

美國如新企業香港分公司（「如新」）之免息分期計劃（「本推廣」）條款及條件:

1. 推廣期由2017年8月21日起至另行通知（「推廣期」）。
2. 凡購買以下個人銷售業績1,000或以上的產品套裝\*，您即可申請享有香港上海滙豐銀行有限公司（“滙豐銀行”）6個月的免息分期付款計劃（“分期付款計劃”）：

產品編號	產品套裝名稱	批發價 (HKD)	個人銷售業績
04133927	創星套裝 (ageLOC® 美顏美體 SPA)	10,300	1,000
04133926	創星套裝 (ageLOC Me®新智我®)	10,300	1,000
04133928	星峰套裝 (ageLOC Me®新智我®)	20,600	2,000
04133929	星峰套裝 (精油 V 臉)	20,600	2,000
04133932	星峰套裝 (健康管理)	20,600	2,000
04133925	ageLOC® TR90® V 身套裝	14,308	1,388.8
04133924	ageLOC® TR90® V 身套裝 (2017 特別版)	14,308	1,388.8
04133933	ageLOC® TR90® V 身套裝 (體脂儀版)	14,308	1,388.8
04133931	星峰套裝 (健康基礎)	20,600	2,000
04133935	星峰套裝 (運動表現)	20,600	2,000
04133930	星峰套裝 (健康基礎) 2	20,600	2,000
04133934	星峰套裝 (運動表現) 2	20,600	2,000

\*分期付款計劃只適用於以上產品套裝。如新有權隨時更改(增加或刪減)適用於分期付款計劃的產品套裝，但不會作另行通知。詳情請參見如新稍後公佈的信息或諮詢您的事業發展夥伴。

3. 受限於滙豐銀行的批核，分期付款計劃只適用於滙豐銀行Visa / Master信用卡持有人。
4. 您須要簽訂您與滙豐銀行之間的分期付款計劃的協議（「分期付款協議」）並同意分期付款協議的條款及條件以申請分期付款計劃。滙豐銀行是否批核您的申請或如因分期付款計劃或與分期付款計劃相關的事宜發生任何爭議，須由您與滙豐銀行自行解決，如新一概不負任何責任。
5. 滙豐銀行有權酌情決定接受或拒絕您分期付款計劃的申請，並可自行決定隨時中止或終止分期付款計劃而不給予任何理由或事前通知。如您的申請被滙豐銀行拒絕或分期付款計劃被中止或終止，如新一概不負任何責任。
6. 本推廣僅適用於香港如新生體驗館及旺角分銷中心即場訂單。本推廣不適用於電話，傳真或網上訂單。
7. 本推廣不能與自動訂貨計劃優惠、現金券或代碼折扣一起使用。
8. 受限於滙豐銀行的批核，您可以根據如新政策與程序第2章第4.1段退回於本推廣購買的產品，條件是這些產品未經開封並可重新銷售，如新會扣除退回產品售價的10%作為行政費後，把已退回給如新的產品售價的90%款項退回給您。您可以退回整套產品套裝，或產品套裝內可獨立出售的個別產品，只要這些產品未經開封並可重新銷售。任何產品退貨必須同時一併退回隨套裝產品

贈送的产品/禮品，退回的产品/禮品也必須是未經開封並可重新銷售。若您的产品/禮品因已開封使用，轉讓，損毀或遺失等其他原因致使無法以原來狀態退回，您需要支付相關費用給如新。

任何根據此項下的退款，如已獲滙豐銀行批核，將經由您的滙豐銀行信用卡賬戶處理，不會接受現金或支票退款。若就該款項發生任何爭議，須由您與滙豐銀行自行解決，如新一概不負任何責任。

9. 任何根據如新政策與程序第2章第4.2段的退款，如已獲滙豐銀行批核，將同樣經由您的滙豐銀行信用卡賬戶處理，不會接受現金或支票退款。若就該款項發生任何爭議，須由您與滙豐銀行自行解決，如新一概不負任何責任。
10. 所有退款不會豁免、取消或終止您的分期付款計劃的任何還款責任。您須遵守如新政策與程序第2章第4.3段的退貨退款或換貨的程序。
11. 當發生退貨時，如扣除退貨的部分令您未能滿足本推廣或如新其他之獎勵要求，如新有權對您在本推廣所獲得的獎勵如數追回。如本推廣的條款及條件與如新的政策與程序不一致，則以本推廣的條款及條件為準。您必須遵守本推廣的條款及條件、如新的政策與程序，以及所有如新銷售獎勵計劃要求(包括零售銷售)，才有資格獲得獎勵。如您違反本推廣的條款及條件、如新的政策與程序或適用的相關法律法規時，如新有權採取其他行動，包括但不限於對您因在本推廣所獲得的獎勵如數扣回。
12. 如新有權隨時更改本推廣條款及條件或終止本推廣而不作另行通知。
13. 如新保留本推廣之最終解釋及決定權。
14. 如中、英文兩個版本有任何抵觸或不相符之處，須以中文版本為準。

**Terms and Conditions of the Interest-free Installment Plan (“Promotion”) of Nu Skin Enterprises Hong Kong, LLC (“Nu Skin”):**

1. This Promotion starts from 21<sup>st</sup> August 2017 until further notice is given. (“Promotion Period”).
2. This Promotion provides you with a 6-month interest-free installment plan from The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) (“Installment Plan”) upon any purchase of 1,000PV or above product packages listed below\*:

