



FAGREEN

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BUSINESS REFERENCE GUIDE

Your company policy document includes sales and marketing plan, business rules, code of ethics and the tips you need to build your business as FA-IBO.

“Thousands of Fa-IBOs acknowledge the Fagreen Business Reference Guide (Fa-BRG) is an absolute necessity – invaluable to everyone involved in Fagreen business.”

Chanderkant
Founder and CMD
Fagreen

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Welcome Message

Dear Valued Fa-IBO,

Congratulations on becoming a Fagreen Independent Business Owner (Fa-IBO)! It is with great pleasure that I, on behalf of the entire Fagreen group welcome you to Fagreen family. I feel proud to share you that Fagreen is dedicated to providing you with the very best products and a world-class home-based business opportunity that is based on direct selling.

By becoming a Fa-IBO you have taken the right decision. This is your first step towards financial freedom and to live life on your own terms. Leading financial experts and business gurus of the world agree that direct selling / home-based business sector is the wave of the future. The latest report of Federation of Indian Chambers of Commerce and Industry (FICCI) and KPMG India stated, "Today direct selling is a successful industry operating in over 100 countries with a market size of USD167 billion (10626 billion Indian rupees). The direct selling industry in India is estimated to be 72 billion Indian rupees (2012-13). This is far lower than other comparable economies (one-half of China and one-tenth of Malaysia). With growth in consumer markets and increase in its penetration to globally comparable levels, the industry has the potential to reach a size of 645 billion Indian rupees by 2025.

It is clear that direct selling industry has huge potential in India. Products related to healthcare and wellness, contributed to the highest share of sales revenue and this will continue. Fagreen Research and Development department is continuously working for betterment of our healthcare and wellness products quality and is launching every quarter result oriented new products. Providing an opportunity to each person in achieving healthy, happy and wealthy life is our mission.

You have an incredible opportunity to change your life and the lives of those around you. The time you invest in becoming familiar with the Fagreen business opportunity, including these Policies and Procedures, Sales and Marketing Plan will make a significant difference in your business experience. In order to successfully build your Fagreen Business, I highly recommend you to attend our orientation and training programmes with your family and friends organised by the Company.

I wish you all the best. I look forward to meeting you and supporting your Fagreen Business.

With Best Wishes,

**Chanderkant
Founder and CMD**

About the Company

Fagreen Products Marketing Pvt. Ltd. (which is referred to in this business reference guide as “Fagreen”) is a direct selling company that markets health care and wellness products and services. Fagreen is incorporated under the Indian Company Act 1956. Main aim of the company is to maximize your health, wealth and happiness. We believe that everyone and anyone can discover a better way of living, simply by choosing to own their business. Fagreen gives you this choice and this is a truly better choice for better life.

Fagreen’s sales and marketing plan offers you unique opportunity which can lead to higher level of success in all the areas of life. The sales and marketing plan of Fagreen is developed by Fagreen’s Founder and CMD, Mr. Chanderkant.

Our Vision

Health, wealth and happiness for all.

Our Mission

Make people aware about nutrition and a good lifestyle, and provide aware people with solutions so that they receive help in achieving their health, wealth and happiness goals.

FAGREEN Founder's Core Values

Core values are the fundamental beliefs of Fagreen founders. These fundamentals guide to Fagreen team to move on the right path and fulfil its mission. The Journey of Fagreen began with two brothers Chanderkant and Suryakant who wanted a better life for their families and many families came in contact with them when they were working as leading distributor in one of the biggest international direct selling company. Ms. Sakshi the third founder member of the company who joined hands with Chanderkant and Suryakant at the time of seeding of Fagreen, develop and spread the business on the basis of following core values.

Quality

Choose the best and effective ingredients for products.

Employ the best available practices in the market.

Grow through innovation, strategic planning, collaboration and teamwork.

Premium quality products are the foundation for residual income and financial freedom.

Trust

Place where you spread your Fagreen business without any fears and doubts.

Go the extra mile to meet the needs of our customers, IBOs and employees.

Give respect to each person and bring out their hidden entrepreneurial potential.

Work in an environment where communications are open for you.

Freedom

Provide an opportunity to earn and build a business of your own.

Help you to experience time and financial freedom.

Bring revolutionary changes in you and your family.

Empower you to achieve your goals and in all 360 degree of your life.

