



Alfawise International
(Singapore) Pte Ltd

Policies and Procedures

Contents

Part One: Introduction 4

- 1.1 The Policies Outlined for Distributor/ Preferred Customer
- 1.2 Purpose
- 1.3 Amendment
- 1.4 Delay
- 1.5 Severability of Policies and Terms
- 1.6 Captions and Headings Shall Not Constitute Part of the Substantive Provisions
- 1.7 Waiver of Terms
- 1.8 No Professional Advice Provided

Part Two: Becoming a Distributor/ Preferred Customer 4

- 2.1 Requirements to Become an ALFAWISE Distributor/Preferred Customer
- 2.2 Business Starter Kit
- 2.3 Identification and Distributor Number
- 2.4 Becoming an ALFAWISE Distributor
- 2.5 Distributor Benefit
- 2.6 Renewal of Distributor Membership
- 2.7 Becoming an ALFAWISE Preferred Customer
- 2.8 Cooling-Off Period and Rescission

Part Three: Operating the ALFAWISE Direct Selling Business 5

- 3.1 Conduct of Family Members or Related Persons
- 3.2 Compliance with ALFAWISE Compensation Plan
- 3.3 Advertising
 - 3.3.1 General Rules
 - 3.3.2 Television and Radio
 - 3.3.3 Media Inquiry
 - 3.3.4 Trademarks and Copyrights

- 3.3.5 Use of Distributor's Name, Portrait and Image

- 3.3.6 Social Media

3.4 Distributor Statement and Representations

- 3.4.1 Product Claims

- 3.4.2 Income Claims

- 3.4.3 Identification Claims

- 3.4.4 Disclaimers

3.5 Business sales locations

3.6 Unlawful Recruitment

- 3.6.1 Solicitation After Termination

- 3.6.2 Non-Competition and Disciplinary Actions

- 3.6.3 Downline Organization Reports (Genealogy Reports)

3.7 Corporations, Partnerships, and Trusts

3.8 Personal Data and Privacy

- 3.8.1 Personal Data

- 3.8.2 Disclosure of Personal Data to Third Parties

- 3.8.3 Access to Personal Data

3.9 Insurance

- 3.9.1 Business Insurance

- 3.9.2 Product Liability Insurance

- 3.9.3 Assumption of Risk

3.10 International Business

3.11 Compliance with laws and regulations

3.12 Distributor Membership

3.13 Preferred Customer Membership

3.14 Repackaging and Relabeling

3.15 Sale or transfer of distributor membership

3.16 Splitting a Distributorship

3.17 Inheritance

3.18 Taxation

3.19 Solicitation via Email

- 3.20 Exclusive Marketing Rights
- 3.21 Product Displays and Exhibitions
- 3.22 Change of Sponsor
 - 3.22.1 Right to Enroll
 - 3.22.2 Change of Placement Within the Organization
 - 3.22.3 Prohibition of Cross-Sponsoring
- 3.23 Fraudulent Practices and Unethical Behavior
- 3.24 Lawful Use of AI-Generated Content
 - 3.24.1 Avoid Generating Content Similar to Other's Trademarks or logo
 - 3.24.2 No Infringement to the Distinctiveness or Reputation of Famous Trademarks
 - 3.24.3 Conduct Due Diligence and Verify Prior to Commercial Use
 - 3.24.4 User Bear Full Responsibility for Content
 - 3.24.5 Company Reserves Rights to Supervise and Take Action

Part Four: Responsibilities of Distributors and Sponsors 11

- 4.1 Ongoing Supervision, Training, and Sales
- 4.2 Non-Disparagement
- 4.3 Late Submission of Application Forms or Order Forms
- 4.4 Report Policy Violations

Part Five: Sales Requirements 11

- 5.1 Product Sales
- 5.2 Retail Customer Sales
- 5.3 Prohibition Against Excessive Inventory Loading
- 5.4 Advance Deposits

Part Six: Bonuses and Commissions 11

- 6.1 Bonus Payment Cycle
 - 6.1.1 Eligibility for Commissions
- 6.2 Adjustments to Bonuses and Commissions
- 6.3 Forfeiture of Commission Entitlement

Part Seven: Buy Back, Product Returns and Refund 12

- 7.1 Product Exchange
- 7.2 Thirty-Day (30) Return Policy
 - 7.2.1 Preferred Customers
 - 7.2.2 Distributors
- 7.3 Subsequent Orders
- 7.4 Procedures for All Returns and Buybacks
- 7.5 Product Value Depreciation and Non-Resalable Items

Part Eight: Dispute Resolution and Disciplinary Procedures 12

- 8.1 Disputes Between Distributors
 - 8.1.1 Complaints and Report
 - 8.1.2 Review by the Legal Department
- 8.2 Adjudication Authority
- 8.3 Disciplinary Actions

Part Nine: Orders 13

- 9.1 Ordering Method
- 9.2 Auto Delivery Program
- 9.3 General Ordering Rules
- 9.4 Purchase of ALFAWISE products
- 9.5 Backorder Policy
- 9.6 Errors or Damage in Product Delivery

Part Ten: Payment and Products Delivery 13

- 10.1 Payment methods
 - 10.1.1 Cash and Bank Transfers
 - 10.1.2 Credit Cards
- 10.2 Auto Delivery Program
- 10.3 Delivery of Products and Risk of Loss

Part Eleven: Distributor Services 14

- 11.1 Changes to Distributor/Preferred Customer Membership Information
 - 11.1.1 General Policy
 - 11.1.2 Adding a Partner
- 11.2 Genealogy Reports and Bonus Statements
 - 11.2.1 Genealogy Reports
 - 11.2.2 Bonus Statements
- 11.3 Errors or Inquiries
- 11.4 Problem Resolution

Part Twelve: Inactivity and Termination Policy 14

- 12.1 Inactivity
- 12.2 Involuntary Cancellation
- 12.3 Voluntary Cancellation
- 12.4 Consequences of Termination

Part Thirteen: Taxation 15

Part Fourteen: Glossary of Terms 15

Part Fifteen: Code of Conduct 16

1.1 The Policies Outlined for Distributor/Preferred Customer

The current Policies and Procedures, including any amendments made from time to time at the discretion of ALFAWISE, are expressly incorporated into ALFAWISE Distributor/Preferred Customer Agreement. These contents constitute the terms and conditions of the contract signed between the Distributor/Preferred Customer and ALFAWISE. It is the responsibility of the Distributor/Preferred Customer to read, understand, and enforce these terms, and they agree to operate in compliance with the latest version of the Policies and Procedures.

1.2 Purpose

The purpose of agreement is:

- Define the relationship between ALFAWISE and the Distributor/Preferred Customer;
- Establish business conduct standards;
- Assist Distributors/Preferred Customers in establishing and protecting businesses.

1.3 Amendment

ALFAWISE may revise the Distributor Agreement, Policies and Procedures, Compensation Plan, and Price List from time to time. Such revisions shall become effective upon publication in ALFAWISE official publications or official social media platforms.

1.4 Delay

ALFAWISE shall not be liable for any delay or failure in the performance of its obligations due to circumstances beyond its reasonable control, including but not limited to strikes, labor disputes, riots, war, fire, death, shortages or interruptions in supply sources, or government orders.

1.5 Severability of Policies and Terms

If any provision of the current Distributor Agreement or its amendments is deemed invalid, illegal, or unenforceable for any reason, only such invalid provision shall be severed, and the remaining terms and provisions shall remain in full force and effect.

1.6 Captions and Headings Shall Not Constitute Part of the Substantive Provisions

The captions and headings in these policies are for reference purposes only and do not constitute specific substantive terms of the Distributor Agreement.

1.7 Waiver of Terms

Under all circumstances, ALFAWISE requires all Distributors to understand and comply with the Distributor Agreement and reserves the right to supervise business conduct. Should ALFAWISE decide to grant a waiver regarding a specific policy, the company will provide notification via the Legal Department or a company management and shall apply only to the specific situation.

1.8 No professional Advice Provided

Distributors should consult with professional advisors regarding legal, financial, or other professional matters. Should ALFAWISE provide any opinions in these areas, Distributors shall not rely on such opinions as professional advice.

