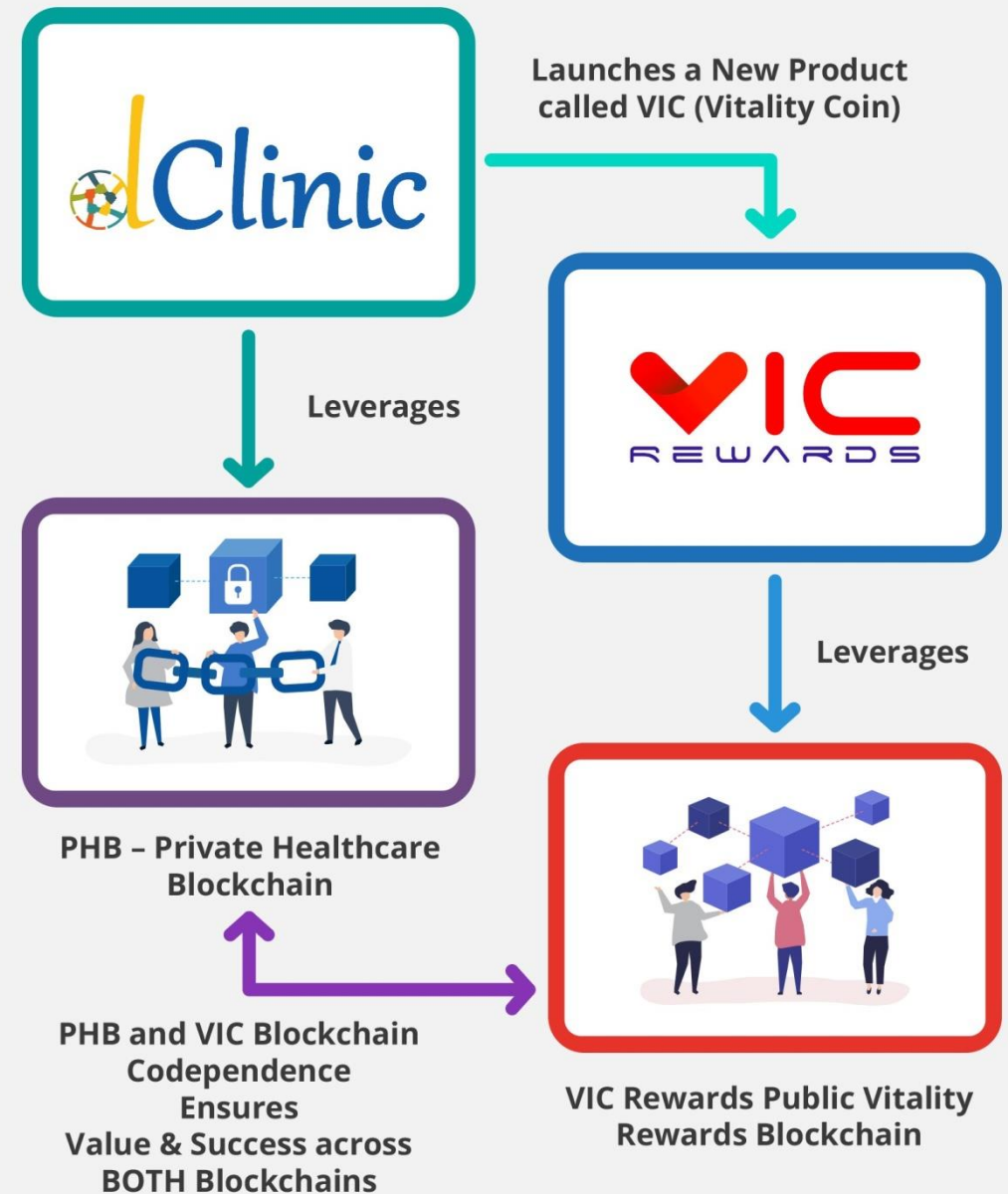




- > Sovereignty of healthcare data is mandatory so private data management on a **private blockchain** is essential
- > Data analytics in healthcare space, for the most part, is sensitive and hence requires a **private blockchain**



- > Rewarding the general public in a Healthcare Crypto Marketplace is crucial to advance consumer attitudes towards better management of their own healthcare. This level of openness requires a **public blockchain**
- > Rewards, Crypto Wallets and Crypto Trading can only be achieved effectively for healthcare consumers on a **public blockchain**



- Promotes Healthcare cost savings
- Creates healthcare Eco-systems
- Promotes integration to enhance data value
- Promotes clinical standards
- Creates conversations and integrations between providers
- Provides a platform for new and improved dApps
- Solves complex and big data problems using PHB data analytics

- Rewards consumers for their own healthcare data
- Encourages good healthcare behaviour through rewards
- Provides a window for new revenue and business models for other healthcare clients
- Helps create healthcare crypto marketplaces
- Opens the marketplace to Wellness and Vitality professionals







### Potential Consumer Population for VIC Rewards

<b>INDONESIA</b> <b>270M</b>	<b>ASEAN</b> <b>622M</b>	<b>INDIA</b> <b>1.35B</b>
<b>% of the World's Population (7.6b)</b>		
<b>3.6%</b>	<b>8%</b>	<b>15%</b>
<b>ASEAN and INDIA Constitute over 1/4 of the world's population available for VIC Rewards</b>		

