

Product Refunds and Exchanges

1.1 Refund Policy

- (a) Unless otherwise required by applicable law, the Company will:
- (i) refund one hundred percent (100%) of the price, less applicable Bonuses (plus applicable tax if prepaid) to you on unopened and resalable Business Support Materials sold by the Company to you that are returned within sixty (60) days from the date on which the Business Support Materials are shipped to you or collected by you; or
 - (ii) refund one hundred percent (100%) of the price, less applicable Bonuses (plus applicable tax if prepaid) to you on unopened and resalable Products (except Business Support Materials) sold by the Company to you that are returned within ninety (90) days from the date on which the Products are shipped to or collected by you; or
 - (iii) 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 you on unopened and resalable Products (except Business Support Materials) sold by the Company to you that are returned (1) after expiry of the return period specified in paragraph (ii) above; and (2) within the period of 12 months from the date of purchase.

The Company does not refund the original shipping costs on Products that you return. In order for the Company to correctly back out the applicable Bonuses on returned Products, you must keep the sales order number from the invoice. You must provide the sales order number to the Company at the time you request a refund. You may also return individual Products that are purchased as part of a kit or package. The form of the 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. The return of Products may affect your eligibility to receive Bonuses and your pin level, and if Bonuses have already been paid on the returned Products, then the Company will recoup your Bonuses as set forth below in Section 6.9 of this Chapter 2. The Company does not provide refunds for Products or Business Support Materials and Services purchased from another Brand Affiliate. You must seek a refund directly from the Brand Affiliate who sold you such Products or Business Support Materials and Services.

1.2 Exchange Policy for Products Purchased Directly from the Company

Unless otherwise required by applicable law, the Company will exchange Products purchased directly from the Company that were incorrectly sent, or are defective, if you notify the Company within 90 days of the date of purchase. 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.

1.3 Procedures for Obtaining a Refund or Exchange

You must comply with the following procedures to obtain a refund or exchange:

- (a) You must return the Product and/or Business Support Material to Nu Skin Enterprises

Singapore Pte. Ltd. during office hours together with the original sales receipt (Inquiries at (65) 6311 8276);

- (b) All return shipping costs (if any) must be paid by you;
- (c) Products sent to the Company without prior Company approval will not qualify for a refund or exchange and will be returned to you at your expense; and
- (d) Procedures may vary in jurisdictions where different requirements are imposed by law.

1.4 Policy for Uncollected Products

You acknowledge 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 you. Accordingly, you agree that IN THE EVENT THAT:-

- 1) when collection is to be made by you and you fail or neglect 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 you at reasonable delivery charges and if such Products and/or Business Support Materials cannot be successfully delivered to you and you fail or neglect 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
- 2) where you have requested the Company and the Company has agreed to deliver any Products and/or Business Support Materials to you but the Company is unable to deliver such Products and/or Business Support Materials to you due to an incorrect or incomplete delivery address or the unavailability of the named recipient at the address as provided by you, and you fail or neglect 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 you, cancel your order of such Products and/or Business Support Materials and refund to you the amount paid for such Product and/or Business Support Materials in accordance with Section 4.1 of Chapter 2. If Bonuses have already been paid on such Products, then the Company will recoup your Bonuses as set forth in Section 6.9 of Chapter 2.

2 Retail Sales and Customer Returns

2.1 Retail Sales

Products purchased from the Company may only be sold to retail customers, used for Product demonstrations, or for your own personal use. You are authorized to resell Products you purchase from the Company to retail customers. Subject to the terms hereinbelow, you may establish your own retail prices for Products and may keep all of the profits you earn from retailing the Products to your retail customers.

The Company has established suggested retail prices for Products based on competitive pricing in each market. Maintaining retail pricing for non-Brand Affiliates helps to preserve the value of the Company's Products and business opportunity. The Company may take disciplinary measures, including possible termination of a Brand Affiliate Account, in the event the Company determines that a Brand Affiliate Account resells Products at price levels that impair the viability of bona fide retail pricing for other Brand Affiliate Accounts. The selling of the Company's Products in the market

below the Company's Brand Affiliate member price in that market is strictly prohibited.

2.2 No Wholesaling of Products

You may not sell or distribute Products to Persons who intend to resell the Products, or have resold Products in the past. You are prohibited from selling to Persons, either directly or indirectly, who ultimately (i) resell the Products through a retail store, (ii) resell the Products over the Internet, regardless of the form of Internet distribution channel, unless it has been approved by the Company in writing, (iii) import the Products into an Unopened Market, or (iv) use any other method of distribution that violates the primary purpose of your direct selling business and that of the Company. You must take reasonable steps to ensure that Persons who purchase Products from you do not intend to violate this Section 5.2.

2.3 Retail Sales Receipts

You must provide Retail Sales Receipts to your customers in accordance with the following requirements:

- (a) You must provide the customer with two copies of the completed Retail Sales Receipt at the time of the sale. All blanks in the section referring to the seven-day refund policy on the back of the receipt must be completed. The Retail Sales Receipt should be completed and include the items ordered, the amount of the sale, and the customer's name, address, telephone number, the date of the sale, your name, business address, and business telephone number.
- (b) You must keep a copy of the Retail Sales Receipt for your records. You must keep copies of all Retail Sales Receipts on file for at least four years.

2.4 Money-back Guarantees, Customer Refunds, and Exchanges for your Retail Customers

- (a) You must offer a seven-day money-back guarantee to your retail customers. This means that you must, for any reason and upon request, give a full refund of the purchase price to the customer. The only requirement is that the customer must request the refund within seven business days of purchase and return the unused portion of Product. You must make a refund for returned Products within 10 days of the customer's request. The Company encourages you to honor your retail customers' requests for refunds or Product exchanges even if made more than seven business days after the date of retail sale.
- (b) If your retail customer purchases a Product directly from you, and your retail customer returns the Product to you for a refund, then you are responsible for, and must provide the retail customer with, a refund without any reimbursement from the Company. The Company encourages you to honor your retail customer's request for refunds even if made more than seven business days after the date of sale.
- (c) If your retail customer purchases a Product directly from you, and your retail customer returns the Product to you for a Product exchange, then you are responsible for the Product exchange, and the Company will only replace the exchanged Product if returned within 30 days from the date of the retail sale and the Product is defective.