2.1 Requirements to become an ALFAWISE Distributor/Preferred Customer

- Must be 18 years old in their country of residence.
- Must reside in a region where ALFAWISE is authorized to conduct business ;
- You have read and agree ALFAWISE's Policies & Procedures, and Compensation Plan;
- Must submit a duly signed original Distributor Application Form and Agreement to ALFAWISE, or complete the online application with a valid electronic signature;
- Must provide a current and accurate address and contact number for communication purposes;
- Must purchase a Business Starter Kit at the prescribed price (except where prohibited by law) [Applicable to Distributors only];
- Individuals must provide a valid Taxpayer Identification Number; for companies or business entities, their full legal corporate name and Business Registration Number must be provided;
- ALFAWISE reserves the right to accept or reject any Distributor/Preferred Customer application for any reason;
- If ALFAWISE determines that the Application Form and Agreement contain inaccurate or false information, it may immediately terminate the membership or declare the application null and void. Distributors are obligated to promptly update any changes to ensure the accuracy of their information.

2.2 Business Starter Kit

ALFAWISE does not require any individual to purchase products in order to become a Distributor. To assist new participants in understanding ALFAWISE products, services, sales techniques, and support tools, ALFAWISE offers a Business Starter Kit for purchase (except where prohibited by law). If a distributor terminates the Agreement, ALFAWISE will repurchase any resalable items in good condition included in the kit.

2.3 Identification and Distributor Number

Upon acceptance of the Distributor Enrollment Form and Distributor Agreement (original or electronic), ALFAWISE will assign a unique Distributor number. Distributors must provide this number when contacting Customer Service for inquiries, orders, or commission-related matters. Similarly, upon acceptance of a Preferred Customer application, a unique identification number will be assigned. In accordance with applicable laws, all Preferred Customers, whether under individual or business accounts, are required to declare and pay local taxes.

2.4 Become an ALFAWISE Distributor

Membership becomes effective once ALFAWISE receives the completed Enrollment Form and Distributor Agreement (original or electronically signed). Upon receipt and payment of a joining fee of SGD 50, the Distributor will be issued a permanent Distributor number and granted a one-year membership. A Distributor may not simultaneously hold a Preferred Customer membership. Preferred Customers, whether under individual or business accounts, are required to declare and pay local taxes.

2.5 Distributor Benefits

Once an application is accepted, the new Distributor is entitled to the benefits of the ALFAWISE Compensation Plan and the Distributor Agreement. Benefits include:

- Purchasing ALFAWISE products and services at member prices;
- Participating in the ALFAWISE Compensation Plan (earning bonuses and commissions upon meeting requirements);
- Sponsoring others as ALFAWISE Distributors to build a team and grow through the Compensation Plan;
- Receiving ALFAWISE printed materials and other information;
- Retailing ALFAWISE products and services to earn a profit;
- Participating in ALFAWISE-sponsored coaching, services, training, and recognition events (subject to applicable fees where required);
- Participating in company-sponsored promotions, incentive programs, and contests.
- By maintaining membership, receiving commissions, or accepting any benefits pursuant to the Distributor Agreement, any of those actions will constitute your acceptance of any amendments to the Distributor Agreement and/or Policies and Procedures

2.6 Renewal of Distributor Membership

ALFAWISE charges an annual renewal fee of SGD 50. If the Distributor fails to pay the renewal fee upon expiry, the Distributor may reinstate the Agreement within sixty (60) days from the expiration date. Failure to reactivate within this period will result in the loss of their position and all rights within the ALFAWISE organization.

The annual fee covers:

- Renew the Distributor Agreement and sponsorship eligibility;
- Maintain eligibility to participate in the Compensation Plan;
- Continue purchasing ALFAWISE products and services;
- Access to ALFAWISE service support programs;
- Participation in company promotions, competitions, recognition, and events.

2.7 Becoming an ALFAWISE Preferred Customer

Membership becomes effective once ALFAWISE receives the completed Enrollment Form and Distributor Agreement (original or electronic). For online applications, a valid electronic signature is required. Upon approval, a unique identification membership number will be assigned. If no purchase or activity is recorded within ninety (90) days from the date of enrollment, the membership will be deemed automatically abandoned and will be cancelled.

2.8 7-Day Cooling-Off Period

All distributors are given a ten (7) days cooling-off period. No products must be delivered under a contract with a customer until the cooling-off period of seven (7) business days for the customer to rescind the contract ("Cooling-Off Period") has lapsed, no money or other consideration from a customer under such contract before the expiry of the Cooling-Off Period.

However, where a customer who has entered into a contract with the ALFAWISE has served the ALFAWISE a notice in writing via email to sg.service@alfawise.co, after the expiry of seventy-two (72) hours from the time the contract was concluded, requiring the ALFAWISE to deliver the products at any time before the expiry of the Cooling-Off Period, then the customer will be deemed to have waived his/her right to rescind the contract.

Part Three: Operating the ALFAWISE Direct Selling Business.

3.1 Conduct of Family Members or Related Persons

If an action constitutes a breach of the distributor agreement by the distributor, and such action is engaged in by the distributor's immediate family members (spouse or dependent family members), it shall be deemed as a breach of the Distributor Agreement.

3.2 Compliance with the ALFAWISE Compensation Plan

Distributors must comply with the terms of the ALFAWISE Compensation Plan as set out in official ALFAWISE materials. Distributors shall not combine ALFAWISE with other business opportunities or promote it using unauthorized marketing methods. Distributors must not encourage others to join in any manner inconsistent with ALFAWISE's official plan, nor require them to enter into agreements outside the official ALFAWISE Agreement. Distributors must not require or encourage purchases or payments not specified in official ALFAWISE materials.

3.3 Advertising

3.3.1 General Rules

- Distributors must avoid dishonest, misleading, unlawful, or unethical conduct in promoting ALFAWISE. Only officially approved sales and marketing materials may be used. Any self-created materials must be submitted for prior approval. Approved tools cannot be sold for profit. Distributors must ensure materials remain current. ALFAWISE reserves the right to withdraw approval without liability.

3.3.2 Television and Radio

- Under section 3.3.1, Advertising on television or radio is strictly prohibited without prior written consent from ALFAWISE. permission by ALFAWISE.

3.3.3 Media Inquiry

- All inquiries from the media regarding ALFAWISE must be referred to the ALFAWISE Legal Department to ensure the accuracy and consistency of corporate messaging.

3.3.4 Trademarks and Copyrights

- Distributors shall not, directly or indirectly, use ALFAWISE trademarks (including "ALFAWISE," "ALFA," "AFW," and "愛樂唯"), trade names, or corporate logos for promotional purposes. The Company authorizes the use of the specific "ALFAWISE Authorized Distributor" logo for business and commercial advertising; reproducible copies of this logo must be obtained directly from ALFAWISE.

- When answering telephone calls, Distributors shall not, in any manner, expressly or impliedly represent themselves as ALFAWISE corporate administrative staff.
 - Distributors are prohibited from directly or indirectly recording or reproducing any materials from ALFAWISE events, assemblies, or lectures.
 - Distributors shall not, directly or indirectly, record, reproduce, or copy any presentations or speeches delivered by ALFAWISE spokespersons, representatives, speakers, executives, directors, or other Distributors.
 - Distributors shall not, directly or indirectly, reproduce or copy any audiovisual products produced by ALFAWISE, including but not limited to audio tapes, video tapes, CDs, photographs, and films.
 - Without prior written consent from the individual concerned and/or ALFAWISE, Distributors shall not use, directly or indirectly, any names, images, likenesses, copyrighted materials, or personal property related to ALFAWISE in any print or electronic media for publication or promotional purposes.
 - Without prior written authorization from ALFAWISE, Distributors shall not use any copyrighted materials or company property in any print or electronic media for publication or promotional purposes.
 - Distributors shall not, directly or indirectly, use, attempt to register, or sell any ALFAWISE trade names, trademarks, service marks, product names, or any derivatives thereof, nor use them as domain names or email addresses.
- ### 3.3.5 Use of Distributor's Name, Portrait and Image
- With consent, ALFAWISE may use distributor name, image, and testimonials for promotional purposes.
- ### 3.3.6 Social media
- Distributors may use social media platforms (including Facebook, Twitter/X, Instagram, Threads, TikTok, etc.) for the following purposes:
- Communicating information about ALFAWISE and related company matters;
 - Directing users to approved ALFAWISE website content, including the Distributor's personal ALFAWISE website;
 - Posting approved ALFAWISE training materials and other authorized content;
 - Participating in business activities such as promoting upcoming meetings or events, linking to the Distributor's ALFAWISE shopping cart, or using any other ALFAWISE-approved tools or materials to promote products, and encouraging viewers to make contact for further information about the products or business opportunity.
 - When promoting via social media, Distributors must comply with all policies relating to business and product claims. Please refer to Sections 3.4.1, 3.4.2, and 5.1 for further details.
 - Distributors must not post any content deemed by ALFAWISE to be offensive, obscene, defamatory, threatening, or otherwise inappropriate, and all content must comply with the terms and conditions of the respective social media platform.
 - Distributors are prohibited from using "ALFAWISE" or any of its trademarks in the names of personal social media accounts (e.g., Facebook pages, Twitter/X accounts, etc.).
 - ALFAWISE reserves the right to require the removal of any content it deems inappropriate.