# Is Healthcare and, in particular VIC Crypto, a good buy?

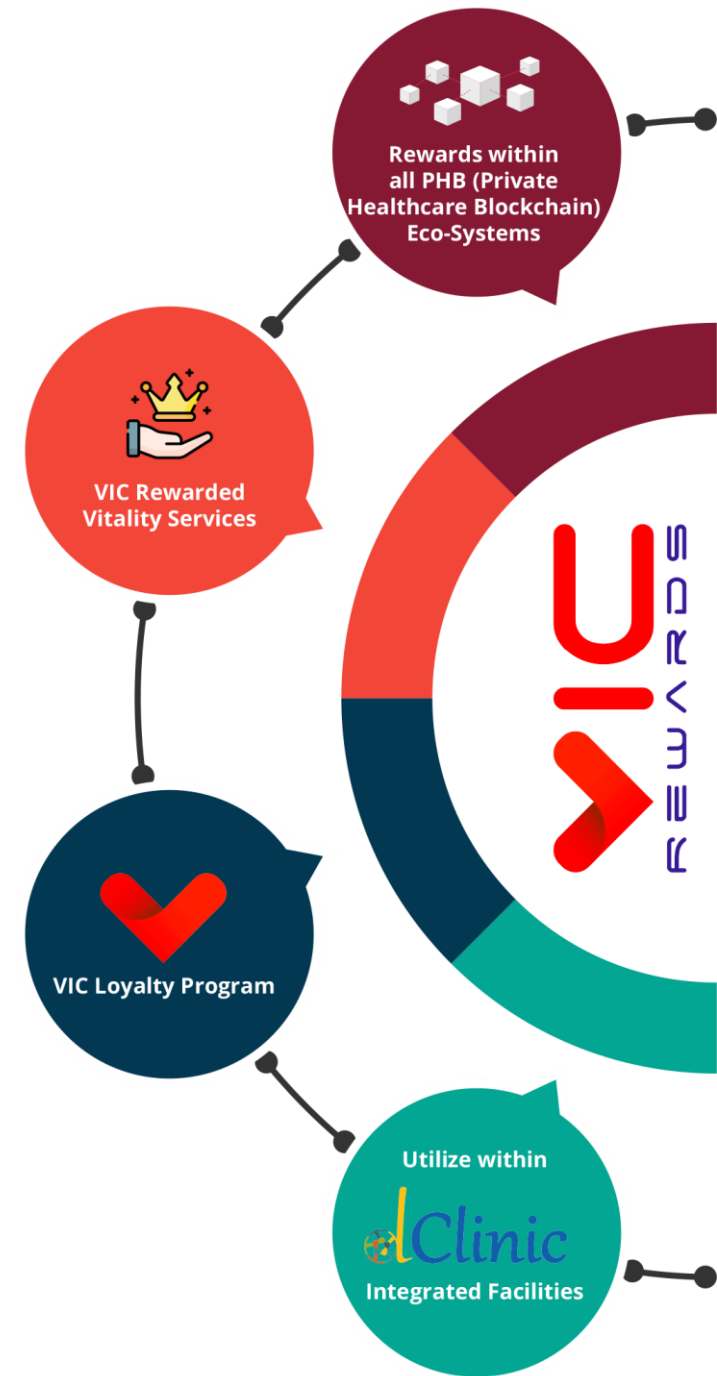
\*Please seek independent advice because VIC Rewards and dClinic are NOT financial advisors, but with the most recent volatility in the stock markets due to worldwide pandemics, the following observations can be noted.

**Reality check** - The global crisis created by coronavirus and the subsequent financial market turmoil have many stock market investors looking into whether cryptocurrencies, such as bitcoin, are a good investment for them.

**What are we seeing** - High Institutional Demand Post COVID-19 because they see cryptocurrencies as safe haven assets.

- The stock market may lose its attractiveness after the coronavirus crisis due to decreased demand for many companies' products, resulting in long-term declines in corporate profits. **Investors are seeking out investment options other than stocks because investors can't just put everything in cash.**
- Cryptocurrencies are attractive because there is still very little correlation between them and traditional investments. This actually reduces the risk of a volatile stock market to the investor.
- Most investors have not yet incorporated cryptocurrency into their portfolios. The time is right for such inclusion.

Healthcare Crypto, especially linked to a loyalty or rewards program, is arguably, one of the most attractive options available for investors.




# As a VIC Rewards token holder, how do I profit from VIC Rewards Token?

- › VIC Rewards will be used for part of or wholly for products and services in the PHB Eco-System Marketplaces.
- › Products and Services will be charged for a certain number of VIC regardless of the daily value of the VIC. This creates true utility through stability of currency value for the VIC.
- › VIC will be the default and reliable Utility Token in the PHB Eco-Systems. VIC will leverage dClinic's success. VIC is linked to a successful business and business model.
- › VIC will have huge exposure through the PHB Eco-System and clients. VIC will not be an obscure token, rather, VIC will be pervasive.
- › VIC will be listed and managed only on reputable exchanges where the PHB ECO-System is implemented (ASEAN region first where there are a huge number of crypto traders).
- › VIC can be traded with other PHB Eco-System Utility Tokens. Other approved healthcare tokens will be invited into the PHB Eco-System.
- › Q4 of every year VIC Rewards will buy back a percentage of the VIC in the marketplace giving all Token holders the opportunity to cash out of some or all of their VIC.
- › \*Note: The Issuer (dClinic and VIC Rewards) is not obliged to buy-back Tokens from the consumer at any time and the Issuer is not indebted to the holder of the Token to pay back the Token holder any amount for the Tokens. The Scheme is strictly a discretionary scheme at the option of the Issuer and will be evaluated each year.
- › **VIC Rewards' future plan is to be a publicly listed company, and all Token holders in VIC Rewards will be offered added buy back benefits. These additional benefits will be declared on the VIC Rewards website at the time of public listing.**