Rewards

As an opportunity to develop your talents and life skills.

Monetary and non-monetary rewards include compensation, recognition, retreat trips, royalty income and overall developments.

Treat you with personal respect, courtesy, compassion and sensitivity.

Ensure best possible return on investment of your efforts and time

Definitions

It is really important that you read and understand definition of terms and concept before starting to read this business reference guide and building your business as Fagreen Independent Business Owner (Fa-IBO). Definition of terms and concepts contain valuable information and legal facts which will govern our relationship with you. Don't tell that reading and understanding of definition of terms and concepts are boring and difficult. To understand you may take help of your sponsor or sponsor up line leader.

In these Rules unless the context otherwise require, the following words and phrases shall mean what is given below:

Active IBO to qualify PB and GVB	Means a Fa-IBO (Fagreen Independent Business Owner) is considered Active IBO in the month when he/she maintains at least personal purchase of 100 products point (business volume at DSP). A person must be an Active Fa-IBO to qualify for personal bonus (PB) and group volume bonus (GVB).
Active Group Leader	A Fa-IBO considered Active Group Leader for receiving Leadership Bonus in the month when he/she maintains minimum 100 points by personal purchase and 3000 points (03PV) from his/her non EM down-line or 3100 points by personal purchase during a calendar month.
Active leg	Any Fa-IBO in your entire down line of Enrolment Lineage where at least one person is active IBO is called an Active Leg.
Active Months/ And example of calculation of active months	Means period of 03 consecutive months to qualify rank/level/pin for getting incentives/ bonuses/ rewards etc. given in the sales and marketing plan. For example: You joined Fagreen in the month of June (in between 1 st to 30 th) as New Fa-IBO then you have 03 months - June, July and August to qualify new level. These 03 months are called Active Months. In these 03 months as New Fa-IBO you can qualify or become ASO to EM. Due to any reason if you do not qualify any new level / rank then you have July, August and September as Active Months for achieving qualifying new level. In this case, your July and August months business (personal or team, or both, whatever be applicable) will add in further one month business for fulfilling qualification conditions.
Agreement	The contract between the Company and each Fa-IBO includes the New Fa-IBO Application and Agreement form, the Fagreen business rules, Policies and Procedures, the Fagreen sales and marketing plan, and the business entity Form (where appropriate), all in their current form and as amended by Fagreen at its sole discretion. These documents are collectively referred to as the "Agreement."
Applicant(s) or Applicant	Means the applicant(s) whose identification data and signature appears on the first page of Fa-IBO application and agreement form.
Awards / Rewards	Means any gift, award, premium benefit, payment or incentive given by Fagreen to a Fa-IBO pursuant to the marketing plan or some incentive plan of Fagreen. Awards are based upon qualifications under the Marketing plan or any incentive plan as it may be created from time to time. Most Awards take the form of "Points" assigned to an account in the name of a Fa-IBO. Points may be converted to cash payments, sometimes called commissions, bonuses, credits or the like. Other Awards may include prizes, product, gifts, trips, incentives, and the like. Cash payment Awards that are not claimed in