Distributor Statement and Representations

3.4.1 Product Claims

- Distributors shall not claim that products have therapeutic, curative, or diagnostic effects, or can treat or prevent any disease. Such medical claims violate both company policy and local laws.

3.4.2 Income Claims

- Distributors may not make income projections or disclose personal earnings (including showing bank statements) outside of what is documented in official ALFAWISE materials.

3.4.3 Identification Claims

- Distributors must not claim professional qualifications (e.g., nutritionist) unless legally certified.

3.4.4 Disclaimer

- Distributors are solely responsible for any oral or written representations made outside of official documents. Distributors agree to indemnify ALFAWISE against any claims or losses arising from such unauthorized representations.

3.5 Business Sales Locations

Products may be displayed in service-oriented venues (e.g., spas, massage clinics, doctor's offices). Displaying or selling products in retail stores, pharmacies, or online auction sites (e.g., Shopee, Ruten) is strictly prohibited.

3.6 Unlawful Recruitment

ALFAWISE Distributors are strictly prohibited from engaging in unlawful recruitment activities, including but not limited to the following:

- Directly or indirectly, whether personally or through a third party, recruiting ALFAWISE Distributors for other direct selling companies. This includes (but is not limited to) presenting or assisting in presenting other business opportunities to ALFAWISE Distributors, or directly or indirectly encouraging any ALFAWISE Distributor to join another direct selling company. Such conduct constitutes a violation even if the recruiter is unaware that the individual is an ALFAWISE Distributor;
- Producing any promotional materials, audio/video content, or any form of marketing tools for other direct selling companies, or appearing in, being referenced in, or permitting one's name or likeness to be used in any promotional, recruitment, or solicitation materials for other direct selling companies;
- Selling, offering for sale, or promoting to ALFAWISE Distributors or Preferred Customers any products or services that compete with ALFAWISE products or services. Products or services of the same category as ALFAWISE offerings shall be deemed competitive (e.g., dietary supplements similar to those offered by ALFAWISE, regardless of price, quality, ingredients, or nutritional composition);
- Promoting or marketing ALFAWISE products, business opportunities, or the Compensation Plan in conjunction with any non-ALFAWISE company;
- Presenting or selling ALFAWISE products or services together with any other products or services in sales materials, websites, or sales meetings, in a manner that may cause confusion or mislead prospective customers or Distributors into believing that there is any affiliation between ALFAWISE and non-ALFAWISE companies;
- Participating, directly or indirectly, in any other direct selling company in any capacity (including but not limited to receiving compensation, or acting as a sole proprietor, partner, shareholder, trustee, or beneficiary), while participating in the ALFAWISE Compensation Plan. Any such dual participation constitutes a material breach of this Agreement, regardless of intent. Distributors who participate in other direct selling companies in any manner shall not be eligible to access confidential customer information.

3.6.1 Solicitation After Termination

• Former ALFAWISE Distributors whose agreements have been terminated shall not, within one year following the date of termination, directly or through a third party, induce any current ALFAWISE Distributor to join any other direct selling, network marketing, or multi-level marketing (MLM) program or opportunity. Distributors remain obligated to comply with this provision for a period of one year after their departure from ALFAWISE.

3.6.2 Non-Competition and Disciplinary Actions

• During the term of the Membership Agreement, ALFAWISE Distributors shall not participate in, invest in, engage in, or assist any other direct selling, network marketing, or multi-level marketing programs. Upon discovery or report of such activities, the Company shall suspend the Distributors right to receive bonuses or other related benefits during the investigation period. If the allegations are verified, the Company reserves the right to terminate the Distributor membership.

3.6.3 Downline Organization (Genealogy Reports)

• The ALFAWISE Genealogy Report is confidential information and constitutes a proprietary trade secret of the Company. Distributors shall not use this report for any purpose other than the development of their ALFAWISE business. Distributors who simultaneously join other direct selling companies are ineligible to access this report. Both the Distributor and ALFAWISE agree that the Company will refuse to provide Genealogy Reports unless the Distributor maintains absolute confidentiality. For five (5) years following the expiration or termination of the Distributor Agreement for any reason, the Distributor shall not, personally or on behalf of any other individual, partnership, association, corporation, or entity, perform the following:

- Disclose any information contained in the report to a third party;
- Use the contents of the report to compete with ALFAWISE;
- Recruit or induce any Distributor listed in the report to join another direct selling company. This clause remains in effect even after termination of the Distributor Agreement.

3.7 Corporations, Partnerships, and Trusts

A corporation, partnership, or trust (collectively referred to in this section as an "Entity") cannot apply to become an ALFAWISE distributor.

3.8 Personal Data and Privacy

3.8.1 Personal Data

I agree that ALFAWISE may collect my personal data within the specific scope necessary for its business operations, marketing purposes, and product sales. These purposes include:

- Processing Distributor membership applications;
- Processing, fulfilling, and providing notifications regarding product orders;
- Generating genealogy reports or other relevant business reports;

- Providing Distributor services, such as planning and assisting with training sessions;
- Managing Distributor benefits and entitlements;
- Developing and implementing policies, marketing plans, and strategies;
- Use in ALFAWISE communications, promotional tools, and internal contact within the Company and the Group;
- Providing referrals;
- Complying with applicable laws and assisting investigations by competent authorities or police; and other purposes directly related to the above.

3.8.2 Disclosure of Personal Data to Third Parties

To the extent permitted by law, ALFAWISE may disclose your personal data to the following parties:

- Employees, directors, and officers of ALFAWISE and its local or overseas affiliates;
- Agents, contractors, suppliers, vendors, or other third parties providing administrative, advertising, printing, or other services to ALFAWISE or its affiliates, including but not limited to fulfillment centers, external auditors, medical professionals, trustees, insurance companies, actuaries, and consultants;
- Sponsors and upline leaders, who may require access to downline data to monitor sales activities and business development. However, ALFAWISE will not disclose non-public personal or financial information without your consent, unless required by law or court order;
- Any individual or organization requesting a reference.

3.8.3 Access to Personal Data

You have the right to request access to your personal data held by ALFAWISE and to request correction of any inaccurate data (subject to applicable laws). You may also request information regarding ALFAWISE data policies and practices. All such requests must be submitted in writing to ALFAWISE Customer Service Department.

3.9 Insurance

3.9.1 Business Insurance

• Distributors may purchase insurance for their own business activities.

3.9.2 Product Liability Insurance

• ALFAWISE maintains product liability insurance for the company and its Distributors. Coverage extends to Distributors under applicable vendor warranty terms, provided that Distributors comply with all laws and the Distributor Agreement. This insurance does not cover claims arising from improper conduct by Distributors (see Section 3.4).

3.9.3 Assumption of Risk

• Distributors acknowledge that travel to and from company-related meetings, events, seminars, or gatherings is part of their independent business activities and not as employees of the company, even if attendance is invited or arranged by ALFAWISE. Distributors assume all risks and responsibilities associated with such travel.

3.10 International Business

Distributors may only conduct business activities, promote products/opportunities, or recruit potential members in countries where ALFAWISE is officially authorized to operate. Distributors operating in authorized countries outside their home country must comply with the laws and regulations of that country. ALFAWISE shall not be liable for any violations.

3.11 Compliance with Laws and Regulations

You must comply with all laws applicable to your business activities.

3.12 Distributor Memberships

A Distributor may own a maximum of three (3) ALFAWISE memberships to conduct business, receive compensation, or benefit as a sole proprietor, partner, shareholder, trustee, or beneficiary. A spouse or other family member may also become a Distributor, provided their membership is placed within your organization and not in a cross-line organization; and that the membership is personally operated by the named individual, not by another Distributor.

3.13 Preferred Customer Membership

A Preferred Customer may hold one (1) ALFAWISE membership to purchase products at member prices and enjoy exclusive discounts. A spouse or family member may also become a Preferred Customer. A Preferred Customer may upgrade to become a Distributor at any time by submitting a complete Distributor Application.