# Investor Confidence



**True Utility Token**  
e.g. 100 VIC = A Product or Service

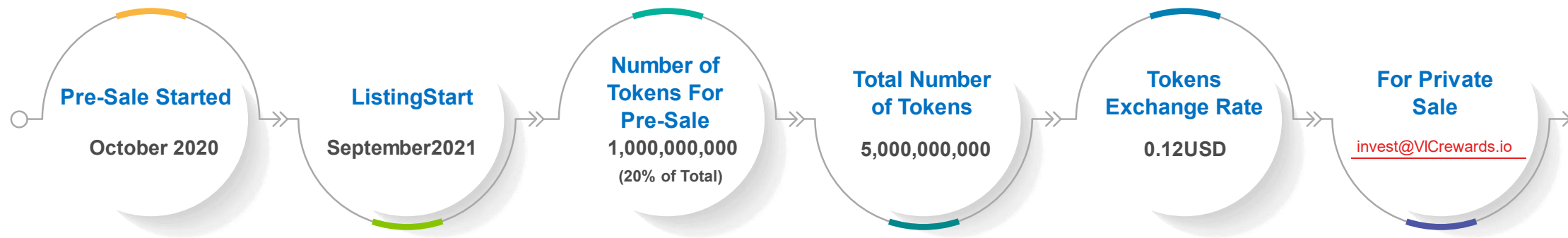


**Tradability**  
e.g. VIC = Another Eco-System Utility Token



**Buy Back Confidence**  
Q4 of every year, we will Buy Back a % at Exchange Valuation



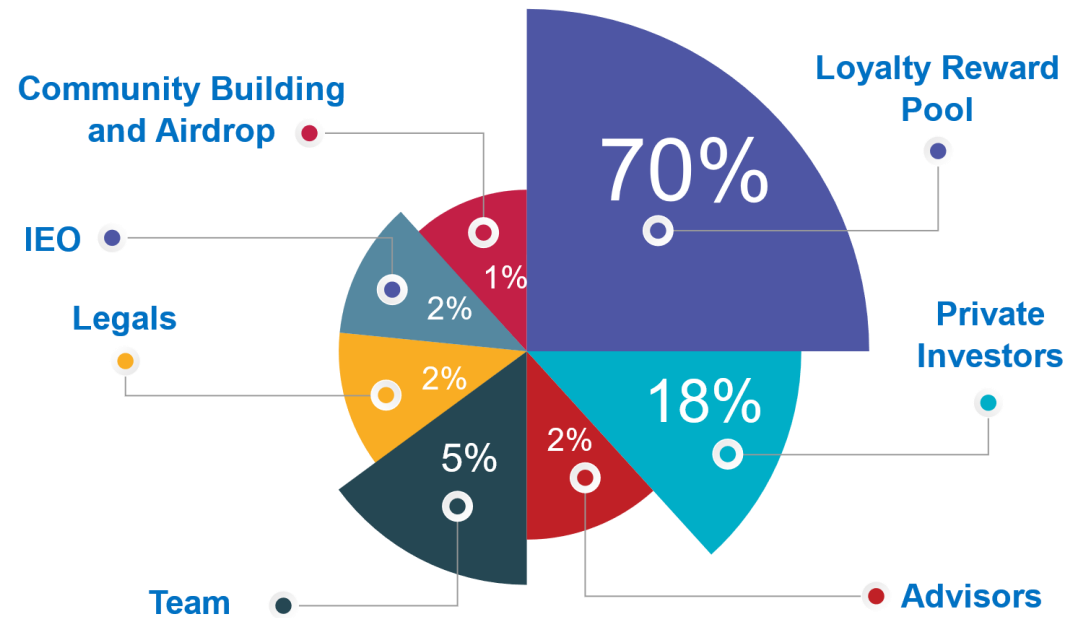
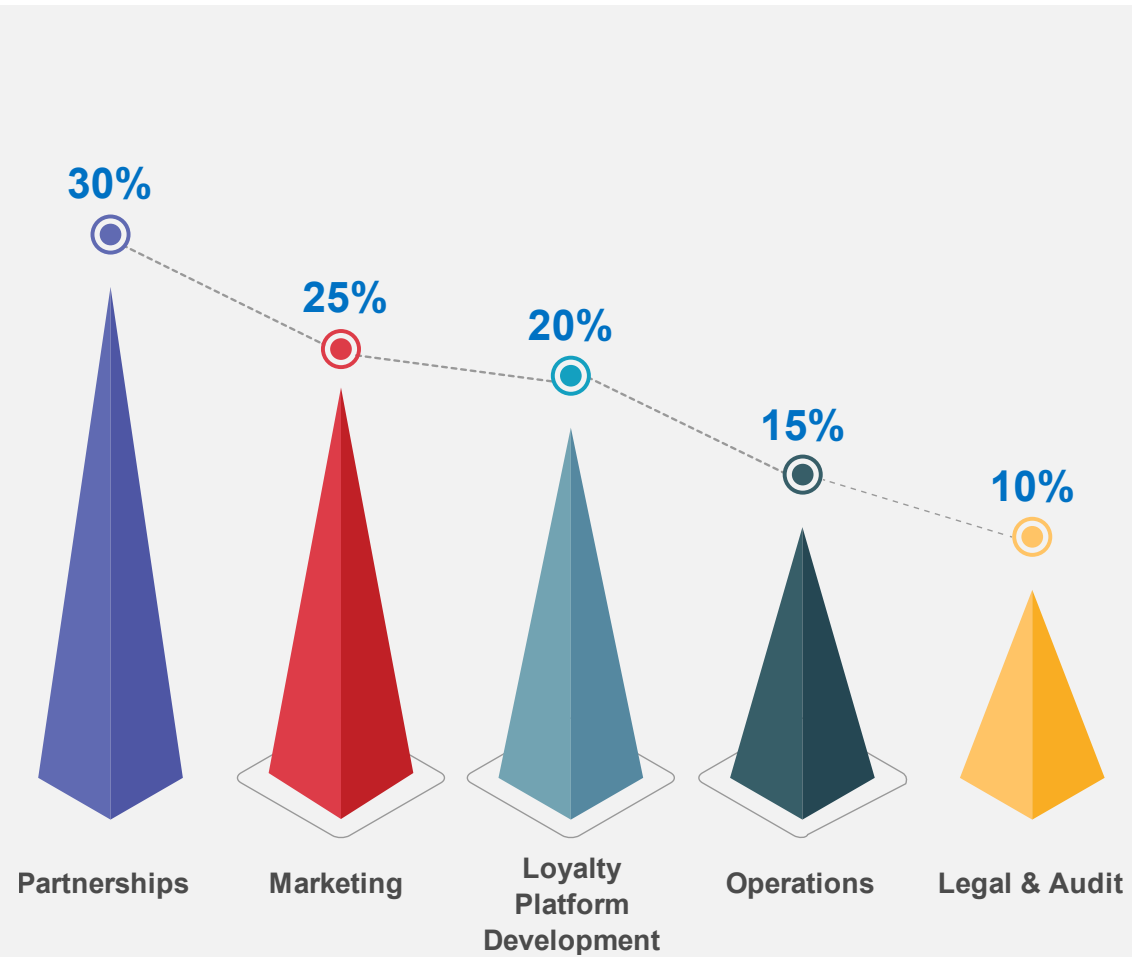


