



MN Global Trips Sdn Bhd (1209321-W)

EVERYONE CAN TRAVEL THE WORLD WITH RM 200 ONLY
WE RISE BY LIFTING OTHERS

NO: 137A-1 Indah UPC, Jalan Klang Lama Batu 3 1/2, 58000 Kuala Lumpur, Wilayah Persekutuan.

MN GLOBAL TRIPS SDN. BHD.

STATEMENT of POLICIES and PROCEDURES MALAYSIA

www.mnglobaltrips.com
mnglobaltrips@yahoo.com

Table of Contents

SECTION 1 - INTRODUCTION	4
1.1 - Corporate Mission Statement	4
1.2 - Independent Consultant Code of Ethics	4
SECTION 2 - OVERVIEW.....	5
2.1 - Policies and Compensation Plan Incorporated into Independent Consultant Agreement.....	5
2.2 - Purpose of Policies	5
2.3 - Changes to the Agreement	5
2.4 - Delays	5
2.5 - Policies and Provisions Severable.....	6
2.6 - Waiver	6
SECTION 3 - BECOMING A INDEPENDENT CONSULTANT	6
3.1 - Requirements to Become a Independent Consultant.....	6
3.1.1 - Independent Consultant Business System(CBS)	6
3.2 - New Independent Consultant Enrollment	6
3.2.1 - Business Entity Enrollment	6
3.3 - Independent Consultant Benefits.....	7
3.4 - Renewal of Your MN Global Business.....	7
SECTION 4 - OPERATING A MN GLOBAL BUSINESS	7
4.1 - Adherence to the MN Global Compensation Plan	7
4.1.1 - General	7
4.1.2 - Product and Business Overview Presentations.....	7
4.2 - Advertising & Marketing	8
4.2.2 - General.....	8
4.2.3 - Independent Consultant Websites	8
4.2.4 – Team Support Websites.....	9
4.2.5 – Public Website – Social Networking, Forum, and Blogs.....	9
4.2.6 – Personal Identity Websites.....	10
4.2.7 – Profile Names, Domain Names, and Email Addresses	10
4.2.8 - Trademarks and Copyrights.....	10
4.2.9 - Media and Media Inquiries.....	11
4.2.10- Spamming and Unsolicited Faxes	11
4.4 - Bonus Buying Prohibited.....	11
4.5 - Business Entities.....	12
4.6 - Changes to a MN Global Business	12
4.6.1 - General	12
4.6.2 - Addition of Co-Applicants.....	12
4.6.3 - Change of Sponsor	12
4.6.4 - Genealogy Placement Change	13
4.6.5 - Cancellation and Re-application	13
4.7 - Unauthorized Claims and Actions	13
4.7.1 - Indemnification	13
4.7.2 - Income Claims	13
4.7.3 - Tax or Write-Off Claims	14
4.7.4 - Misrepresentation of the MN Global Opportunity.....	14
4.8 - Commercial Outlets and Sales.....	14
4.8.1 - Commercial Outlets	14
4.8.2 - Trade Shows, Expositions and Other Sales Forums	14
4.9 - Conflicts of Interest	14
4.9.1 - Non-solicitation	14
4.9.2 - Downline Activity (Genealogy) Reports	15
4.9 - Other Services and Products	15
4.10 - Cross-Sponsoring	15
4.11 - Errors or Questions.....	16
4.12 - Governmental Approval or Endorsement	16
4.13 - Holding Applications or Orders	16
4.14 - Identification	16
4.15 - Income Taxes.....	16
4.16 - Independent Contractor Status	16
4.17 - Insurance	16