3.14 Repackaging and Relabeling

Distributors shall not modify or add any labels to ALFAWISE products, materials, or programs. Products must be sold in their original packaging; repackaging or relabeling is strictly prohibited. Any repackaging or relabeling violates regulatory laws and may result in serious criminal penalties and civil liability.

3.15 Sale or Transfer of Distributor Membership

Distributors/Preferred Customers may not sell, transfer, or assign their membership to any person or entity without the prior consent of ALFAWISE. To obtain consent, you must:

- A Distributor recognized by ALFAWISE for its good reputation and that has never transferred its membership.
- Each membership may be transferred only once; memberships at or above the "Aurora" rank are not transferable;
- Each membership may be transferred only once; memberships at or above the Aurora rank are not transferable;
- All outstanding debts to ALFAWISE must be fully settled prior to transfer;
- The transferring Distributor must be in compliance with all Agreement terms and Policies and Procedures;
- Consolidation of memberships is not permitted;
- ALFAWISE will not approve transfers to existing Distributors or individuals/entities who currently benefit from or previously operated an ALFAWISE membership;

- All ownership interests must be transferred together and cannot be separated;
- The transferring Distributor must notify ALFAWISE Legal Department, complete and sign the required transfer and application forms, and pay an administrative fee of SGD185. The position within the organization remains unchanged after the transfer.

3.16 Splitting a Distributorship

If distributors wish to dissolve a jointly held distributorship, they must ensure that the income and interests of their upline and team are not adversely affected. Distributors should consider the following when deciding whether to dissolve a jointly held distributorship:

- If a jointly held distributorship is dissolved, any one of the joint owners may take over the distributorship, but all other joint owners must relinquish their rights and interests in that distributorship.
- ALFAWISE will not split the organization/team, nor divide commissions or bonuses among the joint owners.
- If a jointly held distributorship is dissolved, the party relinquishing the original jointly operated business rights must wait six (6) months before reapplying to become a distributor. This policy does not apply to the separation of memberships held by married couples; in the event of a divorce, the party relinquishing their rights may immediately enroll under a new Sponsor of their choice.

3.17 Inheritance

If a distributor passes away or becomes incapacitated, the rights to commissions, bonuses, team benefits, and all distributor responsibilities shall be transferred to their successor or heir. The successor must provide ALFAWISE Legal Department with the distributor's death certificate or proof of incapacity, evidence of successor rights (such as a notarized will or durable power of attorney), and a completed Distributor Application and Agreement. Even if the successor already owns and operates three (3) distributorships, he/she may still inherit and retain an additional three (3) distributorships for a maximum period of six (6) months. Within the six (6)-month period, the distributor must relinquish or transfer either the original business or the inherited business. If a distributor dies without a will, and the authorized estate representative, heir, beneficiary, trustee, personal representative, or executor fails to contact ALFAWISE within six (6) months, ALFAWISE will deem the distributorship non-transferable.

3.18 Taxation

You must comply with the Income Tax Act 1967 in Singapore and pay personal consolidated income tax (if you are an individual distributor) or corporate income tax (if you are operating as a business entity) on profits and commission income earned from product sales or services for the previous year before June 30 (Singapore) of each year.

3.19 Solicitation via Electronic Communications

ALFAWISE does not send “spam” (unsolicited commercial electronic communications such as emails, SMS, instant messages, etc.) to distributors or customers, and distributors are prohibited from using spam to promote products, sell products, or recruit other distributors. Accordingly, ALFAWISE requires distributors to comply with the following rules when using electronic communications to market and promote ALFAWISE business opportunities and products:

- You may only send commercial electronic communications to:
 - (a) recipients with whom you have an existing business, family, or personal relationship; or
 - (b) persons referred by someone with whom you have a business, family, or personal relationship, provided the referrer also has a business, family, or personal relationship with the referred person.
- Your commercial electronic communications must include:
 - (a) a clear and accurate subject line;
 - (b) clear sender contact information (name, mailing address, phone number, and email address);
 - (c) if applicable, the name of the referrer; and
 - (d) a valid opt-out or unsubscribe function.

3.20 Exclusive Marketing Rights

ALFAWISE products and services are not subject to exclusive marketing rights. No Distributor should imply or state that they have the exclusive right to sell ALFAWISE products or services in a specific territory.

3.21 Product Displays and Exhibitions

Distributors may display and/or sell ALFAWISE products at trade shows and exhibitions. However, distributors may not display or sell ALFAWISE products at garage sales, second-hand auctions, flea markets, bazaars, or similar venues, as such venues may damage the professional image of ALFAWISE. All promotional materials displayed at such events must be approved by ALFAWISE and must clearly identify the individual as an ALFAWISE distributor.

3.22 Change of Sponsor

3.22.1 Right to Enroll

• Every prospective distributor/preferred customer has the final right to choose their sponsor. As a general rule, the first distributor who performs substantial work for a prospective distributor/preferred customer is considered the original sponsor. Any disputes should be resolved using common sense and basic principles of mutual respect. If multiple Distributor/Preferred Customer Application and Agreement forms are submitted for the same person under different sponsors, the company will recognize as valid the first application that is received, approved, and processed. ALFAWISE shall have the final decision in all sponsorship disputes.

3.22.2 Change of Placement Within the Organization

Except under the following circumstances, ALFAWISE generally does not allow changes of sponsor or placement:

- The distributor/preferred customer was induced to join ALFAWISE through unethical or deceptive means;
 - Due to distributor error, a new distributor was placed in the wrong position. Requests for correction must be submitted within seven (7) business days from the date the distributor joined ALFAWISE. Written consent from the sponsor must be provided. No correction will be allowed if the new distributor has already developed a team at the time the correction request is submitted. Once approved, the distributor’s organization (if any), commissions, and bonuses earned will also be transferred accordingly. No correction will be permitted if ALFAWISE has not received the signed application form;
 - If you voluntarily terminate your distributor/preferred customer membership in writing, you may rejoin after six (6) months under a sponsor of your choosing as either a distributor or preferred customer. Please note that upon termination, you will permanently lose all rights, bonuses, commissions, and downline organization from your previous membership. Furthermore, you may not circumvent this policy through the use of company names, aliases, corporations, partnerships, trusts, spouse names, or false identification numbers, nor by allowing previously terminated distributors or preferred customers to participate in any distributorship.
- #### 3.22.3 Prohibition of Cross-Sponsoring
- Crossline sponsoring is strictly prohibited. “Crossline sponsoring” refers to the act of enrolling or attempting to enroll an individual or entity who has already signed a Distributor Agreement with ALFAWISE or is already participating in another sponsor organization into one own downline organization. Circumventing this policy through the use of trade names, company names, corporations, partnerships, trusts, spouse names, or false identification numbers is prohibited. Distributors may not entice another distributor to join their organization through disparagement, defamation, or boycotting of other distributors.

3.20 Fraudulent Practices and Unethical Behaviour

Distributors must fairly and truthfully explain ALFAWISE products, business opportunities, the ALFAWISE Compensation Plan, and Policies & Procedures to prospective distributors. This includes:

- Honestly and thoroughly explaining the ALFAWISE Compensation Plan to all prospective distributors;
- Clearly stating that income earned under the ALFAWISE Compensation Plan is based on product sales and not solely on recruiting other distributors;
- Making reasonable income projections based on average distributor earnings under normal circumstances;

- Clarifying that past earnings in specific cases do not guarantee future earnings;
- Not providing misleading information regarding average expenses incurred in operating the business;
- Not providing misleading information regarding the average time commitment required to earn corresponding profits; nor guaranteeing any distributor's earnings or income;
- Never claiming or implying that you will build a team for another person;
- Never guaranteeing any distributor's profits or income;
- Never claiming that any consumer, business entity, or government agency endorses or approves ALFAWISE products or its Compensation Plan;
- Never participating in inventory loading or non-retail purchasing practices (placing orders within non-sales-generating binary structures). Manipulation of the Compensation Plan is prohibited and may result in disciplinary action. Manipulation includes, but is not limited to, ordering excessive quantities of products outside normal retail demand for qualification or bonus purposes, placing orders through downline distributorships, or engaging in any unlawful activity. ALFAWISE reserves the right to suspend bonus payments and terminate distributorships involved in such conduct. If ALFAWISE determines that a distributor conduct is harmful, disruptive, or detrimental to ALFAWISE or other distributors, ALFAWISE may take appropriate action pursuant to Section 8.3.

