1. Brand Voucher Redemption Process

- a. Dairy Farm (GUARDIAN, GIANT, COLD STORAGE, CS FRESH, 7-ELEVEN, JASON, JASON'S DELI):
 - Employee clicks on the coupon URL link sent to them on their email and open the Dairy Farm voucher they want to use at any of the dairy farm outlets.
 - At checkout, employees just need to show the voucher on their mobile device to the cashier.
 The Cashier will then scan the voucher and it will be redeemed against your shopping bill.

b. Swensen's:

- Employee clicks on the coupon URL link sent to them on their email and opens the voucher they want to use at any of the Swensen's outlets.
- The cashier will then help in redeeming the voucher against your bill amount by keying in their unique 6-digit PIN on your mobile device.
- In the case of Swensen's, the cashier may also use their own system to key in the 6-digit PIN and redeem the voucher for you without using your mobile device.

c. <u>Lazada/Zalora/Amazon</u>:

- On redeeming the points from the merchant voucher, employee will receive the coupon URL link sent to them on their email with the merchant voucher within it.
- Each voucher will contain a unique voucher code which the employee can use during checkout on the merchant website/app.
- On entering the voucher code at checkout, the value of the voucher will be deducted from their total purchase bill.

d. Grab Food:

- On redeeming the points for a Grab voucher, employee will receive a Coupon link for adding the Grab Food voucher to their Grab App.
- Follow the process which will come up when you click through the clink to complete the process and add the voucher to your Grab wallet.
- e. Health Screening (ARDENNES, PARKWAY SHENTON, HEALTHWAY MEDICAL, ROYALIGHT

 OPTICAL, YAK VISIONCARE, ZESTY KICKZ, DEXAFIT):
 - Once employee receives a confirmation email of the redemption, proceed to book an appointment directly with the merchant, indicating that the booking is a redemption from Tribe.
 - Present the voucher during payment at the merchant counter.

2. Product Redemption

Wearables (<u>GARMIN, DR. ROCK, JABRA, SAMSUNG, SKG</u>)
 Products will be delivered to the Member within 2-10 working days from the redemption date.

3. I have more questions on the voucher redemption process. Who can I reach out to?

• You can reach us for more information at hello@ltria.com

4. Does my reward redemption on Cadence Rewards marketplace affect my CPF contributions?

 As rewards are considered benefits-in-kind, they are not taken as wages and hence do not affect CPF contributions. Refer to CPF website for more information.

5. Are the rewards redeemed through the Cadence Dollars subject to income tax?

Yes, rewards are considered benefits-in-kind and are awarded to employees in recognition of
work performance. Inland Revenue Authority of Singapore (IRAS) classifies such awards as
taxable. However only rewards of accumulative dollar value of above \$200 per calendar year are
taxable. Refer to IRAS website for more information.