	a timely fashion are converted back into Points, which are placed on the Fa-IBO's account.												
Business	See – Fagreen Business												
Business Entities	A corporation, partnership or trust is collectively referred to in this section as a “Business Entity”. Members of the Business Entity are jointly and personally liable for any indebtedness or other obligation to Fagreen.												
Bonus / performance bonus	A payment from the Company to a qualified Fa-IBO. All bonuses calculate on DSP. The qualified Fa-IBO receives following bonuses from the Company: <ol style="list-style-type: none"> 1. Personal Bonus: Means a payment to a Fa-IBO of 6-18% of the DSP of his/her personal purchase. 2. New Fa-IBO Bonus: Means a payment to a Fa-IBO of 21% of the DSP of the products purchases of his/her directly sponsored New Fa-IBO. 3. Group Volume Bonus: Means a payment to a Fa-IBO of 3-18 % of the DSP of the purchases of his/her down-line Fa-IBOs from those who are not qualified EM. 												
Commissionable Products/Services	All Fagreen products and services on which commissions and bonuses are paid. Starter Kits and sales aids are not commissionable products.												
Company	See - Fagreen												
Cold Market	Prospects outside your circle of friends, family and associates.												
Cancel	The termination of a New Fa-IBO's / IBO's business. Cancellation may be either voluntary, involuntary, through non renewal or inactivity.												
Consecutive month	It means the month occurs together, one right after another, and there are no other months between them. For example, the period June through August consists of three consecutive months: June, July, and August.												
Customer end Customer	See - Retail Customer												
Direct Selling / Home-based Business	Direct selling / Home-based Business refers to the selling of goods and services to consumers who are away from a fixed retail outlet, generally at their homes, workplace, etc., through an explanation and demonstration of the product by sellers. It is one of the oldest modes of sales, and is similar to the traditional consumer goods retail model.												
Down-line	All Fa-IBO sponsored under Fa-IBO, regardless of how many generations down.												
Down-line Report	Means a monthly report generated by Fagreen that provides critical data relating to the identities of Distributors, sales information, and enrolment activity of each Distributor's Marketing. This report contains confidential and trade secret information which is proprietary to Fagreen.												
Distributor Sale Price (DSP) And Distributor Billing Price (DBP)	The price at which the products are sold by Fagreen to the Fa-IBO. This price is discounted 15% from MRP for New Fa-IBO and 30% for Fa-IBO. After adding /including applicable taxes at DSP then it becomes Distributor Billing price (DBP). <p><u>Example:</u></p> <table style="margin-left: 40px;"> <tr> <td>Product MRP</td> <td style="text-align: right;">Rs. 1000.00</td> </tr> <tr> <td>Discount @30%</td> <td style="text-align: right;">- Rs. 300.00</td> </tr> <tr> <td colspan="2" style="text-align: center;">-----</td> </tr> <tr> <td>Distributor Sale Price (DSP)</td> <td style="text-align: right;">= Rs. 700.00</td> </tr> <tr> <td>Tax on DSP @ 05%</td> <td style="text-align: right;">+ Rs. 35.00</td> </tr> <tr> <td>Distributor Billing Price (DBP)</td> <td style="text-align: right;">= Rs. 735.00</td> </tr> </table>	Product MRP	Rs. 1000.00	Discount @30%	- Rs. 300.00	-----		Distributor Sale Price (DSP)	= Rs. 700.00	Tax on DSP @ 05%	+ Rs. 35.00	Distributor Billing Price (DBP)	= Rs. 735.00
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Distributors Sponsoring Profit (DS Profit)	See New Fa-IBO profits
DSP Qualified	The right to purchase products at the distributor sale price. A Fa-IBO is permanently DSP qualified after he/she has personal accumulated sales of 01 PV within any 03 consecutive month period.
Fagreen / company /	Means Fagreen Products Marketing Pvt. Ltd. having its registered office at HN 154/155, Sector – 4, Shastri Nagar, Meerut – 250005 and Corporate Office at Jain Complex, Bara Birwa, Kanpur Road, Lucknow - 226005
Fagreen Business	Means the aggregated rights, duties, and privileges of a Fa-IBO to conduct business with Fagreen, other Fa-IBOs and third parties as provided in the Fa-BRG, including but not limited to the Rules of Conduct.
Fa-BRG	Means Fagreen Business Reference Guide. This guide is also a part of Fa-IBO agreement.
Fa-IBO / New Fa-IBO / IBO	An Independent Business Owner (also called Independent Business Partner, Distributor, IBO), who signs the Fa-IBO application and agreement solely for the purpose of doing commercial business and who's Fa-IBO application and agreement has been accepted by Fagreen. Fa-IBO may be referred to by the name of the rank that the Fa-IBO has reached in the Compensation Plan, such as ASO, EM, Silver, Diamond etc. Retail customers are not Fa-IBO. With the effect from 01 st August 2015, the term 'Distributor' or 'New Distributor' be replaced with the term 'Fa-Independent Business Owner (Fa-IBO)'. The term Fa-IBO has come in force for all prior contractually binding clauses in the company policy as well as the Distributor Application Forms signed by the individual as a 'Distributor'. All other obligations to this reference will remain the same. Now the meaning of Fa-IBO is a person or entity that is introduced to the Fagreen business and his / her Fa-IBO application form accepted by the company. New Fa-IBO means a person who has not achieved a level of Assistant Sales Officer (ASO). IBO means Fa-IBO who purchase Fagreen products and services from Fagreen and retail to his/her customer.
New Fa-IBO Application and Agreement Form	Means form ID application detailing the terms and conditions of Fa Independent Business Ownership that is required to be filed in and submitted to Fagreen by a person desiring to become New Fa-IBO.
Fa-IBO Business Starter Kit	Means Fagreen Business Reference Guide (Fa-BRG), product catalogue and other literature to support and promote the business.
Fagreen Products	Means all products and services, including literature and other support or auxiliary materials, made available by Fagreen to Fa-IBOs for their personal use or retail to customer.
Fagreen Sales and Marketing Plan	Means the plan provided in the Fagreen Business Reference Guide. Which is amended from time to time by Fagreen and of which these Rules and code of conducts are the part.
Front-line	A Fa-IBO who is immediately below the Sponsor in the Sponsor's Down-line.
Group Volume /Point /PV	The sum of a Fa-IBO's personal PV and the PV of his or her Down-line who have not yet achieved the rank of Executive Manager down to the next Fa-IBO who has achieved the rank of Executive Manager (but not including such Manager) during a Volume Month.
DSDI	Direct sponsoring diamond income. It's 42% on first purchasing made by your Frontline.