# VIC Rewards Tokenomics

- > VIC Rewards private sales to date have exceeded USD\$1M.
- > By mutual agreement with all private purchasers, all VIC Rewards allocated to private sales thus far are in ESCROW and being managed by the management.
- > Management is responsibly committed to building the value in VIC Rewards.

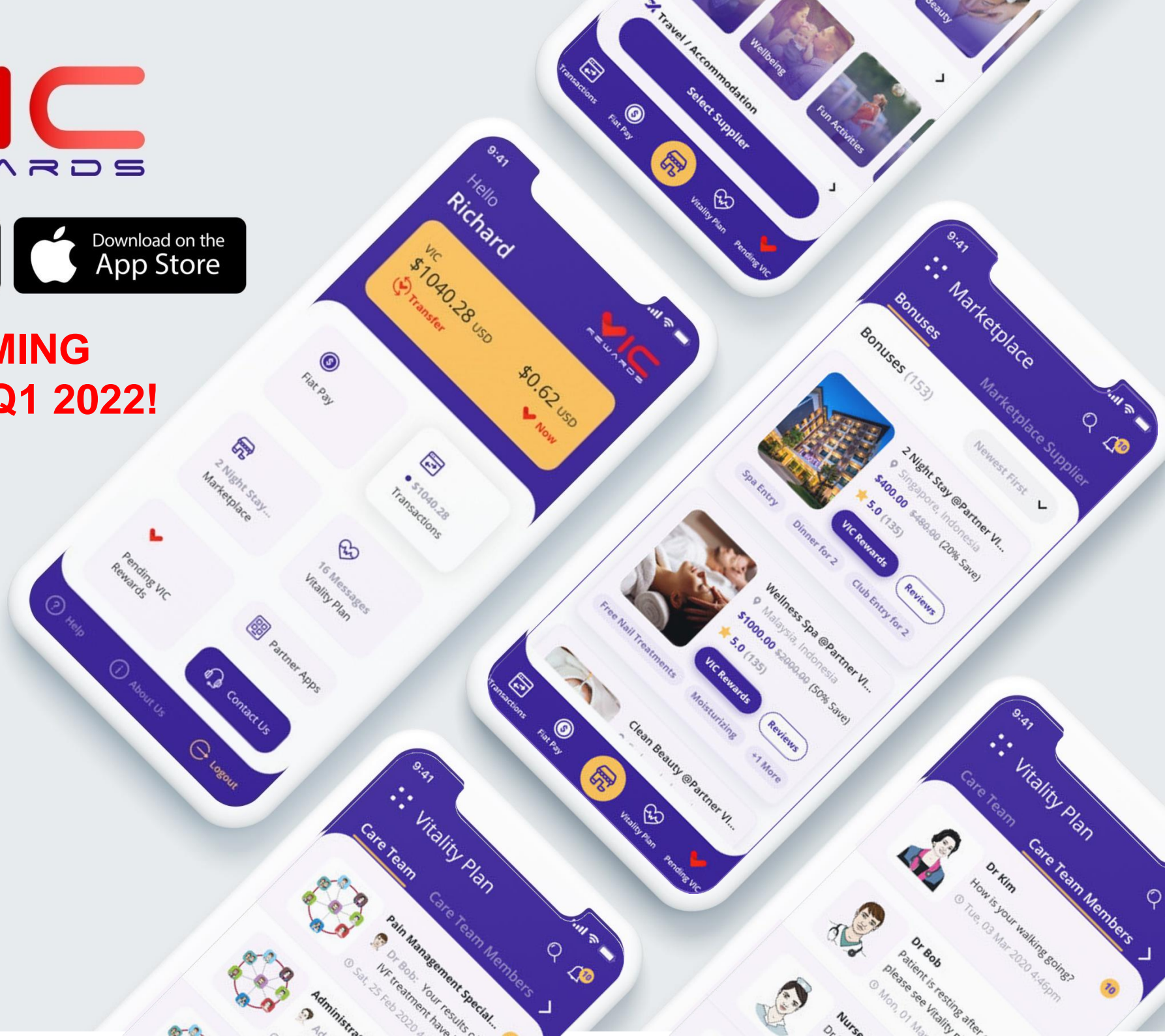


# VIC Rewards Funds and Token Distribution





**COMING  
SOON Q1 2022!**



**VIC**  
REWARDS  
**ROADMAP**





2020

2021

2022

**dClinic**

**Related dClinic PHB Key Milestone**

- Q1 Develop VIC Rewards Workflows
- Q2 dClinic's PHB is delivered to the ASEAN region (Indonesia first). Finalise products and services partnerships
- Q3 Build dClinic's Eco-System with other providers integrating into the PHB (including government programs)
- Q4 Expand dClinic's PHB in ASEAN region (i.e. Singapore)

**VIC**

**Rewards Key Milestone**

- Q1 Private Sales of VIC
- Q2 Additional Pre-Sales VIC rounds
- Q3 Promote value of VIC Rewards against products and services. Launch VIC Rewards marketplace App. VIC Rewards will be rewarded from dClinic platform via Care Team healthcare plans.
- Q4 Buy back VIC from investors. Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards. List on additional Top10 exchange. dClinic facilities and dClinic PHB integrated facilities will start accepting VIC as part of consumer payments for products and services

**dClinic** **VIC REWARDS**

**PHB and VIC Rewards Development & Integration Key Milestone**

- Q1 Integrate VIC Rewards on Blockchain