3.24 Lawful Use of AI-Generated Content

In response to the rapid advancement and widespread application of Artificial Intelligence (AI) technology, ALFAWISE supports distributors in utilizing AI tools for creative content generation and promotion. However, distributors must strictly comply with intellectual property laws and fulfill their responsibilities as users in order to protect the company brand reputation and market order. When using AI tools (including but not limited to images, videos, text, voice, etc.) for business development, marketing design, or external communications, distributors must comply with the following rules:

3.24.1 Avoid Generating Content Similar to Others' Trademarks or Logos

- Distributors must ensure that AI-generated content does not resemble any registered trademark in visual appearance, pronunciation, or overall impression, nor be used in connection with goods or services similar to those covered by such trademarks, so as to avoid confusion or related legal disputes.

3.24.2 No Infringement to the Distinctiveness or Reputation of Famous Trademarks

- Distributors must avoid combining, transforming, or associating famous trademarks or their key identifying elements with inappropriate, negative, controversial, or derogatory content that may dilute or tarnish the distinctiveness or reputation of such trademarks.

3.24.3 Conduct Due Diligence and Verify Prior to Commercial Use

- For any commercial application involving AI-generated content, distributors should proactively search the Taiwan Intellectual Property Office trademark database to determine whether the content resembles any existing trademarks, and avoid using brand names, trademark images, imitation styles, or other potentially infringing elements in AI prompts.

3.24.4 Users Bear Full Responsibility for Content

- Even if content is generated by AI, distributors remain fully responsible as the selectors and publishers of such content and shall bear all legal liability arising therefrom. The company shall not be liable for any infringement, disputes, or other legal consequences resulting from a distributor failure to properly review AI-generated content.

3.24.5 Company Reserve Rights to Supervise and Take Action

- ALFAWISE reserves the right to supervise, review, and request corrections regarding distributors' use of AI-generated content. For violations of this provision, the company may impose disciplinary measures pursuant to Section 8.3, including but not limited to warnings, suspension of membership, withholding bonus payments, or termination of distributorship, depending on the severity of the violation.

Part Four : Responsibilities of Distributors and Sponsors

4.1 Ongoing Supervision, Training, and Sales

After sponsoring a new distributor into ALFAWISE, the sponsoring distributor must provide training on product knowledge, effective sales techniques, the Compensation Plan, and the Policies & Procedures. Distributors must also guide and supervise distributors within their organization to ensure they conduct business professionally and ethically, carry out sales appropriately, and provide high-quality customer service. As a Distributor's leadership rank increases, their responsibility to train and motivate their team grows accordingly. When sponsoring new distributors, the sponsor is responsible for ensuring that applicants have received or have online access to the latest version of the Policies & Procedures and the ALFAWISE Compensation Plan before executing the Distributor Agreement.

4.2 Non-Disparagement

- Distributors must lead by example and refrain from disparaging other ALFAWISE Distributors, ALFAWISE products, the ALFAWISE Compensation Plan, or Company employees.

4.3 Late Submission of Application Forms or Order Forms

- Distributors must forward all signed forms and applications received from other Distributors, applicants, or Preferred Customers to ALFAWISE by the second business day following receipt.

4.4 Reporting Policy Violations

Distributors must immediately report any observed violations of Company policy to the ALFAWISE Legal Department.

Part Five: Sales Requirements

5.1 Product Sales

The ALFAWISE Compensation Plan is based on the sale of products and services to end consumers. To qualify for bonus distributions, commission, and rank advancements, Distributors must meet specific personal and group sales requirements, as well as comply with all other provisions of these Policies & Procedures.

To qualify for commissions, Distributors must meet the following requirement:

- At least 70% of the products ordered by the distributor must be personally consumed or sold to others. A distributor may only place a new order once 70% of the previous order has been consumed or sold to end consumers.

5.2 Retail Customer Sales

Distributors must sell ALFAWISE products to retail customers at the official retail prices prescribed by ALFAWISE. Distributors shall not advertise, offer, or sell ALFAWISE products below or above the retail prices established by ALFAWISE without the company's prior written approval.

5.3 Prohibition Against Excessive Inventory Loading

ALFAWISE operations are based on sales to final consumers. ALFAWISE encourages distributors to purchase inventory only for personal and family use, as sales tools, or for resale to end consumers. Distributors shall not encourage or influence any other distributor to purchase products in quantities exceeding what can reasonably be used personally or sold to customers within a four (4)-week period. While some Distributors may choose to maintain stock to facilitate immediate fulfillment, the decision to hold inventory rests solely with the Distributor.

5.4 Advance Deposits

Distributors may not collect any payment from end consumers before the products are shipped.

Part Six: Bonuses and Commissions

6.1 Bonus Payment Cycle

ALFAWISE pays commissions on a weekly basis. Currently, payments are made exclusively via bank transfer to the personal account provided by the Distributor. If the account is with a bank other than the Company's designated financial institution, applicable wire transfer fees will be deducted. Distributors must review their commission statements carefully. Any errors or discrepancies must be reported to ALFAWISE within thirty (30) business days of the payment date; failure to do so constitutes a waiver of the right to dispute said payment.

6.1.1 Eligibility for Commissions

- To remain eligible to operate and receive commissions, a Distributor must maintain active status and comply with all ALFAWISE Policies and Procedures.

6.2 Adjustments to Bonuses and Commissions

- Commissions are earned based on sales to end consumers and the purchase/sale of products within the network.

If products or services are returned to ALFAWISE and refunded, the bonuses and commissions related to those returned products or services will be deducted from the distributor's bonuses or commissions.

Such deductions will be processed within thirty (30) days from the refund date and will continue until the bonuses and/or commissions have been fully recovered.

If the full amount cannot be recovered, the company reserves the right to seek reimbursement from the distributor.

- If a distributor or their downline applies for a product return, and ALFAWISE is unable to fully recover the bonuses and commissions related to the returned products or services, ALFAWISE may deduct the remaining unpaid balance from any other amounts payable to the distributor, or refer the matter to the Legal Department for bonus recovery procedures until the relevant amount has been recovered.

6.3 Forfeiture of Commission Entitlement

Distributors must remain active and in compliance with the terms of the Distributor Agreement to maintain their eligibility to receive commissions.

Part 7: Product Guarantee, Returns, and Inventory Buyback

7.1 Product Exchange

ALFAWISE guarantees the quality of its products and will replace any defective items. Anyone returning damaged or defective products must complete a Product Exchange or Return Form. Product exchanges intended solely to manipulate the ALFAWISE Compensation Plan or increase commissions (where evidence shows a pattern deviating from normal Distributor exchange behavior) will not be accepted and shall be deemed a violation of the Distributor Agreement.

7.2 Thirty (30) Day Return Policy

7.2.1 Preferred Customers

- For Preferred Customers who order directly from the official ALFAWISE website, the Company provides a 100% money-back guarantee (based on the original purchase price) for products returned within thirty (30) days of the initial order. If, for any reason, a Preferred Customer is dissatisfied with any ALFAWISE product, they may return it to the Company within 30 days of purchase for an exchange or a full refund. All other returns will be processed in accordance with Section 7.3, and corresponding adjustments to sales volume will be made pursuant to Section 6.2.

7.2.2 Distributors

- If a Distributor chooses to cancel their membership within thirty (30) days of joining, ALFAWISE will repurchase the Business Starter Kit and the products purchased in the first order at the original purchase price (excluding shipping charges).

The Distributor cancelling the membership must return the products, the complete Business Starter Kit, and any promotional gifts received together to ALFAWISE, with shipping charges prepaid by the Distributor. A written statement requesting termination of membership and acceptance of the refund must also be included. Please note: Once a Distributor places a second order, the 100% refund policy (excluding shipping fees) will no longer apply. Any returns of products, business kits, or sales aids after the first order shall be handled in accordance with Section 7.3. The Company will adjust the corresponding sales volume pursuant to Section 6.2. In addition, ALFAWISE may deduct from the refund amount any commissions or bonuses already paid to the Distributor prior to the return.

7.3 Subsequent Orders

For orders placed after the first order, and where permitted by law, Distributors may return ALFAWISE products (including promotional items and sales aids) within thirty (30) days, provided the products are in good condition and remain resalable, for a 100% refund based on the original purchase price (excluding handling and shipping fees). ALFAWISE may also deduct from the refund any commissions or bonuses already paid in connection with the returned products prior to the return.