Leg	An entire Down-line team beginning with a front-line Fa-IBO.
Leg Volume	The total team volume of a leg.
Level	Fa-IBO directly sponsored by you are your first level / level one. When those level one Fa-IBO will sponsored level one Fa-IBO in their down-line are levels two for you.
Market	Means the territory of India and such additional territories as may be added by Fagreen from time to time.
MRP/SRP	Maximum retail price / Suggested retail price
Month	A calendar month which start from first day of the month and close last day of the month. In other words, the period of time used to calculate bonuses, awards, ranks etc. under the Compensation Plan.
New Fa-IBO	See - Fa-IBO
New Fa-IBO Bonus	See - Bonus.
New Fa-IBO profit / Distributors Sponsoring Profit	Means the profit on purchases of all personally sponsored New Fa-IBOs and those are not ASO. This profit calculates on Distributor Sale Price.
No fee	Means no registration fee or joining fee charge to become Fa-IBO.
Official Fagreen Business support Material	Literature, audio or video tapes, and other materials developed, printed, published and distributed by Fagreen to IBOs.
Performance Bonus	See - Bonus
Personal Point Value / Personal Purchase Value (PPV)	Means the purchase of products that IBO buy at DSP price from the company in a given month in his/her own name (ID). Every personal purchase generates point value.
Product Point, Point Value/ Volume (PV) and 01 PV business	Every Fagreen product is assigned a point and point value (PV). The commissions, bonuses, awards and earned incentives are paid on the basis of PV. When you purchase products from the Company, product point / PV generates. All PV are calculated on a monthly basis. In India 01 products point is equal to Rs. 9.80 (Nine rupees eighty paisa). 01 PV business means products purchases of 1000 products point from Company.
Prospects	A potential customer / a person for your Fagreen Business.
Qualify for levels with PV	Means you can increase your earning by qualifying for levels. These levels are Assistant Sales Officer, Sales Officer, Senior Sales Officer, Assistant Executive Manager, and Executives manager. You qualify all these levels by generating PV.
Qualified Trip	This is a travel award presented to the Fa-IBO (spouse included) who qualified any of various marketing plan incentives programmes.
Rank	The "title" that a Fa-IBO has achieved pursuant to the Fagreen Sales and Marketing Plan.
Resalable	Products shall be deemed "resalable" if each of the following elements is satisfied: <ul style="list-style-type: none"> ✓ They are unopened and unused; ✓ packaging and labelling has not been altered or damaged; ✓ The product and packaging are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; ✓ The product expiration date is not less than 06 months from the refund date; and

