



VIC (Vitality Coin) Rewards, 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's PHB (Private Health- care Blockchain) Eco-Systems worldwide. VIC Rewards, also rewards Token holders with yearly buy-back options.

HEALTHCARE REWARDS FOR A BRAVE NEW WORLD

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www.vicrewards.io

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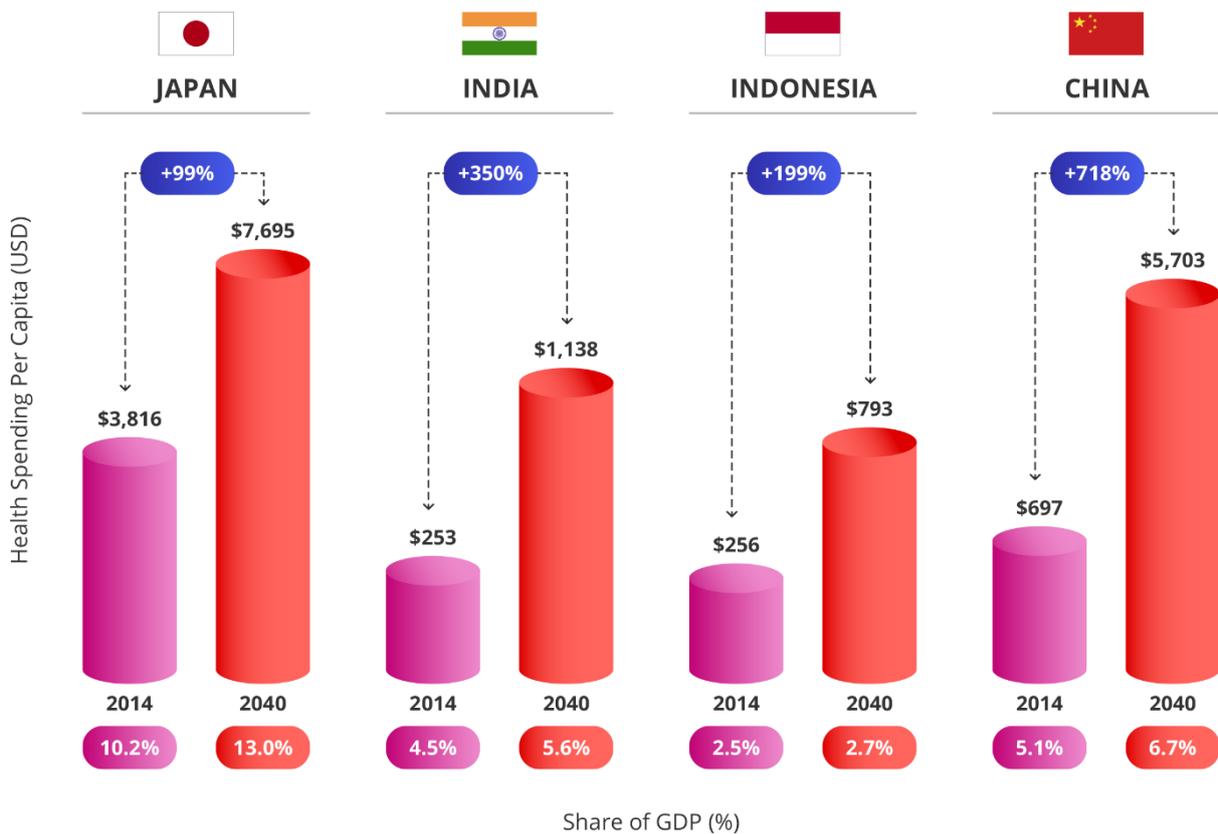
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What Is The Problem With Healthcare Today?

Governments, organizations, healthcare professionals and individuals cannot keep spending money at the rate they are, to prop up their respective healthcare systems of the world. Healthcare is going bankrupt at this rate of spend and the news does not get better.

Global Healthcare Expenditure Rising

Rising health care is leading to sustainability questions...per capita spend across Asia is forecast to expand greatly to 2040.



Outstripping GDP Growth	Healthcare Spending	Costs of Disease
Growth in healthcare expenditure outstripped GDP growth between 2000-15 for 13 out of 14 APAC economies	Healthcare spending in the world's major regions increases from 2.4% to 7.5% between 2015 and 2020	Prevalence of obesity has doubled since 1990

Healthcare needs help! VIC Rewards is here to assist the healthcare system.

For moments in time, we are all patients, but for the most of our lives, we are consumers of healthcare. The healthcare data we generate in a lifetime is, "BIG", in fact, "VERY BIG", and the contributors are numerous. Healthcare systems worldwide are starting to recognize that patients, need to be the center of their care and so systems are slowly, but surely starting to move towards this model of care.



The problem is much of this data exists in various systems and silos, not integrated or providing useful data analytics to help promote positive healthcare outcomes. In addition, patient contributions to their own healthcare data is minimal because they are not typically incentivized to participate in or adhere to their care plans. So, the challenge is two-fold, namely:

1. How do we create reliable and secure Eco-Systems that promote the dismantling of the various silos of healthcare data, promoting integration and at the same time bringing existing systems into this new Eco-System?
2. How do we create a system whereby consumers, (who are sometimes patients), and care team professionals, contribute to, use, and value the healthcare data that is potentially available?

Who is dClinic

For a number of years dClinic has been working initially, to educate the ASEAN region of the benefits of blockchain, and in particular, its Private Healthcare Blockchain (PHB). During these past years, dClinic has created a number of major partnerships, alliances, advisors and successful projects around its PHB. These can be seen on www.dClinic.co. One of our main projects around USD \$140M in Indonesia is featured on the dClinic website.

dClinic's main goal is to create the very Eco-Systems required by healthcare to allow the dismantling of the various silos of healthcare data, promoting integration and at the same time bringing existing systems into this new Eco-System. We are being successful in ASEAN, India and soon, the US.

dClinic has created VIC and VIC Rewards to complement its PHB technology. The combination of PHB and VIC now opens the door to VIC being the default Healthcare Bitcoin and PHB can quickly grow to be the default Universal Healthcare Blockchain (UMB). dClinic's success is therefore, VIC's success and visa-versa. It is a holistic, symbiotic relationship. Every dClinic client will have access to VIC as a rewards and payment tool, and dClinic is already adapting the VIC for integration into Layer 2, Polkadot and Binance Chain. VIC will become the default Healthcare Bitcoin. Its global adoption is almost certain through the dClinic projects and blockchain platform API integrations.

