

PRODUCT BUY BACK/REFUND POLICY

1. Nu Skin (Malaysia) Sdn. Bhd. (“NSMY”), after deducting an administrative fee equivalent to 10% of the price, will pay/refund to the Distributor ninety per centum (90%) of the amount paid by the Distributor, plus applicable tax if prepaid, less applicable Bonuses, upon the buy back by NSMY at the Distributor’s request, of marketable (namely, unopened and resalable) Products and Business Support Materials sold by NSMY to the Distributor that are returned within twelve (12) months of the order date.
 2. The form of refund will be based on the original form of payment such as a bank transfer or a credit card charge. Instead of a refund, the Company may choose other alternatives such as a Product credit, as NSMY may decide in its sole discretion.
 3. The Distributor must call the local office for appointment before visiting NSMY’s premises in person and present the original sales order invoice for product refund request.
 4. The Distributor acknowledges that administrative time and costs will be incurred by NSMY 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 NSMY within seven (7) days from the date of purchase, NSMY 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 NSMY within three (3) months from the date of purchase; or
 - (ii) where the Distributor has requested NSMY and NSMY has agreed to deliver any Products and/or Business Support Materials to the Distributor but NSMY 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 NSMY within three (3) months from the date of purchase.
- THEN upon the expiry of the aforesaid period of three (3) months, the Distributor shall be deemed to have requested NSMY to buy back all of such undelivered/uncollected Products and/or Business Support Materials whereupon NSMY shall, without further reference, notice or account to the Distributor, buy back such Products and/or Business Support Materials and refund/pay to the Distributor the amount paid by the Distributor for such Products and/or Business Support Materials in accordance with Section 4.1 of Chapter 2. If Bonuses have already been paid on such Products, then NSMY will recoup the Distributor’s Bonuses as set forth in Section 6.9 of Chapter 2.
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. For complete product exchange and refund policy, please refer to the Policies and Procedures, an electronic copy of which is provided in the Business Portfolio.
 7. In case of any inconsistency between the terms and conditions herein and the Policies and Procedures, the Policies and Procedures shall prevail.