7.4 Procedures for All Returns and Buybacks

To process a refund, replacement, or exchange, the Distributor must:

- Provide written notice to the Company within seven (7) days of receiving the goods. The defective items and the original invoice must be brought to a Company business location or mailed back within thirty (30) days to exchange for a new item of the same type. Requests made after this period will not be accepted.
- Use appropriate shipping boxes and packing materials. The Distributor is responsible for tracking the returned package. The package must include a completed Return Application, the original order form, a copy of the original receipt, and any unused products from the original package.
- Only Preferred Customers or Distributors who ordered directly from ALFAWISE are eligible to return products to the Company.

7.5 Product Value Depreciation and Non-Resellable Items

Non-Resellable Status: Products are considered to have 100% value loss (non-resellable) if they are:

- a. Opened/used
- b. Expired
- c. Discontinued in old packaging that cannot be repackaged
- d. Discolored
- e. Deteriorated
- f. Intentionally damaged
- g. Have no market value

If the Distributor cannot personally handle the return, they must complete a letter of authorization is required to allow a proxy to process the return on their behalf.

Refund Table: Refunds are calculated based on the time elapsed from the date the product was available for collection:

Reason for Return		Product Condition	Value Loss	Refund Amount
Contract Termination / Product Return	Within 30 Days	Re-sellable	0%	100%
		Non-resellable	100%	0%
	31-60 Days	Re-sellable	10%	90%
		Non-resellable	100%	0%
	61-90 Days	Re-sellable	30%	70%
		Non-resellable	100%	0%
	91-180 Days	Re-sellable	50%	50%
		Non-resellable	100%	0%
	More than 180 Days	Re-sellable	100%	0%
		Non-resellable	100%	0%

Part Eight: Dispute Resolution and Disciplinary Procedures

8.1 Disputes Between Distributors

8.1.1 Complaints and Reports

- If a Distributor discovers that another Distributor has violated Company policies, the matter should be reported directly to the ALFAWISE Legal Department. The Legal Department will review the dispute and make a final determination.

Complaints must include specific evidence supporting the alleged misconduct and, where possible, clearly identify the dates, locations, and individuals with firsthand knowledge of the alleged improper conduct.

8.1.2 Review by the Legal Department

- Upon receipt of a complaint, the Legal Department will investigate the matter and determine a resolution based on Company policy. ALFAWISE reserves the right to suspend membership at its discretion during the investigation. If a membership is suspended and the investigation subsequently clears the Distributor of any violation, ALFAWISE will immediately pay all commissions accrued during the suspension. However, the Legal Department may still impose disciplinary sanctions pursuant to Section 8.3 if deemed necessary.

8.2 Adjudication Authority

Unless otherwise mandated by the laws of the Distributor place of residence, the exclusive jurisdiction and venue for any disputes, claims, or litigation related to the Distributor Agreement or its interpretation shall be the district courts of Singapore by signing the application and agreement, all Distributors consent to these jurisdictional terms. The Agreement shall be governed by and construed in accordance with the laws of the Singapore.

8.3 Disciplinary Actions

Any violation of the Distributor Agreement, or any unlawful, fraudulent, misleading, or unethical business conduct by a Distributor, including the violations listed including but not limited to Singapore Multi-Level Marketing and Pyramid Selling (Prohibition) Act 1973 or any other applicable local consumer protection and direct selling laws may result in one or more disciplinary actions imposed at ALFAWISE sole discretion. Such violations include:

- Promoting or selling products or services, or recruiting others into the direct selling organization through deceptive or misleading means;
 - Soliciting funds from others under the guise of a multi-level marketing business;
 - Conducting direct selling activities in a manner contrary to public order or good morals;
 - Engaging in improper direct selling practices that negatively affect consumer rights;
 - Conducting direct selling activities in violation of the Multi-Level Marketing Supervision Act, Criminal Code, or other applicable laws and regulations.
- Disciplinary measures (at the Company's sole discretion) include:
- Warnings: Oral or written notices specifying the violation and warning of further action.
 - Probation: Requirement for remedial action and follow-up monitoring by ALFAWISE.
 - Revocation of Rewards: Forfeiture of incentives, recognition, or access to Company-sponsored events.
 - Suspension of Privileges: Temporary loss of rights to order products, participate in the Compensation Plan, advance in rank, or sponsor new members.
 - Commission Suspension: Withholding of commission payments for a specified period.
 - Fines: Imposition of fair and appropriate fines or penalties to compensate for Company losses, to the extent permitted by law.
 - Termination: Permanent cancellation of the Distributor membership.

Part Nine: Orders

9.1 Ordering Methods

Distributors/Preferred Customers may place orders via email, the member back-office system, Auto Delivery Program, or self-pickup arrangements. Distributors/Preferred Customers are responsible for retaining copies of their order forms. Accepted payment methods include credit card, bank transfer, and cash. For online orders, users may log in to the official ALFAWISE website and place orders through the shopping cart. Currently, online payments are available only by credit card. If an order selected for company self-pickup is not collected within ten (10) business days after the order is placed, the Company will arrange delivery to the Distributor's correspondence address and charge the related shipping fees incurred for the order.

9.2 Auto Delivery Program

Distributors/Preferred Customers recognized by ALFAWISE for its good reputation may enroll in the Auto Delivery Program. Participants select products to be shipped automatically every four (4) bonus cycles. ALFAWISE will automatically charge the authorized credit card or bank account for the product cost, shipping, and applicable sales tax. Members must ensure sufficient funds are available one week prior to the scheduled shipping date.

9.3 General Ordering Rules

If payment is invalid or the payment amount is incorrect when an order is placed, ALFAWISE will contact the Distributor by telephone and/or email or written notice to obtain payment. If the Distributor cannot be contacted within five (5) business days, the order will be returned or cancelled. ALFAWISE does not accept cash-on-delivery (COD) orders. There is no minimum order requirement.

9.4 Purchase of ALFAWISE Products

To qualify for product volume points associated with purchases, Distributors must purchase products/product packages directly from ALFAWISE. Preferred Customers may purchase only individual products directly from ALFAWISE.

9.5 Backorder Policy

When necessary, ALFAWISE reserves the right to place regular orders or automatic shipment orders on backorder until products become available.

9.6 Shipping Errors or Damaged Products

If any discrepancy or damage is found in the delivered products, the Distributor must notify ALFAWISE within seven (7) business days of receipt; otherwise, the Distributor shall be deemed to have waived the right to request correction. Please follow the procedures stated in the Product Exchange/Return Form to rectify shipping issues.

Part Ten: Payment and Product Delivery

10.1 Payment Methods

All forms and authorization documents must be signed by the Distributor/Preferred Customer.

10.1.1 Cash and Bank Transfers

- Full payment must be made to ALFAWISE for the total order amount, including applicable sales tax, shipping fees, and handling charges.

10.1.2 Credit Cards

- ALFAWISE accepts VISA, MasterCard (via office payment channels). If a credit card transaction is declined, the order will not be accepted. It is strictly prohibited to use another person's credit card without the cardholder's written consent. Such conduct will result in the loss of Distributor/Preferred Customer membership.

10.2 Auto Delivery Program

Once the auto delivery program is activated, it will remain in effect until ALFAWISE receives a written cancellation notice. Any changes or cancellations must be submitted no later than Friday, a week before prior to the scheduled shipment, via online system, telephone, or written notice to ALFAWISE. Participation in the auto delivery program is entirely optional and does not exempt Distributors from retail sales requirements, including the requirement to resell 70% of products.

10.3 Product Delivery and Risk of Loss

ALFAWISE may ship ordered products via general commercial carriers. If products are shipped through such carriers, you agree to pay the shipping fees, handling charges, and other related costs from ALFAWISE warehouse to your delivery address. ALFAWISE shipping responsibility is fulfilled once the goods are handed over to the carrier. From that point, ownership of the products and the risk of loss or damage during transit are transferred to the recipient and are no longer the responsibility of ALFAWISE.

Part Eleven Distributor Services

11.1 Changes to Distributor/Preferred Customer Membership Information

11.1.1 General Policy

- If any information provided in the Distributor Application and Agreement changes, the Distributor/Preferred Customer must notify ALFAWISE immediately.

Changes must be requested in writing and accompanied by the updated application/agreement form and relevant supporting documents.