Potential Consumer Population for VIC

INDONESIA	ASEAN	INDIA
270M	622M	1.35B

% of the World's Population (7.6b)

3.6%	8%	15%
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ASEAN and INDIA Constitute over 1/4 of the world's population available for VIC Rewards

dClinic, however, also recognises the need for an incentives program to help drive consumer and healthcare professional's participation in and adherence to, their healthcare. The solution for dClinic was to create and integrate a product called VIC Rewards.

VIC Rewards

VIC Rewards is a UTILITY TOKEN and is a Crypto loyalty program, whereby consumers, who are sometimes patients, and care team professionals, can contribute, use, and value the healthcare data that is potentially available through the numerous interactions consumers of healthcare will have in their lifetime. By rewarding the consumers and their care team members, we can drive positive healthcare outcomes through participation in and adherence to their care plans.

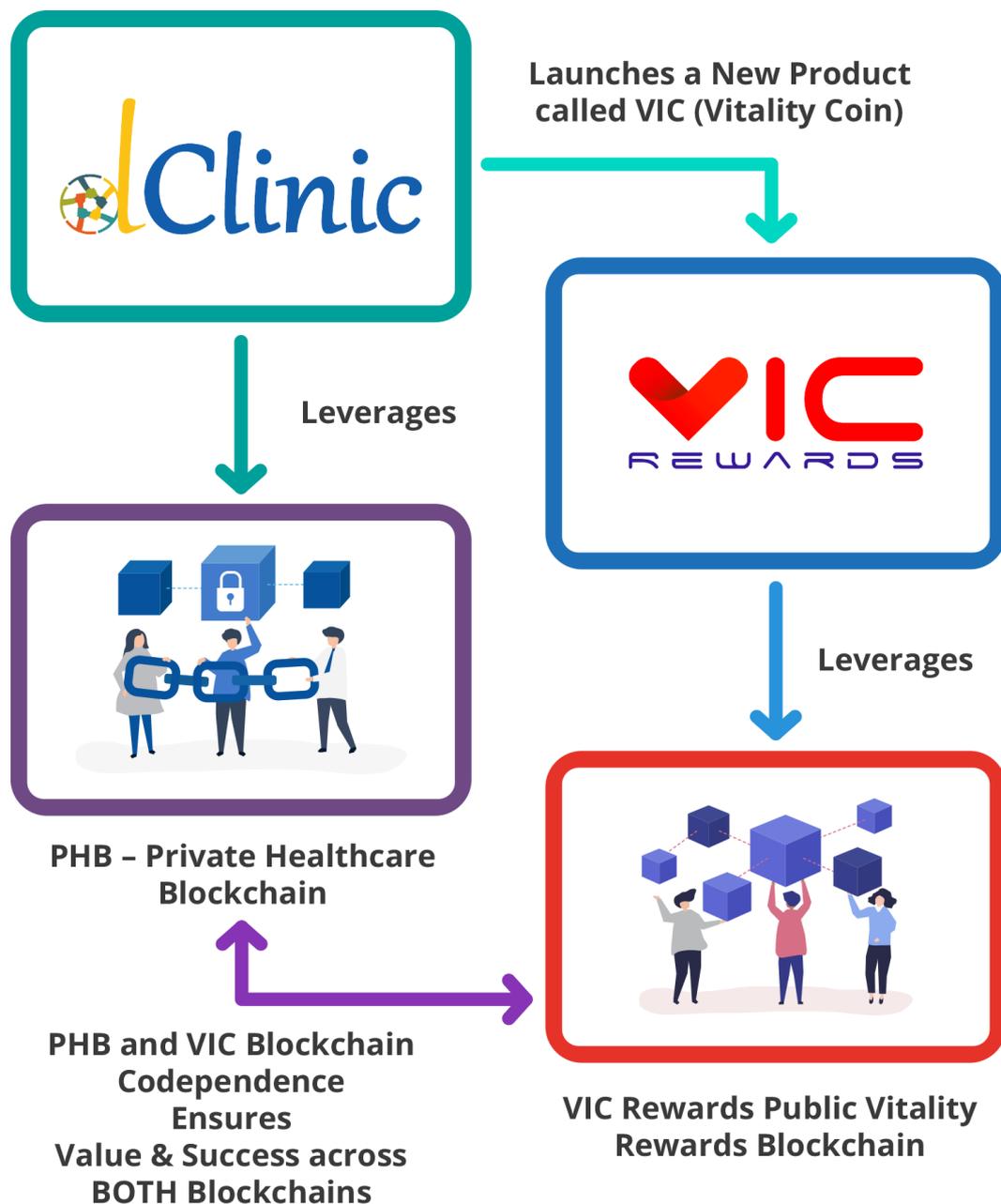
The benefits for the healthcare system are potentially huge. If consumers can drive their own desire to be and stay healthy, then the pressure on the healthcare system is greatly reduced. If care professionals and other consumer actors can also be rewarded to help consumers (patients) participate in and adhere to their care plans, then the greater chance the governments, organizations and healthcare professionals have of driving sustainable healthcare outcomes. Win, win!

“dClinic needs VIC Rewards and VIC Rewards needs dClinic”