- Q2 Integrate VIC Rewards on PHB
- Q3 Define marketplace valuations for (fixed value) VIC Rewards against products and services. List marketplace products and services
- Q4 Expand products and services marketplace

\*Subject to COVID-19 Restrictions



2020

2021

2022

**dClinic**

**Related dClinic PHB Key Milestone**

- Q1 dClinic's PHB is delivered to India. Build dClinic's Eco-System with other providers integrating into the PHB (including government programs)
- Q2 Build dClinic's Eco-System with other providers integrating into the PHB (including government programs). dClinic's PHB is delivered to US
- Q3 Build dClinic's Eco-System with other providers integrating into the PHB
- Q4 dClinic's PHB is delivered to EU. Build dClinic's Eco-System with other providers integrating into the PHB (including government programs)

**VIC**

**Rewards Key Milestone**

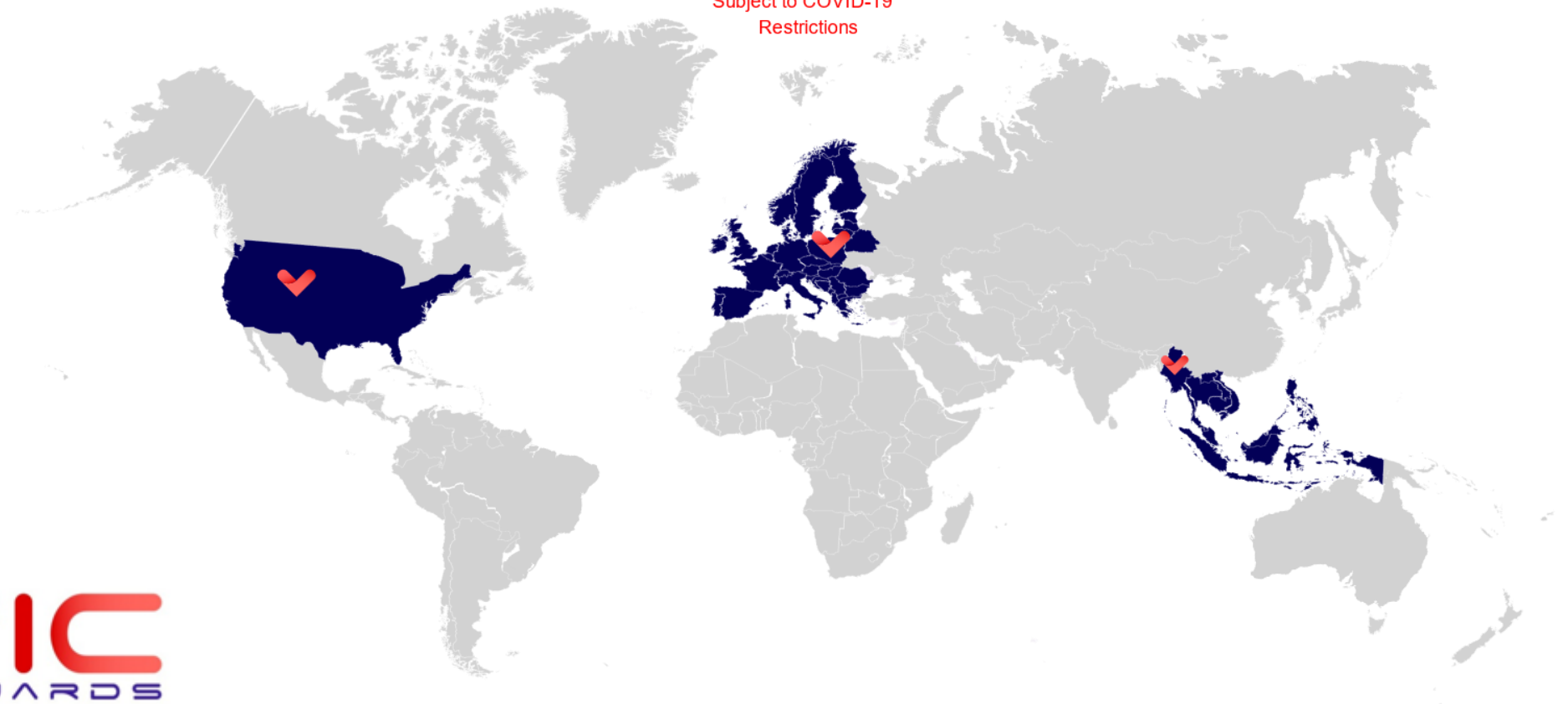
- Q1 Use VIC Rewards for dClinic premier services such as IVF services. VIC will be used in dClinic partner pharmacies in Batam and Indonesia
- Q2 List VIC IEO on LATOKEN and ChainX. Clinical trials companies will start issuing VIC as rewards to patients who safely participate in their government approved and sanctioned trials
- Q3 Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards. VIC will be used in Global pharmacies and healthcare centers
- Q4 Buy back VIC from investors. Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards. List VIC on LATOKEN and ChainX