	<p>✓ The product contains current Fagreen labelling. Any merchandise that is clearly identified at the time of sale as non returnable, discontinued, or as a seasonal item, shall not be resalable.</p>
Retail Customer	<p>One who purchases Fagreen products at retail price for personal use and is not a Fagreen Independent Business Owner. Company considers that first invoice is the invoice for its customer and here company provides a products buy back policy (30 days from the date of purchasing)</p>
FRSO Promotional Plan (2017-18)	<p>FAGREEN retail sales officer. Company provides its product on high discount. Any FA- IBO can become a part of FRSO system. A FA-IBO need to contact FAGREEN office to know about the discount available for FRSO. There are 4 types of club. A. Silver Club B. Golden Club C. Platinum Club D. Crown Club. Apart of that FAGREEN provides a portal facility to its Platinum & Crown club members. The portal holders will be able to place the products order for any FA- IBOs by using its portal. And according to generated products order points the portal holder will be benefited. At present company gives a commission of 6% on generated points (1 point x Rs. 9.8x 6%) and Rs. 150/- for every first invoice of new IBO. The products purchased by FRSO members will be their property and they can use the products on rotation basis. Before becoming a part of FRSO club FA- IBO need to contact the company to know about discount and commission percentage or anything. At the time of first recharge of the portal the portal holder will receive a message for login details and at that time a concern person of the company will provide a complete training (telephonically and online) about generating orders. The portal holders need to follow all the given instructions every time. A concern person of the company will always be connected (in office hours) with portal holder. In case of any misuse of the portal company reserves the right to cancel the portal facility.</p>
Sales and Marketing Plan / Compensation Plan	<p>Means the Fagreen Sales and Marketing Plan / Compensation Plan that regulates finally all benefits such as bonuses, commissions, royalties Incentives, and rewards which a Fa-IBO can receive from Fagreen.</p>
Sponsor	<p>Means an existing Fa-IBO who introduces a new person/applicant to be a IBO of Fagreen and whose name appears on the New Fa-IBO application form as a sponsor.</p>
Starter Kit	<p>Means A set of training materials and business support literature that each New Fa-IBO is required to purchase (if applicable under current company policy).</p>
TDS	<p>Means "Tax Deducted at Source" . The tax deducted at the point of your income as per income tax law of Indian Government.</p>
Team purchase/ PV	<p>Means the purchase of products that you and your all down-line Fa-IBO buy at DSP from the company in a given month.</p>
Up-line	<p>The Fa-IBO in the up-line genealogy of a Fa-IBO.</p>
VAT	<p>Value Added Tax on goods and services which are imposed by Government.</p>
Volume	<p>See point, point value.</p>
Warm Market	<p>Means all potential prospects for you business whom you personally know, either because they are relative, friends or working associates.</p>
You are not Employee	<p>It means as Fa-IBO or New Fa-IBO you are an Independent Business Owner. You are not an employee of the Company even if you are at any level in Fagreen.</p>

IMPORTANT CLARIFICATION REGARDING RANK / LEVEL AND BONUS AND REWARDS

- ✓ **As your Fagreen business grows you have the opportunity to advance upwards through numerous qualification levels, earning specific bonuses, awards and recognition with each step.**
- ✓ After becoming New Fa-IBO you can raise your profits / income by retailing more products and qualifying higher sales level.
- ✓ In Fagreen sales and Marketing Plan, once you qualify for any level - “transitory” or “qualified”, you can never get back to any lower level unless you are not terminated or re-sponsored. It means there is no need to take tension about maintaining Point Value to maintain your Rank.
- ✓ Any one month or 03 consecutive months you can be used to accumulate the PV to achieve the higher level as per Fagreen Sales and marketing Plan. All upwards move for bonus and other incentive calculation shall take place on the exact date that adequate PV are accumulated to attain the specified rank. However the new qualified rank / level will only reflect once the month of the attainment is closed.
- ✓ To qualify DSP Bonus, Personal Bonus, Group Volume Bonus you must be an Active Fa-IBO during the month in which bonuses are generated. You considered Active in the month when you maintain at least personal purchase of 100 products point.
- ✓ Generating 1000 Points on self ID by products purchase on NDP need to do once, to become qualified rank holder like Qualified ASO or Qualified SSO or Qualified EM. In case of not completed 1000 points on self id your bonuses will be held until you complete 1000 points on self ID.
- ✓ For receiving Leadership Bonus in the month you should be Active Group Leader and you consider Active Group leader when you maintains minimum 100 points by products purchase on self ID and generate 3000 points (03PV) sales from your non EM down-line or 3100 points by personal purchase during the calendar month.
- ✓ If you achieve any Rewards (As Domestic & International Trip or any monthly or yearly rewards) you must be active every month with active qualification. In case of Royalty achiever it's minimum 100 points on self Id and 3 PV from non EM or self Id. If you won't be active then FAGREEN reserves the right to cancel or postpone your achieved rewards.
- ✓ Sales officer or above rank holder who does not achieve active status will not be paid DSP Bonus, Personal Bonus, GVB and LB that month, and shall not be considered an Active/ Active Leader and bonus payout will be saved in his/her ewallet without TDS and coupon amount deduction.
- ✓ All of the purchases you make in your own Fa-IBO ID are counted as personal purchase.
- ✓ Leadership Bonus/Royalty Income is paid to recognised active Executive Manager (EM) if he qualifies. When a Fa-IBO develop Executive Managers in his/her team then the Group Volume Bonus is replaced by the Leadership Bonus. This bonus pays to recognised EM 6%, 3%, 2% and 1% on the volume of his/her 1st, 2nd, 3rd, and 4th Generation EMs and their group respectively.