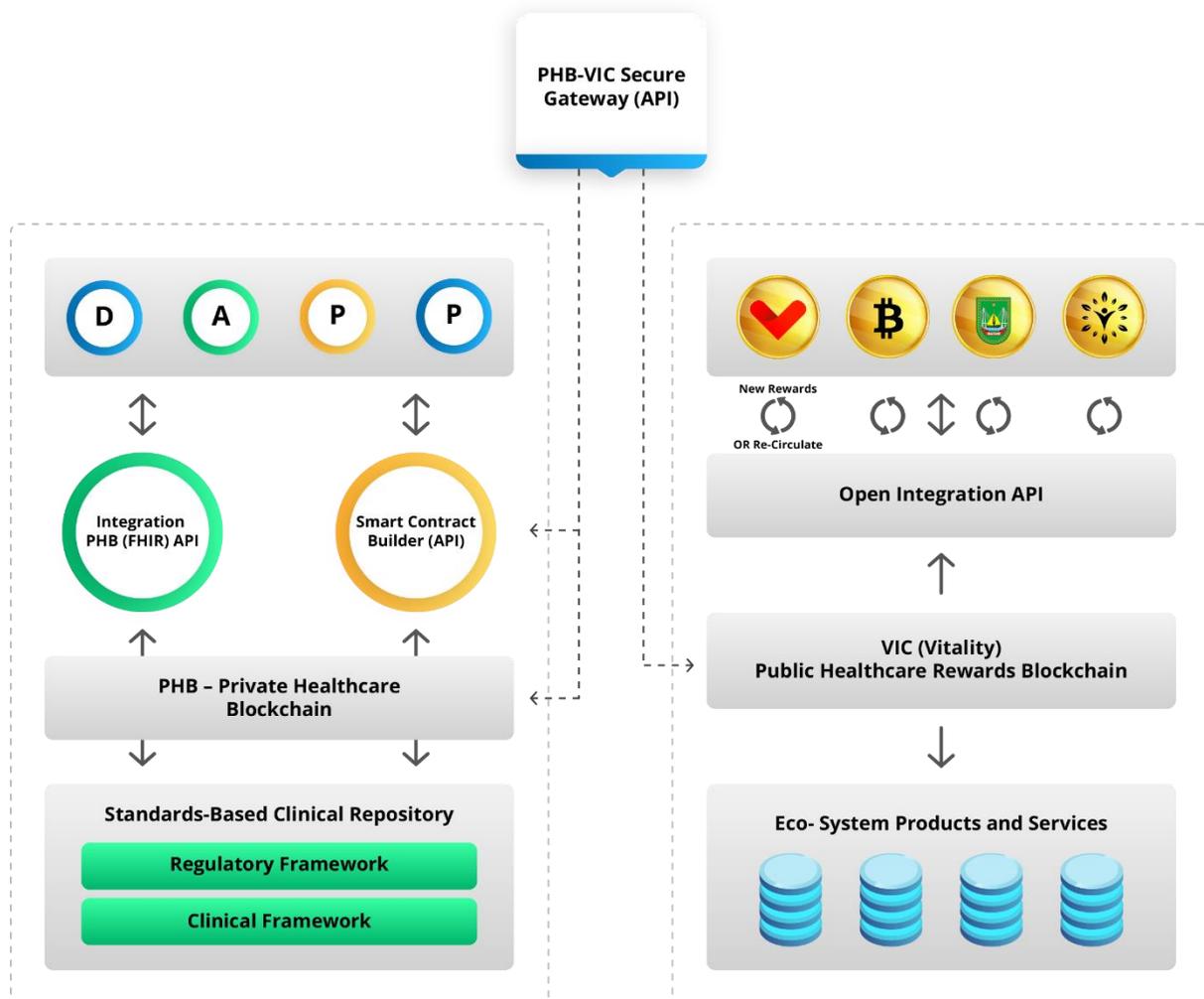
dClinic And VIC Rewards Co-existing

The dClinic PHB is a blockchain specifically created for, and dedicated to, healthcare data. Healthcare data is regulated, always governed by sovereignty laws and highly consent driven in terms of its use. So, the PHB is a Private Healthcare Blockchain.

On the other hand, VIC Rewards needs to be freely available for consumers and care team members to buy, trade and spend. This requires a Public Blockchain, and in the first instance, VIC Rewards will initially leverage the ERC-20 Blockchain infrastructure.



So dClinic and VIC Rewards communicate using a secure gateway API, that ensures the healthcare data is always secure and governed by the laws and consent models of the local land, while VIC Rewards can intensify the users and participants of the dClinic PHB Eco-Systems worldwide. Win win!



How VIC Rewards Work

VIC (vitality coin) are a form of crypto currency/token that is created and managed through the use of advanced encryption techniques known as cryptography.

These tokens are stored as tradeable currency in a consumer's crypto wallet (including soon, a dedicated VIC wallet) and can be traded by consumers for other tokens, or for services and products within the VIC Rewards eco-system which consists of partners and other token currency traders.

We believe that crypto wallets and crypto trading can only be achieved effectively for healthcare consumers on a public blockchain in an eco-system such as the VIC Rewards model.

For the consumer, you will earn VIC Rewards for participating in activities suggested to you by your online surveys and assessments and given to you by your healthcare specialists to support your healthcare outcome.

Examples of such tasks may be:

1. Having your annual health check
2. Keeping up with your vaccinations
3. Eating more fresh nutritious food
4. Cut back or quit smoking cigarettes
5. Filling out online follow up self-assessment

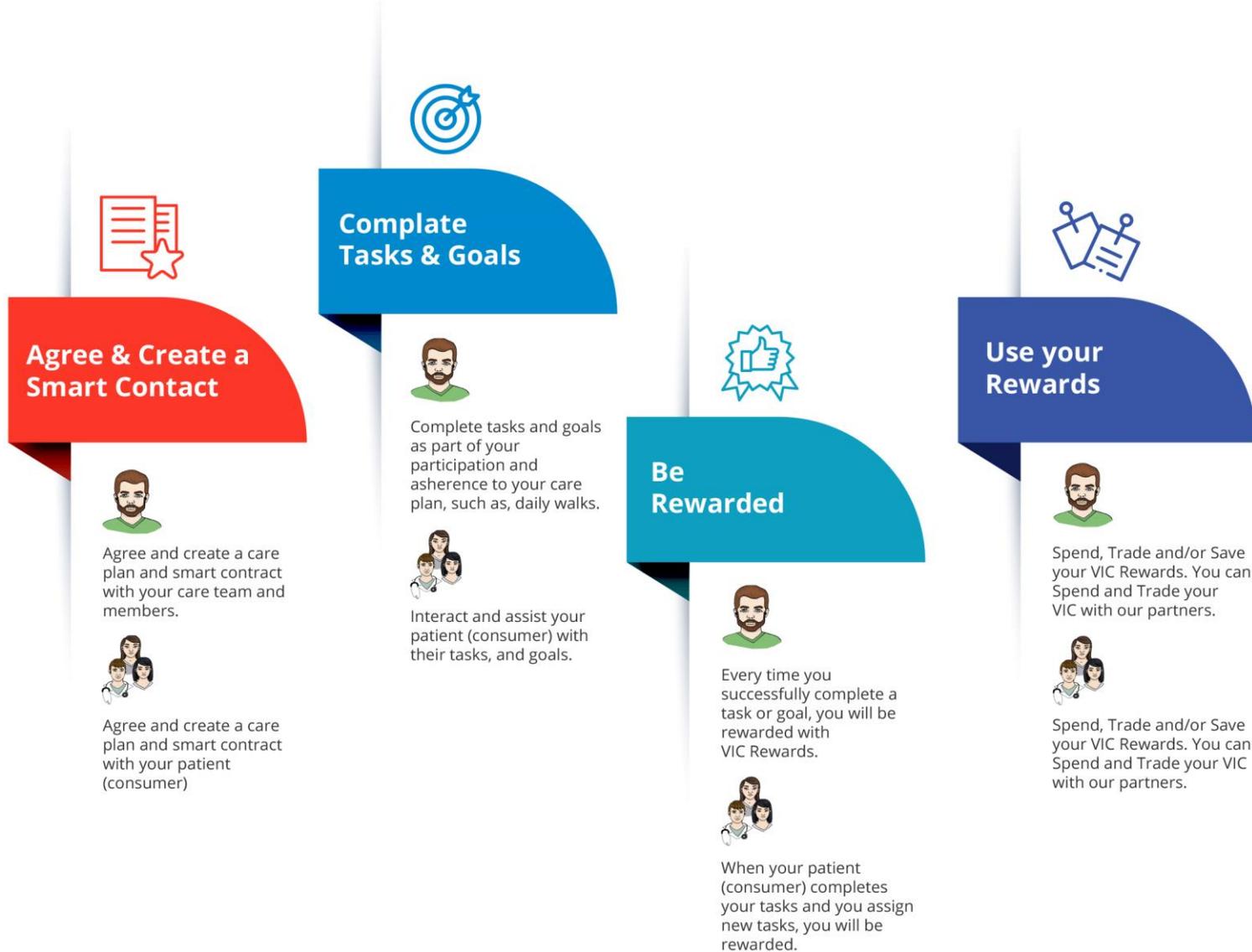
So how do you get rewards? A scenario would be, that you (the consumer) do your exercise daily as part of your care plan tasks and activities. Once the task is done, the smart contract notifies the VIC (Vitality coin/token) on the public blockchain and the reward is activated.