**dClinic** **VIC REWARDS**

**PHB and VIC Rewards Development & Integration Key Milestone**

- Q1 Integrate PHB into dClinic operated Vitality facilities
- Q2 Expand product and services marketplace
- Q3 Expand product and services marketplace
- Q4 Integrate PHB into dClinic operated Vitality facilities

\*Subject to COVID-19 Restrictions



2020

2021

2022

**dClinic**

**Related dClinic PHB Key Milestone**

- Q1 Build dClinic's Eco-System with other providers integrating into the PHB (including government programs)
- Q2 Build dClinic's Eco-System with other providers integrating into the PHB (including government programs)
- Q3 dClinic's PHB is delivered to Africa
- Q4 Build dClinic's Eco-System with other providers integrating into the PHB (including government programs)

**VIC**

**Rewards Key Milestone**

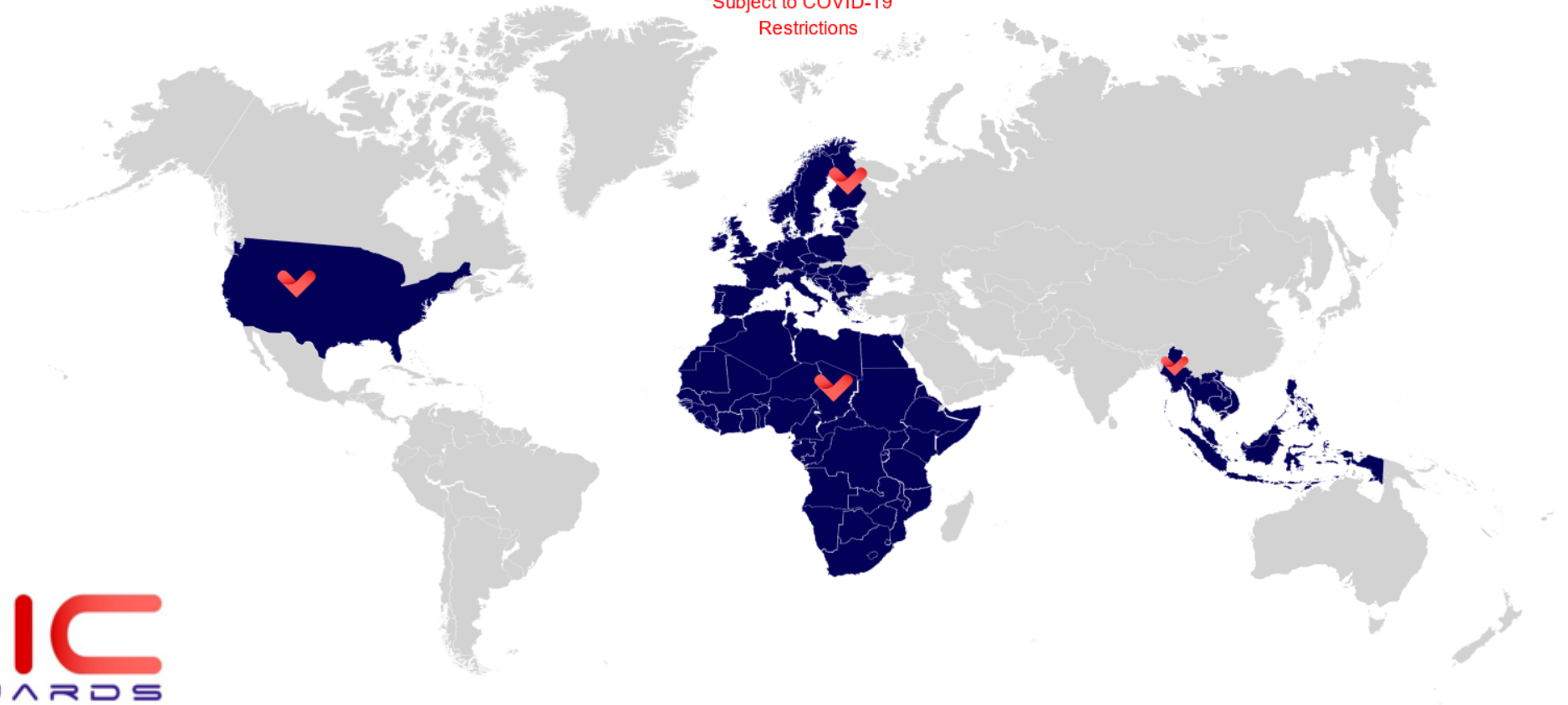
- Q1 Release VIC Rewards App and Wallet - V1. Refresh VIC into marketplace for more Consumer VIC Rewards purchase trading and rewards.
- Q2 Layer 2 and Polkadot API Integrations. List on additional Top10 exchange. Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards.
- Q3 Binance Chain API Integrations. Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards.
- Q4 Release VIC Rewards App and Wallet - V2. Buy back VIC from investors. Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards. List on additional Top10 exchange