<b>Product Code</b>	<b>Name of Product Package</b>	<b>Wholesale Price (HKD)</b>	<b>Personal Volume (PV)</b>
04133927	Star Creator Pack (Spa) (Installment) HK	10,300	1,000
04133926	Star Creator Pack (Me) (Installment) HK	10,300	1,000
04133928	Star Expedition Pack (Me) (Installment) HK	20,600	2,000
04133929	Star Expedition Pack (EVF) (Installment) HK	20,600	2,000
04133932	Star Expedition Pack (HM) (Installment) HK	20,600	2,000
04133925	ageLOC® TR90® V Kit (Installment) HK	14,308	1,388.8
04133924	ageLOC® TR90® V Kit (S.Ed.) (Installment) HK	14,308	1,388.8
04133933	Star Expedition Pack w IS (Installment) HK	14,308	1,388.8
04133931	Star Expedition Pack (HB) (Installment) HK	20,600	2,000
04133935	Star Expedition Pack (SPM) (Installment) HK	20,600	2,000
04133930	Star Expedition Pack (HB)wIS (Installment) HK	20,600	2,000
04133934	Star Expedition Pack(SPM)wIS (Installment) HK	20,600	2,000

\*The Installment Plan is only applicable to the above product packages. Nu Skin reserves the right to vary (add or delete) from time to time the product packages applicable to the Installment Plan without prior notice. Please refer to information to be published by Nu Skin or consult your Executive Partners for details.

3. The Installment Plan is applicable to HSBC Visa/Master credit card holders only and subject to HSBC's approval.
4. To apply for the Installment Plan, you are required to sign the Installment Plan agreement with HSBC ("Installment Agreement") and agree to the terms and conditions of the Installment Agreement. Nu Skin shall bear no responsibility or liability whether your application will be approved by HSBC or for any disputes resulting from or arising out of the Installment Plan or any matters relating to the Installment Plan. You shall resolve the dispute with HSBC on your own.
5. HSBC may at any time at its sole discretion to accept or refuse your application for the Installment Plan and may suspend or terminate the Installment Plan without any reason or prior notice. Nu Skin shall bear no liability if your application of the Installment Plan is refused by HSBC or the Installment Plan is suspended or terminated by HSBC.
6. This Promotion is available for on-site purchase in Hong Kong NU SKIN Plaza and Mongkok Distribution Center only. It is not applicable to phone, fax or & online orders.
7. ARO discount, cash coupons or code discount cannot be used in conjunction with this Promotion.
8. Subject to HSBC's approval, you may return the products purchased under this Promotion pursuant to paragraph 4.1 of Chapter 2 of the Policies and Procedures of Nu Skin, on the condition that these products are unopened and resalable. Nu Skin will, after deducting an administrative fee equivalent to 10 percent of the purchase price of the returned products, refund to you 90 percent of the purchase price of the products returned to Nu Skin. You may return the entire product package or products that can be resold individually in the product package for a refund so long as these products are unopened and resalable. If any of these products is returned, you must also return all the complimentary products/gifts which must also be unopened and resalable. If the complimentary products/gifts have been opened, transferred, damaged, lost or due to whatever reasons they cannot be returned in their original status, you must pay for the complimentary products/gifts to Nu Skin. Any refund under this paragraph, if approved by HSBC, will be processed through your HSBC credit card account. No cash or cheque refund will be accepted. Nu Skin shall bear no responsibility or liability for any disputes resulting from or arising out of the refund. You shall resolve the disputes with HSBC on your own.
9. In the event of refund pursuant to paragraph 4.2 of Chapter 2 of the Policies and Procedures of Nu Skin, such refund, if approved by HSBC, will also be processed through your HSBC credit card account. No cash or cheque refund will be accepted.

Nu Skin shall bear no responsibility or liability for any disputes resulting from or arising out of the refund. You shall resolve the disputes with HSBC on your own.

10. All refunds will not waive, cancel or terminate any of your obligations to repay and settle the installment payments under the Installment Plan. You shall comply with paragraph 4.3 of Chapter 2 of the Policies and Procedures of Nu Skin to obtain a refund or exchange of product.
11. If you no longer satisfy the requirements for this Promotion or for other bonus of Nu Skin after a product return, Nu Skin reserves the right to recoup the bonuses obtained by you in this Promotion. In case of any inconsistency between the terms and conditions stipulated in this Promotion and the Policies and Procedures of Nu Skin, the terms and conditions stipulated in this Promotion shall prevail. To be eligible for the bonus you must comply with the terms and conditions stipulated in this Promotion, the Policies and Procedures of Nu Skin and meet all of the requirements of Nu Skin's Sales Compensation Plan including retail sales. If you violate any terms and conditions stipulated in this Promotion, the Policies and Procedures of Nu Skin or any applicable laws and regulations, Nu Skin reserves the right to take further actions against you including but not limited to recouping all the bonuses you obtain from this Promotion.
12. Nu Skin may vary or modify the terms and conditions of this Promotion or terminate this Promotion at any time without prior notice.
13. Nu Skin reserves the right to have final interpretation and make final decision of this Promotion.
14. If there is any conflict or inconsistency between the English version and the Chinese version, the Chinese version shall prevail.