Another example of how this reward program works would be when you fly, your airline ticket is private and only known to you because it contains private information like your passport number. After you fly, you receive reward points and these points allow you to buy goods and services such as wine or accommodation etc., so these points are public. The two data blocks are separate but connected because the rewards feed off the private flight data. The “smart contract” in this scenario is “you complete the flight so points can be rewarded”

Now, as a consumer, the more you work towards your health goals with your nominated care team, the more VIC Rewards you will earn, which you can then use to purchase more health and wellness services and products from our VIC Rewards Partners, to benefit your Journey to Vitality.

The types of services and products you can expect to see on offer in our marketplace will come from a large variety of businesses that will offer you everyday services and products to assist you in living a better and healthier lifestyle from clinical and wellness services, travel, accommodation, health consumables, along with services from our facility partners. For example you may wish to use your VIC Rewards to purchase a spa treatment in full, a

specialized clinical visit, or you may wish to spend some of your VIC Rewards towards accommodation with a VIC Rewards Partner if you are having health and wellness treatment at a participating facility nearby. There are multiple ways you can utilize the spend of your VIC Rewards, but each way will still be a step toward a better, healthier you.



Why Is VIC Rewards Crypto Based?

Crypto is perfect for VIC Rewards! Most rewards programs are cumbersome and very administrative heavy in terms of costs and upkeep. Public Blockchain and Crypto is perfect for driving, maintaining and administering a rewards program.

Is 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 crypto currencies, such as bitcoin, are a good investment for them.

What are we seeing - High Institutional Demand during and post COVID-19 because they see crypto currencies 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 investor's can't just put everything in cash.
- Crypto currencies 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 crypto currency 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. No one else, as far as we know, is doing what we are attempting to achieve through VIC as potentially being the default Healthcare Bitcoin. This is because the link between sensitive healthcare data, healthcare organizations and rewards through tokens has been fully understood by other companies and healthcare players. dClinic and VIC Rewards truly understands this space. We have lived and worked in this area for many, many years and we understand the complexity. This is how we have been able to build the infrastructure that allow VIC Rewards to operate in this highly sensitive space. We have cracked the code when it comes to operationalizing a healthcare token and making it work for consumers (patients) and their healthcare partners. You are only a patient, moments in time, but you are a healthcare consumer for your lifetime. Your healthcare is valuable and you should be earning from it. VIC allows you this chance.

Opportunity For VIC Rewards Purchasers

VIC Rewards has been leveraging the dClinic Eco-System projects in the ASEAN region to advance its loyalty program. As part of these discussions, VIC Rewards is currently negotiating various global healthcare related products and services to offer the VIC Rewards community.

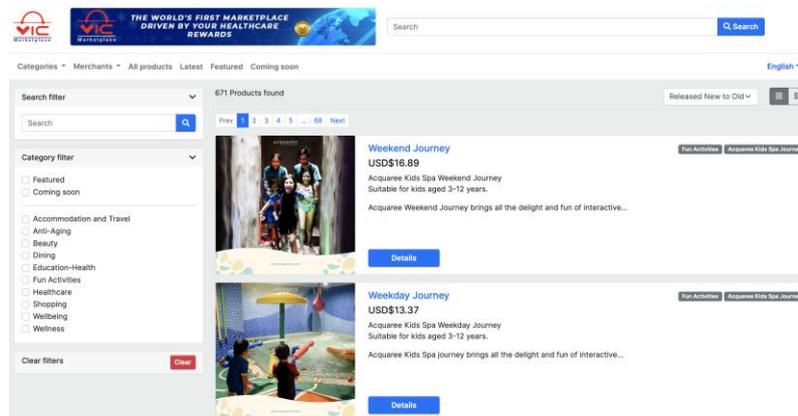
These products and services include;

- Healthcare products such as cosmeceutical products,
- Consumer focused healthcare products,
- Well-being services in the ASEAN region,
- Wellness and Vitality retreat accommodation and services,
- IVF programs,
- COVID-19 and other communicable disease Test Kits, and
- Education programs.

These products and services will be extended over time and will include partners in other regions.

In addition, these dClinic Eco-Systems will also have healthcare partners and integrators that can start to create their own value propositions through loyalty programs using Crypto. VIC Rewards is actively working with these partners to advance their own Crypto Rewards programs.

VIC Rewards will be tradable with all these other Eco-System Crypto Rewards. VIC Rewards will be the default and trusted base for all these rewards programs.





VIC Rewards will be launched on a major ASEAN Crypto Exchange and then other exchanges that enhance the availability and usability of the VIC Rewards based on the various dClinic PHB Eco-Systems.

VIC Rewards has also already attracted many of the top exchanges over the last years and we have purposefully tied the VIC Rewards listings to the growth of the PHB Eco-Systems in the ASEAN region. The value and need for VIC Rewards continues to grow and we are working with existing and new partners to launch and list the VIC Rewards to help maintain its true utility value.

These are the fundamental keys to true utility for VIC Rewards to ensure continuing value and effectiveness for all consumers and care team members.

As for VIC Rewards purchasers, we will also ensure yearly buyback options to help maintain the value of the VIC Rewards.

Investor Confidence



VIC Rewards Token Holder Summary

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

1. VIC Rewards will be used for part of or wholly for products and services in the PHB Eco-System Marketplaces.
2. 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.
3. 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.

4. VIC will have huge exposure through the PHB Eco-System and clients. VIC will not be an obscure token, rather, VIC will be pervasive.
5. 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).
6. VIC can be traded with other PHB Eco-System Utility Tokens. Other approved healthcare tokens will be invited into the PHB Eco-System.
7. 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.

8. 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.