**dClinic** **VIC REWARDS**

**PHB and VIC Rewards Development & Integration Key Milestone**

- Q1 Expand products and services marketplace
- Q2 Expand product and services marketplace
- Q3 Expand product and services marketplace
- Q4 Integrate PHB into dClinic operated Vitality facilities

\*Subject to COVID-19 Restrictions



# Our Core Team

Dr. Richard Satur



**Chief Executive Officer  
(CEO)**

Dr. Satur has obtained degrees with distinction in Mathematics, Chemistry, Education and Computer Science and has a PhD in Artificial Intelligence, Machine Intelligence and Data Mining. Dr. Satur has worked in IT for over 30 years with a major portion of this in the healthcare sector. Originally a University Senior Lecturer and Researcher (at the Victoria University of Technology and University of Melbourne), Dr. Satur setup an IT Development company, building Enterprise Solutions for major corporates throughout the world. Currently based in Australia, Dr Satur heads the global team at VIC Rewards.

Ashwani Modi



**Chief Operations Officer  
(COO)**

Ashwani has been employed in the Financial and Healthcare sectors for over 15 years. The last 10 years he has been building solutions teams for big data enterprise projects, Blockchain, Machine Learning and Artificial Intelligence projects where he has recently deployed a number of successful enterprise solutions in Healthcare. Ashwani also has extensive experience in building loyalty programs and is currently managing all operational deployment of the VIC Rewards program from the company's Singapore office.

Sachin Gupta



**Chief Information Officer  
(CIO)**

Sachin is an Oracle Certified Enterprise Architect, PMI certified Project Manager and Six Sigma Green Belt with 16+ years of professional technical experience in the IT industry. He has successfully architected and engineered business solutions in Manufacturing, Banking, financial services and insurance (BFSI), Chemical and Healthcare Verticals. Sachin's current role is directing the team of Information Specialists located in the Gurugram office, India.

Brad Gillan



### **Chief Technology Officer (CTO)**

Brad has been working as a senior developer and projects manager for over 15 years. With expertise particularly in Blockchain, CRM and the delivery of Healthcare Platforms, Brad, together with Dr Satur, he has delivered a number of successful projects for various Australian Healthcare organisations. Brad is based in Australia and currently responsible for managing the delivery of the technological requirements of VIC Rewards.

Alfredo Campana



### **Blockchain Analyst Advisor**

Alfredo is an entrepreneur in software development and design and specialises in developing and delivering full business opportunities in blockchain technology particularly in finance, crowdfunding and digital marketing. Alfredo is the key advisor responsible for performing research and due diligence on the public healthcare blockchain that hosts VIC Rewards, as well as other analytic tasks. Currently living in USA, Alfredo also acts as senior advisor in the VIC Rewards crypto currency space.

Jenny Willis



### **Managing Director of Wellness Services and Products**

Jenny has been actively working in the wellness, wellbeing and personal development industry for 25 plus years. She has worked independently in many health and wellbeing modalities, and as a trainer for both national and international companies. Based in Australia, Jenny is responsible for leading the team to deliver holistic and complimentary services and products offered within the VIC Rewards Partner Program that will be available to local and international VIC Rewards Members.

Rishu Gupta



### **Legal Director**

Rishu is a corporate lawyer specialising in commercial and civil law. She has worked with RNH Associates in the capacity of Associate, with UnitedLex in the capacity of Senior Associate, and with SR Group as a Legal Director. Rishu has also worked with, and for/against various prestigious law firms in India and abroad. Based in India, Rishu primarily practices at the Delhi High Court and also handles VIC Rewards corporate legal requirements.

Kanika Modi



### **People's Operations Manager Events Manager**

Kanika's previous experience is heavily in communication skills, team liaisons, customer service and support, and resolving customer complaints, with a start to her career in the airlines industry. Bringing this experience together, with her MBA and passion for studying human behaviour into a professional role in HR working in the Singapore corporate space. Kanika's current role is People's Operations Management which combines her expertise in HR strategy and management, as well as event management for the company.

Stephen Moo



### **Managing Director (MD)**

Stephen has been employed in the health sector for over 34 years. Over the last 13 years he has had direct responsibility for the design, development, implementation and on-going systems management for major corporate clients. These have included enterprise clinical information systems, information communications and infra structure. Stephen is currently responsible for managing the business operations and the VIC Rewards team in Indonesia based in Batam.

Poppy Sayogo



**Partner Liaison  
Manager**

Poppy holds a degree in Business attained at Wollongong University, Sydney, Australia, and has extensive experience working with international clientele in property development over the past 15 years. During this time she facilitated meetings and managed the cooperation of both the client and the corporate organisation for whom she worked. Poppy's current role as Partner Liaison Manager, has her responsible for developing and managing VIC Rewards Partners along with compiling and managing all information about the company's products and services. Based in Batam, Indonesia, Poppy manages partners in both Indonesia and surrounding countries.

Ilin Dharmadi



**Loyalty Program Manager**

A passionate and result-driven individual who has substantial familiarity in associating with multicultural community from years of living in Singapore while pursuing her studies. Her Finance and Banking degree as well as extensive working experience in multinational companies, ranging from health to hospitality industry, have contributed to her relentless customer-driven focus. As the Loyalty Program Manager, she will oversee the partnership program and its benefits for select Merchants in Indonesia, as well as overseas market in the future. She is responsible, together with the Loyalty Program Director, in liaising with Merchants to maintain create versatile and innovative promotions to bring about an exciting and happening VIC Rewards Marketplace Community.