- ✓ You receive respectively 40%, 20% and 10% of your 1st, 2nd, and 3rd, down-line EM's group PV to help you qualify for rewards like – international trip, sharing pool etc.
- ✓ Regarding calculation of PV for rewards (created for EM and above rank holders), as recognised EM you receive Full PV of personally sponsored New Fa-IBO (including his/her down-line team) until that New Fa-IBO achieves the EM Rank. Later, if you are qualified for leadership bonus then you receive leadership PV equal to 40% of the non EM leg PV (including personal PV) of the first qualified EM in your down-line team/in first generation and 20% from second and 10% from third generation.
- ✓ All bonuses are calculated on the DSP and according to positions within the sales and marketing plan are paid at the current level attained. A Fa-IBO does not receive a GBV on any Fa-IBO in his/her sponsored team who is at the same level according to the sales and marketing plan.
- ✓ According to Golden Voucher/Coupon Fagreen policy the 10% (maximum Rs.10000/-) amount of your DSP bonus, Personal Bonus, GOB and Leadership Bonus earned income will be deducted and transferred in your Coupon-Wallet account. You may use amount for products purchase or for trip as per rules. In addition, all payable taxes on your income to Government(s) will also deduct from your earned income.
- ✓ **Recognized EM and un Recognized EM**
 - Recognized EM = 120 PV Completion (Self + Team)
 - Un-Recognized EM = if in the same month you and your down-line (Frontline) person becomes EM then you need 10 PV additional business volume from Weaker Legs (other non Em legs) in the achieving month.
 - Example: if your down-line person becomes EM in August month then the Upline EM must have 10 PV business in August.
 - if not qualified then you will not get Royalty Or Leadership bonus and will be called Un-Recognized EM.

If FA-IBO wants to get Royalty benefits you need to become Recognized E.M with the same criteria.

Purpose of Fa-BRG

The main purpose of publishing to Fagreen Business Reference Guide (Fa-BRG) is to explain step by step the sales and marketing plan of the Company developed for Fagreen Independent Business Owners (Fa-IBO); to define the relationship that exists between Fa-IBO and the Company and to spell out the rights, duties and obligations of the Fa-IBO in the course of carrying out their business with the company.

The Business plan, Policies and Procedures, Rules and Regulations and Code of Ethics as stated in this document (Fa-BRG) will govern the day-to-day business operations of Fagreen vis-a-vis a Fa-IBO. The entire understanding between the Company and the Fa-IBO is reflected by these policy and procedures along with the other documents that a Fa-IBO is required to execute like – Fa-IBO application form, the product, plans and package details and the terms and condition thereon.

The rules and regulations of Fagreen are set not to restrict the freedom of the Fa-IBOs but to safe guard their interest, rights, and benefits and to install responsibilities. Fa-IBOs should understand that by complying with the Policies and Procedures and Rules of Conduct, you demonstrate that you are a responsible and an ethical person. Conversely non-compliance will result in the damage of your own reputation and of the Company.

All distributors are very much advised to acquaint themselves with the rules as they are expected to abide by them diligently at all times. The Company must caution that a Distributor who violates the Rules or any term thereof may have his position as Fa-IBO (distributorship) terminated or cancelled by the Company. The Company also reserves the right to change the Rules, Wholly, or Partly as and when the Company deems proper and necessary. The Company honours all local laws and regulations governing good business practices and requires Fa-IBOs to do the same. Because you may be unfamiliar with many of these standards of practice, it is very important that you read and understand these Policies and Procedures. Please review the information given in this business reference guide carefully. It explains and governs the relationship between you as an Fa-IBO and the Company.