Consumers can earn or purchase VIC Rewards on a Public Blockchain through their Smart Contracts on the PHB.

Each Eco-System has many Consumers (Patients, Consumers and Care Members).

dClinic builds PHB (Private Healthcare Blockchain) Eco-Systems with many partners who provide dApps, Integrations, Products and Services. For example, dClinic signs USD \$140M project deal with BP Batam for Batam and Indonesia (270M Consumers) to utilize the dClinic PHB. dClinic is expanding into ASEAN region and India (1.4B Consumers).

VIC Rewards are used for Products and Services in the Eco-Systems.

Eco-System interactions, true utility of the VIC, utility tradability and back options allow the VIC to increase in value.



Success of VIC Rewards Business Model

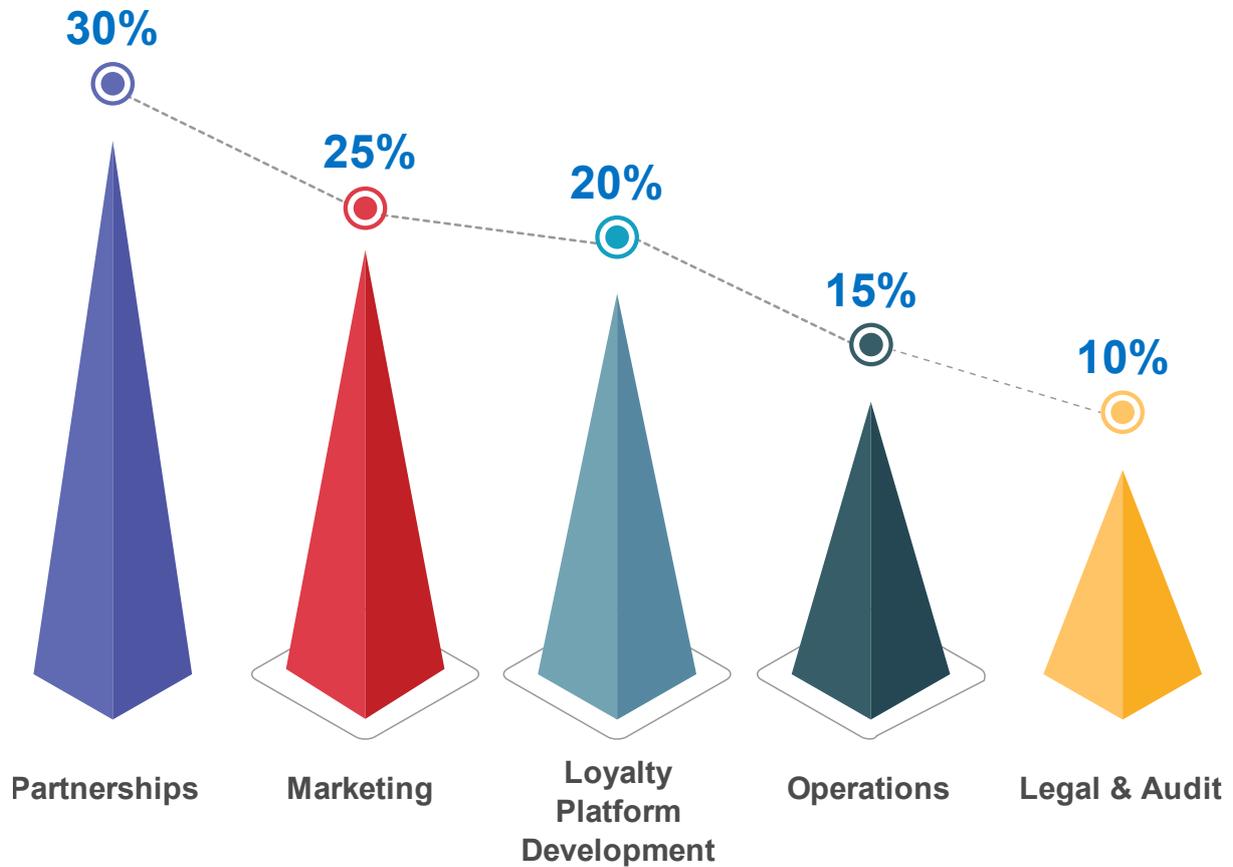
Tokenomics



Private sales to date have exceeded USD\$2.5M.

By mutual agreement with all private purchasers, all VIC Rewards allocated to private sales thus far are in ESCROW and being managed by the dClinic management. Management is responsibly committed to building the value in VIC Rewards.

