



WellK Programme Terms & Conditions

Effective Date: 8 October 2026

These Terms & Conditions ("**Terms**") apply to the **WellK Programme** ("**WellK**"), operated by **HEYDOC Health Sdn. Bhd. (Company No. 202501043042 (1644450-H))** ("**HEYDOC**", "**we**", "**us**" or "**our**").

By registering for, accessing or participating in WellK, you agree to be bound by these Terms. If you do not agree, please do not participate in WellK.

Definitions

In these Terms:

- **Activity Date** means the date on which a qualifying activity takes place.
- **Claim Day** means the day on which a Well Kombo milestone reward is made available to be claimed.
- **FutureK** means the FutureK programme under which you are an active subscriber.
- **Koin(s)** means the programme units awarded under WellK, as described in Clause 2.
- **Member, you** or **your** means an eligible individual participating in WellK.
- **Reward Catalogue** means the list of rewards made available for redemption through WellK from time to time.
- **Well Kombo** means the WellK streak feature that recognises continued participation, with milestone rewards as described in Clauses 3.3 and 5. Milestones are reached after 7, 14 and 30 consecutive days. Missing a day resets the streak.

1. Eligibility

1.1 WellK is available only to active subscribers of FutureK.

1.2 You must be **21 years of age or above** to participate in WellK.

1.3 FutureK dependants are not eligible to participate in WellK until further notice.

1.4 HEYDOC may verify your eligibility at any time. If you no longer meet the eligibility requirements, your participation in WellK may be suspended or terminated.

1.5 If your FutureK subscription ends, you will stop earning Koin(s) from that date. You will have a grace period of three (3) months to redeem your remaining Koin(s). No Koin(s) can be earned during the grace period, and any Koin(s) not redeemed by its end will be forfeited.



2. About Koin(s)

2.1 WellK uses Koin(s) as a programme unit to recognise and reward eligible activities.

2.2 Koin(s):

- have no cash or monetary value;
- cannot be exchanged for or converted into cash;
- cannot be transferred, sold or gifted to another person; and
- do not expire while your WellK participation remains active.

2.3 Koin(s) may only be used to redeem rewards available in the Reward Catalogue.

3. How You Earn Koin(s)

You may earn Koin(s) through the activities HEYDOC makes available from time to time, including those below.

3.1 Staying Healthy

3.1.1 You may earn **1 Koin for each qualifying day** on which no eligible FutureK claim is submitted with that day as the date of service.

3.1.2 Koin(s) are awarded based on the information available to WellK at the time and may be adjusted or reversed if later claim information shows a Koin was awarded incorrectly (see Clause 4.5).

3.2 Health Questions

3.2.1 You may earn **1 Koin** for correctly answering a health-related question made available through WellK.

3.2.2 Each question can be answered once only. No retry is available after an answer is submitted.

3.2.3 Questions may change from day to day. No Koin is awarded for an incorrect answer.

3.3 Well Kombo Milestones

3.3.1 You may earn additional Koin(s) on reaching the applicable Well Kombo milestones, currently at **Day 7, Day 14 and Day 30**.

3.3.2 Milestone rewards must be claimed manually within the claim period set out in Clause 5.

3.4 Campaigns and Other Activities

3.4.1 HEYDOC may introduce additional activities, challenges or campaigns from time to time through which you may earn Koin(s).

3.4.2 Any specific rules or requirements for these will be communicated separately and apply together with these Terms (see Clause 14).

4. Koin Processing and Data Delay

4.1 WellK does not always receive activity and claim information in real time.

4.2 Under current programme mechanics, there is a **two-day processing delay** between an Activity Date and the date that activity is reflected in WellK. For example, activity on **7 October 2026** may be reflected in WellK on **9 October 2026**.

4.3 Because of this delay, the date shown in WellK may differ from the date on which the underlying activity took place.

4.4 HEYDOC may change the processing mechanism from time to time. Any material change will be communicated to Members in advance where reasonably practicable.

4.5 If information received later shows that a Koin was awarded incorrectly, HEYDOC may adjust or reverse that Koin.

5. Well Kombo Milestone Claims

5.1 Well Kombo milestone rewards must be claimed manually by the Member.

5.2 Once a milestone reward becomes available, it can be claimed from **11:00 AM to 11:59 PM (Malaysia time, GMT+8) on the Claim Day**.

5.3 If you do not claim the milestone reward within this period, the reward will expire.

5.4 Expired milestone rewards will not be extended, reinstated or replaced, including where the reward was missed due to the processing delay described in Clause 4.

5.5 Because of the two-day processing delay, the Claim Day may fall later than the date on which you completed the relevant activities. HEYDOC will notify you by WhatsApp and email when a milestone reward is ready to claim.