11.1.2 Adding a Partner

- To add a partner to an existing Distributor account, ALFAWISE requires a written application and a properly completed Distributor Application and Agreement, including tax identification numbers and signatures of both parties. This change does not include changes to the sponsor relationship. Applications must include a newly signed agreement (not a modified or corrected version of the original), along with a Business Registration Form (if applicable) and any supporting documents. Approval is at the sole discretion of the Company.

11.2 Genealogy Reports and Bonus Statements

11.2.1 Genealogy Reports

- Genealogy reports contain proprietary business secrets belonging exclusively to ALFAWISE. Please refer to Section 3.6.2 regarding restrictions on the use of these reports.

11.2.2 Bonus Statements

- Commission statements will be displayed in your personalized ALFAWISE Back Office.

11.3 Errors or Inquiries

If a Distributor identifies a problem or error regarding commissions, bonuses, genealogy reports, orders, charges, or placement within the organization, they must notify ALFAWISE within thirty (30) business days. ALFAWISE assumes no responsibility for any errors, omissions, or issues not reported within this thirty (30) business day period.

11.4 Problem Resolution

If a Distributor has inquiries regarding shipping, ordering, commissions, bonuses, or the Compensation Plan, please contact the ALFAWISE Customer Service Department via mail, email, or any official communication channel.

Part Twelve: Inactivity and Termination Policy

12.1 Inactivity

If a Distributor fails to meet the Personal Sales Volume requirements of the ALFAWISE Compensation Plan in any given Commission Month, the Distributor will not be eligible to receive commissions generated by their team sales for that specific month.

12.2 Involuntary Cancellation

A violation of any terms of the Distributor Agreement (including unilateral amendments made by ALFAWISE) constitutes a material breach. At the Company's discretion, this may result in disciplinary action under Section 8.3, including the cancellation of the membership.

- **Forfeiture:** Upon cancellation, the Distributor forfeits all rights to their team and any future commissions or bonuses. They are entitled only to earned funds from the final pay cycle completed prior to termination.
- **Notification:** ALFAWISE will notify the Distributor via registered mail sent to the address on file. The effective date of cancellation is the date the return receipt is signed or the date of actual receipt.
- **Cessation of Activity:** The former Distributor must immediately cease representing themselves as an ALFAWISE Distributor.
- **Appeals:** A written appeal must be submitted to the ALFAWISE Legal Department within fifteen (15) days of the cancellation date. If no appeal is received, the cancellation becomes final. The Legal Department will review all supporting evidence and provide a final, binding written decision.
- **Re-application:** Individuals subject to involuntary termination may only re-apply after twelve (12) months. A written petition must be submitted to the Legal Department explaining why they should be reinstated. Approval is at the sole discretion of ALFAWISE.

12.3 Voluntary Termination

A Distributor or Preferred Customer may terminate their agreement at any time for any reason by providing written notice to ALFAWISE. The notice must include the member's signature, printed name, address, and ID number. If the individual holds three (3) distributor accounts, all accounts will be terminated simultaneously.

12.4 Consequences of Termination

Whether voluntary or involuntary, a terminated Distributor forfeits all rights to their previous downline and is no longer entitled to any commissions or bonuses generated by that sales network. The former Distributor may no longer represent themselves as an ALFAWISE distributor, nor may they sell ALFAWISE products or services. They must remove all ALFAWISE signage and cease using any materials containing ALFAWISE trademarks, logos, or service marks. Voluntary termination entitles the Distributor to commissions and bonuses from the final full bonus period prior to termination.

Part Thirteen: Taxation

Each Distributor is solely responsible for determining, reporting, and fulfilling all applicable tax obligations arising from their business activities and income earned through ALFAWISE.

Distributors are advised to refer to the official website of the Singapore's IRAS (Inland Revenue Authority of Singapore) for the latest tax requirements, guidelines, and filing obligations. It is the Distributor's responsibility to submit all required tax returns and make any tax payments in accordance with the applicable laws and regulations of Singapore. ALFAWISE does not provide tax advice. Distributors are encouraged to seek independent professional advice where necessary to ensure compliance with all applicable tax laws.

Part Fourteen: Glossary of Terms

Company (Corporate): Refers specifically to ALFAWISE International (Singapore) Pte. Ltd.

Distributor Agreement: The collective contract consisting of the Distributor Application and Agreement, the ALFAWISE Policies and Procedures, and the ALFAWISE Compensation Plan.

Business Starter Kit: A one-time purchase available to new Distributors containing essential materials, sold at a promotional price set by the Company.

Genealogy Report: A report containing proprietary trade secrets regarding Distributor identities and team sales performance (see Section 3.6.2).

Level: The layers of Distributors in an organization. This indicates the relationship between a Distributor and an Upline based on the number of sponsoring links between them.

Genealogy (Downline Organization): The structure containing all Preferred Customers and Distributors placed under a specific member.

Distributor: A person who joins ALFAWISE to promote its products and business. Distributors can earn income from product sales and the compensation plan.

Preferred Customer: An individual who purchases ALFAWISE products at member prices for personal use. They do not participate in resale or the Compensation Plan for profit.

Ranking: Defined advancement levels within the Compensation Plan (e.g., Rainbow, Twilight, Sunlight Distributors).

End Consumer (Customer): A consumer who purchases products but does not participate in the business as a Distributor.

Downline: All distributors under you in your team or organization.

Sponsor: The person who introduces and sponsors a new Distributor. Every Distributor has exactly one Sponsor.

Personally Enrolled (PE): Refers to a new Distributor who was directly referred by an existing Distributor.

Distributor and Above: Members who sell products to end consumers and expand the Distributor team. By building sales teams, they qualify for bonuses and incentives.

Upline: Any Distributor located above a member in the organisation.

Commission Month: A period within the Compensation Plan used to calculate qualifications and rewards, typically consists of four (4) commission weeks.

Commission Week

A weekly calculation period for bonuses.

Each cycle runs based on Singapore time:

12:00 AM to 11:59 PM, following calendar dates.

Example:

- Cycle 1: Jan 1 – Jan 7
- Cycle 2: Jan 8 – Jan 14
- Cycle 3: Jan 15 – Jan 21
- Cycle 4: Jan 22 – Jan 31

CODE OF ETHICS AND CONDUCT

The Consumers Association of Singapore supports the Direct Selling Association of Singapore's effort to promote fair and ethical conduct in the direct selling business of its members.

Preamble

The Direct Selling Association of Singapore ("DSAS") recognises that companies engaged in direct selling assume certain responsibilities towards consumers in their method of distributing their products and service, and sets forth the basic fair and ethical principles and practices to which Members shall be required to adhere in the conduct of their business.

SECTION 1: CODE OF ETHICS AND CONDUCT

1. Obligation

It is a condition of membership that every Member has to adhere to this Code of Ethics & Conduct and to ensure that every Direct Seller in its system of distribution has read and understood the full meaning of this Code of Ethics & Conduct.

Direct Sellers are not bound directly by this Code of Ethics & Conduct, but as a condition of membership in the Member's distribution system, shall be required by the Member with whom they are affiliated to adhere to rules of conduct meeting the standards of this Code of Ethics & Conduct.

Members that fail to adhere to this Code of Ethics & Conduct may be referred to the Disciplinary Committee, which, in the event of a continuing failure to comply, may recommend and enforce sanctions which may include (but are not limited to) the suspension or termination of their membership with the DSAS. With termination of membership in DSAS, a Member is no longer bound by this Code of Ethics & Conduct. However, the provisions of this Code of Ethics & Conduct remain applicable to events or transactions that occurred at the time the Member was a member of DSAS.

All Members are required to comply with the requirements of the:

- Consumer Protection (Fair Trading) Act (Cap. 52A)
- Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009
- Consumer Protection (Fair Trading) (Opt-Out Practices) Regulations 2009
- Multi-Level Marketing and Pyramid Selling (Prohibition) Act (Cap. 190)
- Multi-Level Marketing and Pyramid Selling (Excluded Schemes and Arrangements) Order 2001
- All other relevant regulations and any and all subsequent amendments to such legislation and subsidiary legislation.

2. Identification

Every Direct Seller shall, without being asked to do so, on initial contact with a prospective customer identify himself, the company he represents, the nature of his products and the purpose of his solicitation to the prospective customer. Every Direct Seller is encouraged to carry a DSAS Identification Card or such other identification which displays his particulars, his photograph and the validity date (if any) of such a card.