Fund Distribution

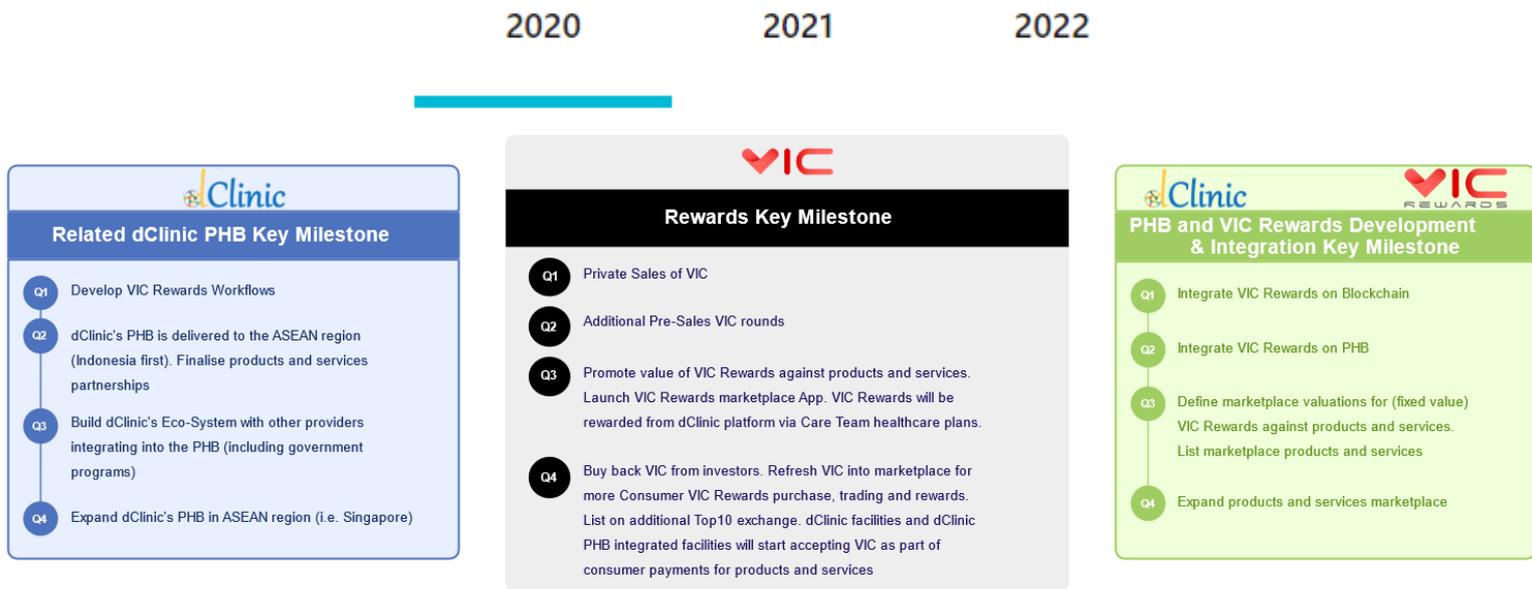


Purchasers looking to purchase VIC (vitality coins) or tokens will have to satisfy certain KYC (Know Your Customer) standards to be eligible to buy coins in the business. Their identity and documents verification will be governed by the Smart Contract, ensuring legality while maintaining ease-of-use. This provides protection from fraud and losses due to illegal funds and transactions and offers peace of mind to our VIC Token holders and associated partners. As our commitment and transparency to our valued VIC Token holders, our VIC Rewards website and our Smart Contracts have been audited externally.

Roadmap

The VIC Rewards team have worked hard to meet the milestones already achieved. We are continuing to upgrade and meet our milestones throughout our roadmap, and we invite you to accompany us as we travel.

Note: Whilst we continue to strive to achieve our best and desired milestones, some of these milestone deadlines may vary due to the effects of COVID-19 globally.



*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

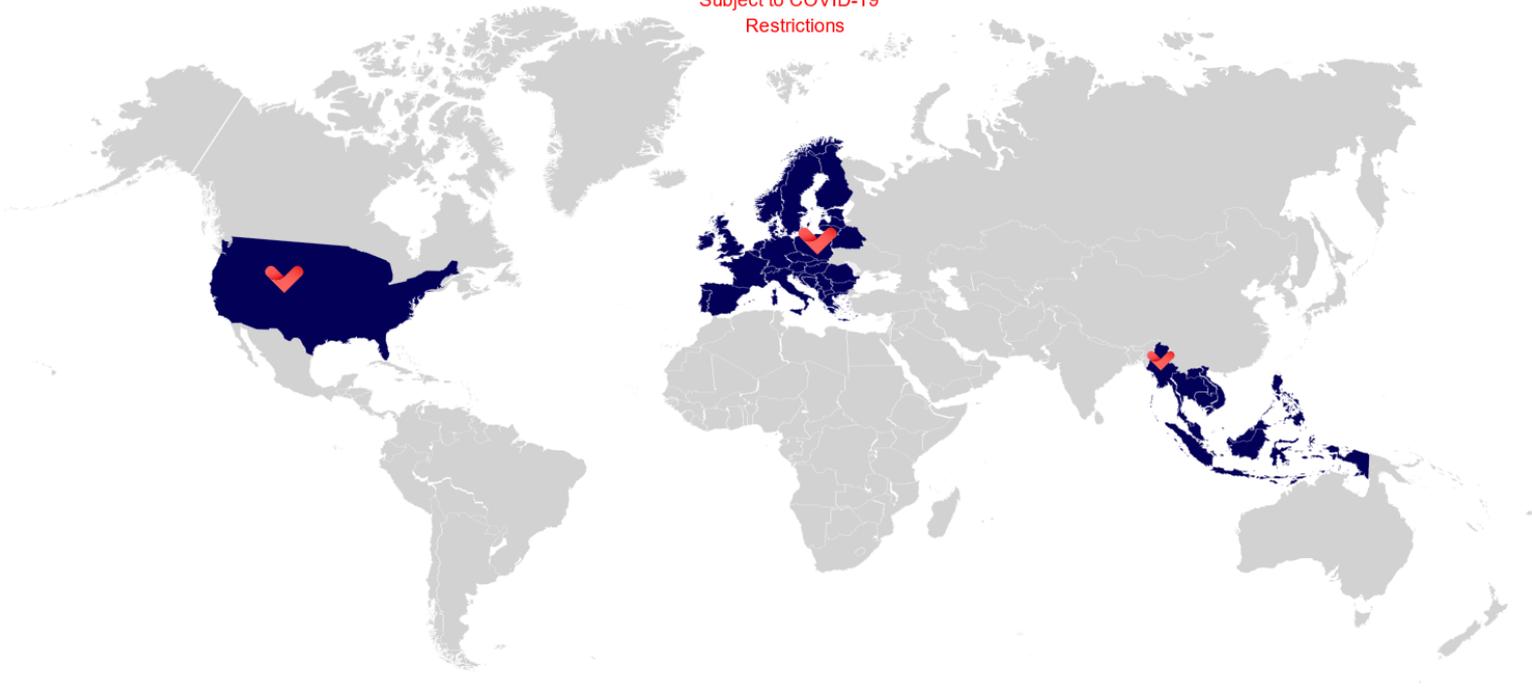
- Q1 Use VIC Rewards for dClinic premier services such as IVF services. VIC will be used in dClinic partner pharmacies in Batam and Indonesia
- Q2 List VIC IEO on LATOKEN and ChainX. Clinical trials companies will start issuing VIC as rewards to patients who safely participate in their government approved 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