Tuti Bermawi



**Loyalty Program Director**

Tuti Began her career in Research Bureau Indonesia, as a Market Researcher. She continued her journey in several well-known property development companies in Indonesia. Eventually overseeing the Sales and Marketing field for over 6 years and stepping into Deputy General Manager. She spent the next 10 years in the Human Resources Management, where she became Head of Human Resources Development. She also has over 10 years' experience as General Manager of 4-star and 5-star International chain hotels and as a Consultant in the Hospitality Industry. Tuti has vast knowledge and experience in various health technologies and products from her 6-year role as General Manager of an international MLM Company with over 150 outlets all over Indonesia. Now acting as Loyalty Program Director of VIC rewards, based in Jakarta, she will spearhead the market to liaise with select Merchants to ensure the success of the program.

Muhammad Faqih  
Mubarok



### **Social Community Manager and Controller**

Faqih is a resourceful Social Community Manager, proficient at collaborating with multiple stakeholders to determine audience interest and develop strategic go-to-market communication plans that align with the company's business priorities and initiatives. He is skilled at analysing market trends and customer needs to develop highly effective and targeted marketing campaigns. Working with VIC Rewards to bring together local and international clientele through his social community network strategies and operations.

Haidar Fadhil



### **Graphic Design Specialist**

Fadhil is an experienced Content Manager with extensive history in the entertainment industry. He is a skilled web content writer, with strong capabilities in web applications, videography, HTML and photography. A key focus has been in information technology with more than 4 years of comprehensive experience in graphic design, since graduating from Universitas Bina Nusantara (Binus). Fadhil is currently situated in Jakarta, Indonesia and is applying his knowledge and experience in graphics and design for the VIC Rewards program that is both locally and internationally focused.

Kiani Natalia



### **Administrative Assistant**

Kiani previous experience is in Culinary School specialized in Pastry which already finished her internship at Kempinski Hotel Bali in Pastry section. She achieved IELTS 6.0 score that has been proven both in her verbal and writing skills. Currently she works from Jakarta, Indonesia to support Indonesian team in general administration and marketing field. This includes handling office tasks, generating reports, correspondences jobs, organizing and managing files, and assisting senior management working towards VIC Rewards.





**Ian Scarffe** - <https://ianscarffe.com/>

Ian Scarffe is a serial entrepreneur, investor and consultant with business experience from around the world. As a leading entrepreneur, Ian is on a personal mission to develop a culture of entrepreneurship, helping startups achieve their full potential as well as helping to expand existing companies. Ian has founded 'Binkplus', a startup incubator in Europe. Ian is an Independent Expert at the European Commission - Horizon 2020

Horizon 2020 is the biggest European Union Research and Innovation programme ever with nearly €80 billion of funding available – in addition to the private investment that this money will attract. It promises more breakthroughs, discoveries and world-firsts by taking great ideas from the lab to the market. Experts make their services available as part of the ongoing Horizon 2020 research and innovation programme.

A leading expert in Startup, Investment, Fintech and Blockchain industries. Ian currently consults and advises for a range of multi-million dollar companies.

Ian's overall mission is to foster a society of economically independent individuals who are engaged citizens, contributing to the improvement of their communities across the world.

Ian Scarffe has outstanding entrepreneurial skills and commercial acumen with innovation and motivation. With the capacity to work at strategic levels, Ian possess exceptional interpersonal, communication and negotiation skills.

A passion for customer service, wealth of knowledge and vast amounts of hands on experience in almost every role, means Ian has valuable insight into millions of customers, proving him to be a valuable asset to companies across the globe.



**Clinical Team & Advisors**

[Click Here](#)

# Disclaimer

VIC Rewards makes no warranties or representations as to the successful launch of the Token Sale, or achievement of any other activities noted in this paper, and disclaims any warranties implied by law or otherwise, to the extent permitted by law. No person is entitled to rely on the contents of the VIC Rewards website, or any inferences drawn from it, including in relation to any interactions with VIC Rewards, the Token Sale or the technologies mentioned in this paper. VIC Rewards disclaims all liabilities for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions relating to VIC Rewards, the VIC Rewards Platform or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care. Whilst every effort is made to ensure that statements of facts made in this website are accurate, all estimates, projections, forecasts, prospects, expressions of opinion and other subjective judgments contained in this website are based on assumptions considered to be reasonable as of the date of the document in which they are contained and must not be construed as a representation that the matters referred to therein will occur. Any plans, projections or forecasts mentioned in this website may not be achieved due to multiple risk factors including without limitation defects in technological developments, legal or regulatory exposure, market volatility, sector volatility, corporate actions, or the unavailability of complete and accurate information. All Token Sale information contained in this document is intended to be indicative only and is not a statement of VIC Rewards' intentions. Any such information may be changed by VIC Rewards prior to the Token Sale. If so, any new documentation will supersede this document and be available at <https://vicrewards.io>

**Some purchasers from certain countries are not allowed to invest in this VIC rewards sale. Please check your local regulations.**

# Contact Us

## Our Global Community



Over 200K Members

We care about our community, we understand that our community is linked to our success as we are all consumers and have a fundamental need to have good health, wellbeing and vitality to live a quality of life. We support and are proud of the growth and sustainability that we have achieved in our community over the past months.

Join our community here:

Global



Indonesia



Korea



Vietnam



[contact@vicrewards.io](mailto:contact@vicrewards.io) | [invest@vicrewards.io](mailto:invest@vicrewards.io)

VIC Rewards, Product of dClinic PTE LTD

22 Malacca Street #04-03 RB Capital Building, Singapore, 048980