6. Redeeming Rewards

6.1 You may redeem rewards in the Reward Catalogue when you have sufficient Koin(s).

6.2 Koin(s) will be deducted from your balance once a redemption is successfully submitted.

6.3 Once submitted, a redemption cannot be cancelled, returned or exchanged.

6.4 If a redemption is affected by a verified system error, HEYDOC may review the transaction and, where appropriate, restore the relevant Koin(s).

6.5 Physical rewards will be delivered to your organisation's office for collection. Rewards will not be delivered to personal addresses.

6.6 Digital rewards will be fulfilled according to the applicable redemption process. HEYDOC may contact you if additional information is required.



7. Reward Availability and Substitution

7.1 Rewards are subject to availability.

7.2 HEYDOC may add, remove or change rewards in the Reward Catalogue.

7.3 If a redeemed reward becomes unavailable or cannot be fulfilled, HEYDOC may provide a replacement reward of a similar nature or value.

7.4 Rewards are not refundable, returnable or exchangeable.

7.5 Where there is a material change to the Reward Catalogue, HEYDOC will provide advance notice where reasonably practicable.

7.6 Third-party rewards (such as vouchers) may be subject to the terms of the relevant provider, including their own validity periods.

8. Responsible Use of WellK

8.1 You must participate in WellK honestly and in accordance with these Terms.

8.2 You must not delay, withhold or misrepresent a FutureK claim for the purpose of earning Koin(s). WellK does not affect your right to make a valid FutureK claim, and you should always seek medical care when you need it.

8.3 HEYDOC may investigate activity that appears to involve fraud, manipulation, misuse of the programme, inaccurate information or any attempt to obtain Koin(s) or rewards improperly.

8.4 Where Koin(s) or rewards have been awarded incorrectly or obtained improperly, including where later claim information shows this, HEYDOC may:

- reverse or claw back the relevant Koin(s);
- cancel an affected redemption;
- suspend your WellK account; or
- terminate your participation in WellK.

9. Changes to WellK

9.1 HEYDOC may make changes to WellK from time to time, including to:

- Koin-earning activities and rules;
- Well Kombo milestone requirements;
- reward requirements and the Reward Catalogue;
- programme mechanics and campaign activities; and
- these Terms.

9.2 HEYDOC will provide advance notice of material changes where reasonably practicable. Your continued participation after a change takes effect means you accept the updated Terms.



9.3 Some changes may need to take effect immediately where required to address technical issues, prevent misuse, maintain system security or comply with applicable requirements.

10. Suspension or Termination

10.1 HEYDOC may temporarily suspend WellK for reasons including maintenance, technical issues, security concerns or programme review.

10.2 HEYDOC may terminate the WellK programme by giving reasonable advance notice to Members.

10.3 If WellK is terminated, HEYDOC will communicate any arrangements for outstanding Koin(s) and unfulfilled rewards.

10.4 Your participation may also be suspended or terminated if you breach these Terms, misuse WellK or no longer meet the eligibility requirements in Clause 1.

10.5 You may stop participating in WellK at any time simply by no longer using it. No formal opt-out is required.

11. Privacy and Personal Data

11.1 HEYDOC may collect and process information relating to your participation in WellK, including FutureK claim information, for the purposes of:

- administering WellK and determining eligibility;
- tracking and awarding Koin(s);
- processing reward redemptions;
- managing programme activities;
- preventing fraud and misuse; and
- improving WellK.

11.2 Your personal data will be handled in accordance with HEYDOC's Privacy Policy and the Personal Data Protection Act 2010 and other applicable Malaysian laws and regulations.

11.3 Health questions are general knowledge questions. They do not ask for, and are not used to collect, your personal health information.

12. System Issues

12.1 HEYDOC will take reasonable steps to maintain the availability and accuracy of WellK.

12.2 WellK may occasionally be affected by technical issues, maintenance, data delays or system errors.



12.3 Where a verified system error affects your Koin balance or a redemption, HEYDOC may review the affected transaction and make the appropriate correction.

13. Programme Records

13.1 HEYDOC's records of your WellK activities, Koin balance and redemptions will be the primary record for administering WellK.

13.2 If you believe there is an error in your Koin balance or redemption history, you may contact HEYDOC within 30 days of the transaction. HEYDOC will review the relevant records and decide whether an adjustment is required.

14. General

14.1 These Terms apply together with any additional terms communicated for specific WellK campaigns, activities or rewards.

14.2 Where specific campaign or activity terms conflict with these Terms, the specific terms will prevail for that campaign or activity.

14.3 If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will continue to apply.

15. Governing Law

15.1 These Terms are governed by the laws of Malaysia.

15.2 Any dispute relating to WellK will be subject to the jurisdiction of the courts of Malaysia.

16. Contact Us

If you have any questions about WellK, please contact HEYDOC through the communication channels provided in the WellK or FutureK programme.

HEYDOC Health Sdn. Bhd.

Company No. 202501043042 (1644450-H)

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