Clinic

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

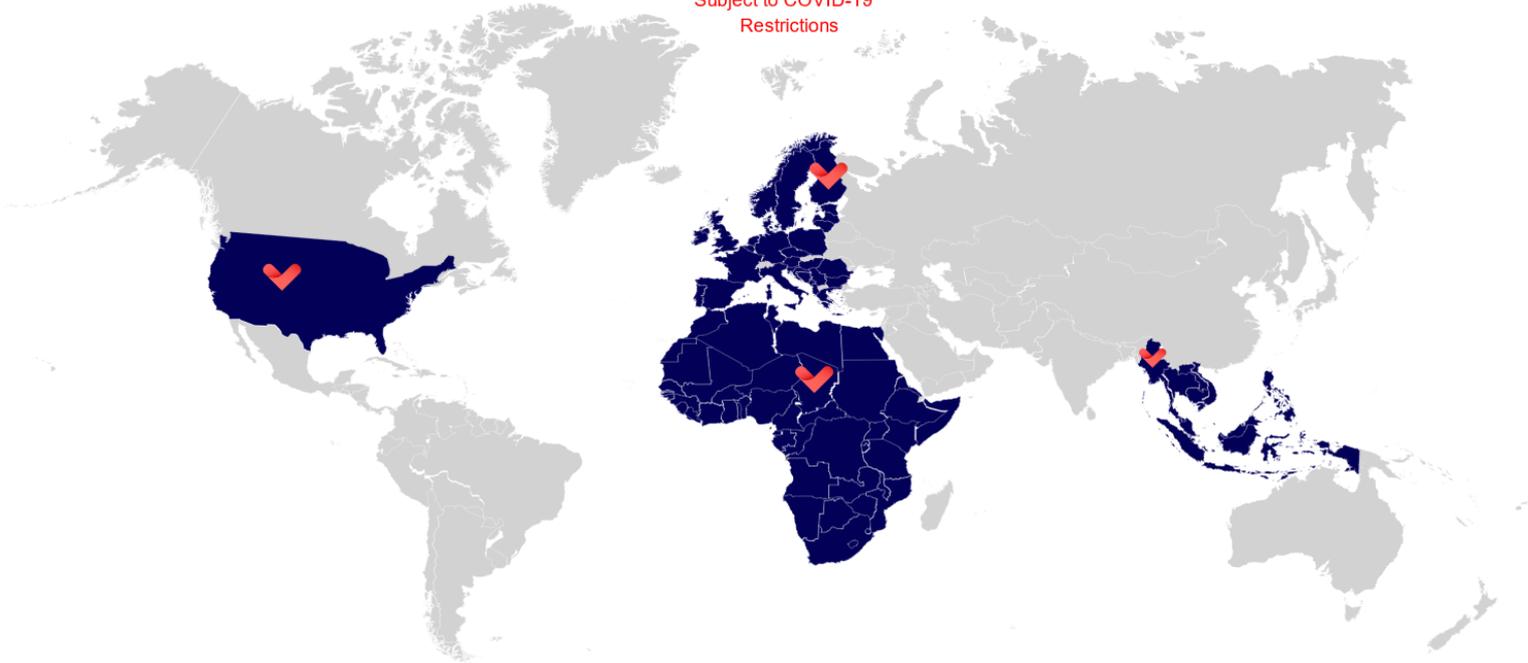
- Q1 Release VIC Rewards App and Wallet - V1. Refresh VIC into marketplace for more Consumer VIC Rewards purchase trading and rewards.
- Q2 Layer 2 and Polkadot API Integrations. List on additional Top10 exchange. Refresh VIC into marketplace for more Consumer VIC Rewards purchase, trading and rewards.
- 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

Clinic **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



VIC Rewards App

The VIC Rewards App has been designed with full transparency in mind for the consumer. Just as a consumer has visual connection with their bank account, and they can see increase and decrease of funds and pending activities, we have chosen the same visual with our VIC Rewards app. We want consumers to be excited and motivated by having access to their healthcare task rewards to increase the participation in, and continued adherence, to their healthcare and vitality plans. This gives new meaning to a healthcare app which might ordinarily sit dormant for months or years. Giving value to an individual's healthcare is a great incentive for consumers to participate in token rewards through our **VIC Rewards app**.

With the successful roll out of VIC Token Rewards, it can encourage other PHB clients to create and build valuable utility tokens that consumers could also trade VIC (Vitality Coins) with, for other provider, products and services.

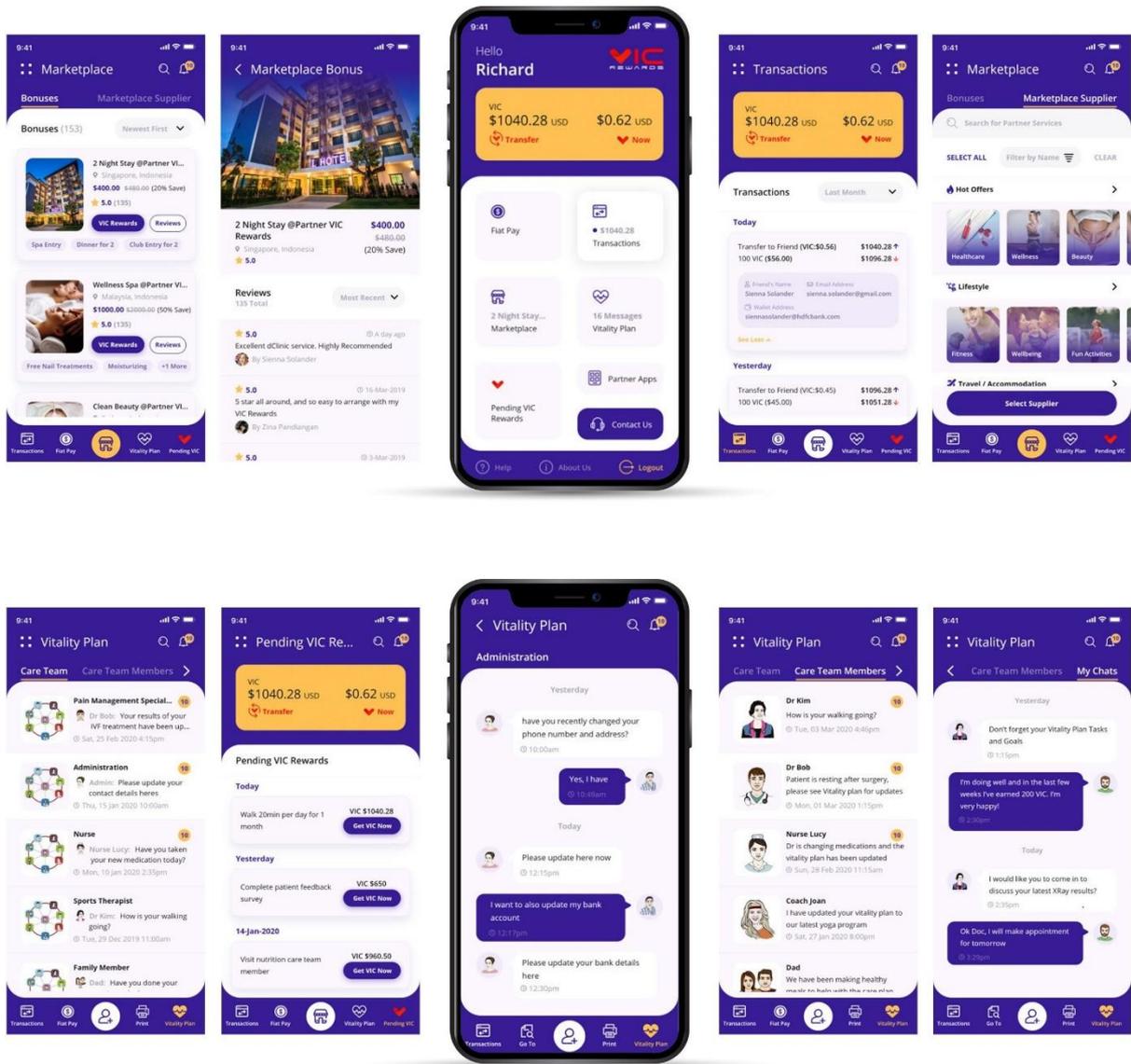
The Consumer will be able to connect to, and see what's in their VIC Wallet, (Vitality Coin Wallet). They will be able to transfer tokens and coins as they take advantage of what's offered in the marketplace by VIC Rewards Partners. Also allowing them to connect to regular health and wellbeing hot offers across the participating demographics and enjoy the local product and services.