3. Prohibited Practices

No Direct Seller shall engage in sales or recruiting practices that are unfair, misleading or deceptive or otherwise not in compliance and accordance with the relevant Singapore laws. No Direct Seller shall, in particular, take advantage of a consumer's lack of commercial experience, age, illness, or lack of understanding or unfamiliarity with a language. In addition, no Direct Seller shall induce or mislead a customer into using a product with the intention of depriving the customer of his right to cancel an order or contract under the "7-day cooling-off period" statement.

4. Products or Services

The offer of products or services for sale and any product explanations and demonstrations by a Direct Seller shall be accurate, truthful and complete as to the price, grade, credit terms, quality, make, value, performance, currency of the model, availability, cooling-off period, return policies, terms of guarantee, after sales service and delivery dates (as may be appropriate in each case). Direct Sellers shall give accurate and understandable answers to all questions from consumers. Where claims are made with respect to product efficacy, Direct Sellers shall make only those verbal or written product claims that are authorised by the Member. Members and Direct Sellers shall fulfill consumer orders in a timely manner.

5. Order Form

A written Order Form shall be made available to the consumer at the time of the sale or prior to that, regardless of the mode in which the order is made. The order form shall identify the Member or Direct Seller and contain the full name, permanent address and telephone number of the Member or Direct Seller and all material terms of the sale. All terms shall be clear and legible. There shall be no hidden costs to the consumer.

6. 7-Day "Cooling-off Period"

It is the obligation of the consumer to ensure that goods purchased are in reasonably good condition in the event of product return. A 7-day "cooling-off period" statement (excluding Saturdays, Sundays and all public holidays), during which customers may, on reasonable commercial terms, cancel an order or contract and receive a full refund of their money (subject to reasonable charges for, among other things, the goods and services supplied related to the order or the contract), is to be printed legibly in at least 12 point font and positioned in the contract or order form immediately above the space for the signature of the customer. The contact details and particulars of the relevant Customer Service department or personnel should be given for the customer to invoke this statement if required. The spirit of this statement shall be upheld and shall not be circumvented deliberately.

7. Payment of Deposit on Customer's Behalf

Prior to the delivery of a product, the initial deposit to be collected from the customer shall not exceed ten percent of the cash price of that product. No Direct Seller shall pay the initial deposit on behalf of the prospective customer.

8. Promotional Literature, Advertising and Testimonials

Every claim made by a Direct Seller whether orally or in writing shall be substantiated by acceptable documentary evidence when requested. A Direct Seller shall not use any testimonial or endorsement that is unauthorised, untrue, obsolete or otherwise inapplicable, unrelated to the offer or used in any way likely to mislead the consumer.

Where applicable, product claims and product registration shall be in compliance with the requirements of the Health Sciences Authority (HSA), Ministry of Health (MOH), the Advertising Standards Authority of Singapore (ASAS) and/or any other authorities where appropriate. Promotional literature, advertisements and mailings shall not contain product descriptions, claims, photos or illustrations that are deceptive or misleading. Promotional literature shall contain the name and address or telephone number of the Member and may include the telephone number of the Direct Seller.

9. Other Materials

Members shall prohibit Direct Sellers from marketing or requiring others to purchase any materials that are inconsistent with the Member's policies and procedures. Direct Sellers who sell promotional or training literature approved by the Member, regardless of whether in hard copy or electronic form, shall:

1. Use only material that comply with the same standards that the Member adheres to;
2. Refrain from compelling the downline to purchase the literature;
3. Make available the sales aids at a reasonable price equivalent to similar material generally available at the marketplace; and
4. Offer a return policy that is the same as that of the Member. Sales aids must comply with the provisions of this Code of Ethics & Conduct and must not be misleading or deceptive.

10. Customer Complaints

Every Member shall put in place a proper and effective mechanism to deal with customer complaints in an efficient and expeditious manner with the objective of achieving customer satisfaction. In particular, Members shall ensure that the necessary telecommunications, internet or such other facilities are installed so as to be able to receive and process such customer complaints.

If a complaint appears to have been aggravated or the complainant has copied his letters to the Consumers Association of Singapore (CASE) or any relevant government authority, the Member shall promptly forward copies of such letters to the Chairman of DSAS, who shall bring the matter to the attention of the Disciplinary Committee. The Disciplinary Committee may refer such disputes to the Code Administrator for resolution.

The Code Administrator may require the cancellation of orders, return of products purchased, refund of payments or other appropriate actions, including warnings to Members or Direct Sellers, cancellation or termination of Direct Sellers' contracts or other relationships with the Member, and warnings to Members. The Code Administrator and Members shall establish, publicise and implement complaint handling procedures to ensure prompt resolution of all complaints.

11. Respect of Privacy

Every contact made with a prospective customer that is initiated by a Direct Seller shall be done during reasonable hours and any presentation or demonstration shall be discontinued promptly upon the request of the customer. Direct Sellers and Members shall take appropriate steps to ensure the protection of all private information provided by a consumer, a potential consumer, or a Direct Seller.

12. Education and Training

Members shall ensure that each of their Direct Sellers receives adequate education and business training in respect of their products, their obligations under this Code of Ethics & Conduct and to ensure their familiarity with the World Direct Selling Codes of Conduct, the Multi-Level Marketing and Pyramid Selling (Prohibition) Act (Cap. 190) and Multi-Level Marketing and Pyramid Selling (Excluded Schemes and Arrangements) Order 2001, the Consumer Protection (Fair Trading) Act (Cap. 52A), the Consumer Protection (Fair Trading) (Cancellation of Contracts) Regulations 2009, the Consumer Protection (Fair Trading) (Opt-Out Practices) Regulations 2009, all other relevant regulations and any and all subsequent amendments to such legislation and subsidiary legislation.

13. Comparison and Denigration

Direct Sellers shall refrain from unfairly comparing or denigrating any firm, products, its sales and marketing plan, or any other feature of another Member, whether directly or by implication. Members and Direct Sellers shall also not use comparisons which are misleading. Points of comparison shall be based on facts which can be substantiated. Members and Direct Sellers shall not take unfair advantage of the goodwill attached to the trade name and symbol of another Member, business or product.

14. Inventory

Members shall not require or encourage Direct Sellers to purchase inventory in unreasonably large amounts.

15. Earnings Claims

Members and Direct Sellers shall not misrepresent the actual or potential sales or earnings of their Direct Sellers. Any earnings or sales representations made shall be based upon documented facts, in compliance with the relevant Singapore laws. Members shall provide Direct Sellers with periodic accounts concerning, as applicable, sales, purchases, details of earnings, commissions, bonuses, discounts, deliveries, cancellations and other relevant data, in accordance with the company's arrangement with Direct Sellers. All monies due shall be paid and any withholdings made in a commercially reasonable manner.

16. Business Information

Information provided by Members to prospective or existing Direct Sellers on opportunity and related rights and obligations shall be accurate and complete. Members shall not make any factual representation that cannot be verified or make any promise that cannot be fulfilled. Members shall not represent information in a false or deceptive manner.

17. Referral Selling

Members and Direct Sellers shall not induce customers to purchase goods or services based upon the representation that customers can reduce or recover the purchase price by referring prospective customers to the sellers for similar purchases, if such reductions or recovery are contingent upon some uncertain, future event.

18. Privacy of Data

Members shall not sell, dispose, transfer (for profit or gain) or divulge personal data of their Direct Sellers or customers to any party, except with the prior consent of the Direct Sellers, or as required to comply with any laws or regulations.

19. Recruitment

Members shall not use misleading, deceptive or unfair recruiting practices in their interaction with prospective or existing Direct Sellers.

20. Relationship between Members and Direct Sellers

Members shall provide their Direct Sellers with either a written agreement to be signed by both the Member and the Direct Seller or a written statement, containing all essential details of the relationship between the Direct Seller and the Member.

21. Enticement

Members and their Direct Sellers shall not solicit other Member's Direct Sellers to join the former by active, targeted and systematic enticement.

Definitions

- "Direct Sellers" include every person that is a participant in a system of distribution. A Direct Seller may be an independent commercial agent, independent contractor, independent dealer or distributor, employed or self-employed representative, or any other similar sales representative of a Member.
- "The Disciplinary Committee" shall consist of such persons as may be appointed by the Members from amongst their number from time to time, and who shall have the power to recommend and enforce disciplinary action under this Code of Ethics & Conduct.
- "Members" are member companies of the DSAS.



ALFAWISE INTERNATIONAL (SINGAPORE) PTE LTD

151 Chin Swee Road #10-09

Manhattan House Singapore 169876

Email: sg.services@alfawise.co

www.alfawise.co