

## PRODUCT REFUND POLICY

- 1. NuSkin Pharmanex (B) Sdn Bhd (the "Company") will exchange unopened and resalable Products sold by the Company to the Distributor that are returned within ninety (90) days of the date of purchase, provided that such exchange must be by way of a Product/Products exchanged for a Product/Products of the same Personal Sales Volume or lower. If an exchange is not feasible, the Company may issue (i) a Company credit for the amount of the exchanged Products, which may be used to purchase other Products, or (ii) a full refund of the purchase price.
- 2. The Company will refund one hundred percent (100%) of the price, less applicable Bonuses (plus applicable tax if prepaid) to the Distributor on unopened and resalable Business Support Materials sold by the Company to the Distributor that are returned within sixty (60) days from the date of purchase.
- 3. The Company will, after deducting an administrative fee equivalent to 10% of the price, refund ninety percent (90%) of the price, less applicable Bonuses (plus applicable tax if prepaid) to the Distributor on unopened and resalable Products (except Business Support Materials) sold by the Company to the Distributor that are returned within twelve (12) months from the date of purchase.
- 4. For exchange or refund, please visit the Nu Skin Brunei Distributor Services Center in person and present the original invoice.
- 5. To the extent permitted by applicable law and regulations, a different product refund policy may be adopted for special promotion package, Fast Start Payments package or discounted products and products offered in ARO price.
- 6. The Distributor acknowledges that administrative time and costs will be incurred by the Company to retain Products and/or Business Support Materials purchased but remain uncollected by and/or undelivered to the Distributor. Accordingly, the Distributor agrees that IN THE EVENT THAT:-
  - (i) when collection is to be made by the Distributor and the Distributor fails or neglects to collect any Products and/or Business Support Materials purchased from the Company within seven (7) days from the date of purchase, the Company will deliver the purchased Products and/or Business Support Materials to the address as provided by the Distributor at reasonable delivery charges and if such Products and/or Business Support Materials cannot be successfully delivered to the Distributor and the Distributor fails or neglects for whatsoever reason to collect the Products and/or Business Support Materials from the Company within three (3) months from the date of purchase: or
  - (ii) where the Distributor has requested the Company and the Company has agreed to deliver any Products and/or Business Support Materials to the Distributor but the Company is unable to deliver such Products and/or Business Support Materials to the Distributor due to an incorrect or incomplete delivery address or the unavailability of the named recipient at the address as provided by the Distributor, and the Distributor fails or neglects to collect the Products and/or Business Support Materials from the Company within three (3) months from the date of purchase,

THEN upon the expiry of the aforesaid period of three (3) months, the Company shall, without further reference, notice or account to the Distributor, cancel the Distributor's order of such Products and/or Business Support Materials and refund to the Distributor the amount paid for such Products and/or Business Support Materials in accordance with Section 4.1 of Chapter 2 of the Policies and Procedures. If Bonuses have already been paid on such Products, then the Company will recoup the Distributor's Bonuses as set forth in Section 6.9 of Chapter 2 of the Policies and Procedures.

- 7. In case vouchers are used for purchase under this invoice, Distributor shall also be subject to the terms and conditions stated in the vouchers in addition to the terms stated in the Policies and Procedures.
- 8. In case of any inconsistency between the terms and conditions herein and the terms stated in the Policies and Procedures, the terms in the Policies and Procedures shall prevail.
- 9. For the complete Product Refund and Exchange Policy, please refer to the Policies and Procedures, an electronic copy which is provided in the Business Portfolio.