Consumers can also use the VIC Chat that keeps them connected with their team of health and wellbeing specialists and careers who can assist them with attaining their health goals.

Having access to health and wellbeing transactions in one place is easy, convenient, and incentive for consumers to keep using and earning VIC Rewards so they can enjoy more vitality in life.

In addition, the VIC Rewards App, administration assistant will help keep basic consumer information updated so they can continue to receive all the rewards earn. This is also a major cost saver in the administration area to healthcare providers, insurance organizations, and governments alike.

The VIC Rewards App and VIC Rewards Wallet will be released in Q1 2022.



VIC Rewards Wallet

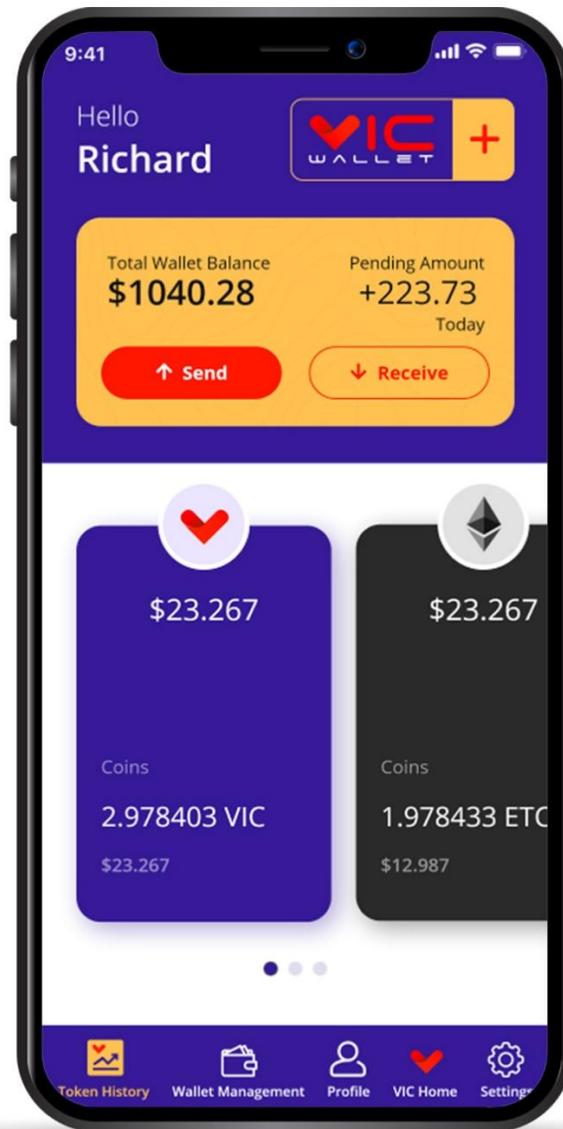
The VIC Rewards wallet will be where you can purchase, store, view and trade your various VIC (vitality coins) tokens along with tokens from other exchanges. Registering with the simple but effective KYC (know your customer) process gives you peace of mind that your investment is safe and secure. This system will also be the way of verifying payouts as you redeem your points on a daily basis.

We are creating a sustainable Omni channel Eco-system reward program, based on a multi-token public healthcare blockchain.

The economic implications of chronic and acute diseases, such as heart disease, diabetes,

obesity and mental health issues is staggering, and only continuing to increase.

Whilst governments continue to increase the total public health expenditure, consumers



around the globe are paying the price, with higher contributions to health and life insurance, higher copays and deductibles, reduction or elimination of coverage, and trade-offs of insurance benefits against wage or salary increases.

We believe governments, healthcare organizations, and insurance companies can promote wellness and vitality programs to consumers by making them easily available and encouraging participation through a rewards or loyalty program.

Research is showing that significant saving's can be achieved throughout the industry within as little as 12-18 months with implementing a wellness and vitality program based on

rewarding consumers for their participation and adherence. Beyond cost savings and increased productivity, employers are also realizing the value of an employee's total output by keeping their staff healthy.

For the consumer, the value speaks for itself, as they participate and adhere to their health and vitality plan, they earn more VIC Rewards that they can then use to buy or trade for services, and products from VIC Rewards Partners. By participating, either by purchasing or earning VIC Rewards, the consumer holds precious investment in their token wallet. Tradable tokens and dollars that will only increase in value as the demand for VIC tokens increases.

Tokens tradable with other exchanges provides a perfect window to help create more healthcare crypto business traders, and also creates an avenue for new revenue and business models for other healthcare providers.

By buying tokens and investing in VIC Rewards, you increase the demand for VIC, and as we increase our partnerships in VIC Rewards, your VIC dollars and tokens will hold even more value. Having tokens trading in a multi token blockchain becomes even more attractive and incentivized with integration of wearable technology, wellness services, and data collection on dClinic's PHB, making attaining wellness and vitality rewards easier than ever. It makes sense to invest in your wallet as well as your health.

We will always work in the best interests of VIC Rewards token holders to provide benefits and rewards to improve the value of the vitality coin "VIC".

All benefits, rewards, services and products will be listed and updated regularly on the VIC Rewards website and management will continue to refine its VIC Rewards Program over time to ensure real value and rewards are always being offered to all VIC Rewards token holders, and coin and token holders. An example of this is, dClinic is anticipating offering the VIC Rewards program to hospitals and healthcare facilities worldwide.

Our vision: VIC Rewards will be recognized internationally as a universal payment modality for medical services, across the globe. Any hospital, healthcare facility or care provider that accepts VIC Rewards coins or tokens, can operate in the eco system and trade tokens and coins for products and services.

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 Operation 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 Manage and Six Sigma Green Belt with 16+ year 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 locate 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 organizations. 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 specializes in developing and delivering full business opportunities in blockchain technology particularly in finance, crowd funding 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 cryptocurrency 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 behavior 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 year he has had direct responsibility for the design, development, implementation, and ongoing systems management for major corporate clients. These have included enterprise clinical information systems, information communications and infrastructure. 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 organization 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.

lin Dharmadi



Loyalty Program Director

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 Bermawia



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 Mubarak



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.

Haider 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 Universities 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 di



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



Strategic Advisor

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

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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.

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