4.17.1 - Business Coverage.....	16
4.18 - International Marketing	16
4.19 - Adherence to Laws and Ordinances	17
4.19.1 - Local Ordinances	17
4.20 - Minors	17
4.21 - One MN Global Business Per Individual Person/Independent Consultant.....	17
4.22 - Requests for Records	17
4.23 - Sale, Transfer or Assignment of MN Global Business.....	17
4.24 - Separation of a MN Global Business.....	18
4.25 - Sponsoring and Enrolling.....	19
4.26 - Stacking	19
4.27 - Transfers.....	19
4.27.1 - Transfer Upon Death of a Independent Consultant.....	19
4.27.2 - Transfer Upon Incapacitation of an Independent Consultant	19
4.28 - Telemarketing	19
4.29 - Use of the MN Global Communication System	19
4.30 - Prohibiting Against Excessive Charges	19
4.31 - MN Global DreamTrip Etiquette Policy	20
4.32 - Confidentiality.....	20
SECTION 5 - RESPONSIBILITIES OF INDEPENDENT CONSULTANTS	20
5.1 - Change of Address or Telephone.....	20
5.2 - Non-disparagement	20
5.2.1 - Harassment Zero-Tolerance Policy	21
5.3 - Providing Documentation to Applicants	21
5.4 - Reporting Policy Violations	21
5.5 - Business Conduct.....	21
5.6 - Employee Gifts.....	21
SECTION 6 - SALES REQUIREMENTS	21
6.1 - Product Sales.....	21
6.2 - No Territory Restrictions	22
6.3 - Sales Receipts	22
SECTION 7 - BONUSES AND COMMISSIONS.....	22
7.1 - Bonus and Commission Qualifications	22
7.2 - Adjustment to Bonuses and Commissions	22
7.2.1 - Adjustments for Returned Products or Cancelled Services	22
7.3 - Payments and Commissions in U.S. Dollars	22
7.4 - Online and Telephonic Activity Reports	22
SECTION 8 - RETURNS, REFUNDS, CANCELLATIONS, AND INVENTORY REPURCHASE	23
8.1 - Return of Goods by Independent Consultants on Cancellation.....	23
8.2 - Procedures for Returns.....	23
SECTION 9 - DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS.....	24
9.1 - Disciplinary Sanctions.....	24
9.2 - Grievances and Complaints.....	24
9.3 - Dispute Resolution Board.....	24
9.4 - Governing Law, Jurisdiction and Venue	25
SECTION 10 - ORDERING.....	25
10.1 - Purchasing MN Global Products and Services.....	25
10.2 - General Order Policies.....	25
10.3 - Confirmation of Order	25
SECTION 11 - PAYMENT AND SHIPPING.....	25
11.1 - Insufficient Funds.....	25
11.2 - Restrictions on Third Party Use of Credit or Debit Cards and Bank Account Access	25
11.3 - Credit or Debit Card Chargebacks.....	25
SECTION 12 - INACTIVITY AND CANCELLATION	26
12.1 - Effect of Cancellation	26
12.2 - Inactivity	26
12.2.1 - Status Following Cancellation.....	26
12.3 - Involuntary Cancellation.....	26
12.4 - Voluntary Cancellation	26
12.5 - Discontinue	27
SECTION 13 - DEFINITIONS	27

INTRODUCTION

1.1 - Corporate Mission Statement

MN Global' commitment to create an empowered global culture of abundant living, contribution and fulfillment is reflected in our mission is to enrich lives through unforgettable global, local and daily experiences. We believe those experiences will not only make peoples' lives more fun, but give them more freedom and a sense of fulfillment. MN Global is also committed to becoming the most-trusted name in the direct selling industry by building a family of world-class Independent Consultants.

1.2 - Independent Consultant Code of Ethics

All independent Consultant of MN Global agree to abide by the following Independent Consultant Code of Ethics.

1. You are the public face of the MN Global brand. Whether you're talking to a Independent Consultant, prospect, or MN Global employee, Independent Consultant, at that moment, you are representing MN Global' brand and reputation. Please be respectful and courteous.
2. Promote a climate of trust and mutual respect. Do not make discouraging or disparaging comments about or toward other MN Global Independent Consultants, customers and employees. Refrain from engaging in negative language, bullying, threats, defamatory statements and gossip.
3. Be confident in MN Global, your business, and our products and services and refrain from criticizing other companies' products and services.
4. Be honest and fair in your dealings. As a MN Global Independent Consultant, conduct yourself in an ethical, moral, legal and financially sound manner that enhances your reputation and the positive reputation established by MN Global. Show sensitivity to local customs and culture when working internationally.
5. Respect an individual's right to privacy and their right to bring any contact to an end. Answer their questions honestly and clearly.
6. Represent MN Global' products, services and Compensation Plan as well as the products, services and compensation plans from other companies, in an honest and realistic way. Do not inflate or exaggerate the benefits, claims or attributes of the products or the opportunity.
7. When signing up a new Independent Consultant or Customer, ensure that they see, understand and agree to all the terms and conditions of the contract they are agreeing to, including the MN Global Policies and Procedures and Compensation Plan.
8. Be clear that success is dependent on the amount of time and energy an individual puts into their business. Give reasonable examples of the types of expenses they should expect as well as the amount of time they'll need to devote to the business to achieve the income estimated. Do not guarantee income or earnings for any individual Independent Consultant.
9. Fulfill your leadership responsibilities. As a sponsor, train, support and communicate with the Independent Consultants in your organization. Ensure you follow up and support your organization to assist them in building a customer base and down line organization.
10. Play fairly. Respect the relationship between a prospect and the Independent Consultant who introduced them to MN Global. If you're approached by someone who wants to become a MN Global Independent Consultant, advise them to reach out to the person who invited them to the event. As a courtesy to your fellow Independent Consultants, do not offer, entice, encourage, solicit or attempt to influence a prospect's decision to sign up with you, as opposed to the person who introduced them to the business.

11. Have an open-door policy for your trainings and meetings. All training events should be open, meaning any Independent Consultant from any cross line or up line may attend, as these types of events are business-building opportunities for all Independent Consultants.
12. Abide by both the letter and spirit of MN Global' Policies and Procedures.

SECTION 2 - OVERVIEW

2.1 - Policies and Compensation Plan Incorporated into Independent Consultant Agreement

These Policies and Procedures, in their present form and as amended at the sole discretion of MN Global Sdn Bhd (hereafter "MN Global" or the "Company"), are incorporated into, and form an integral part of, the MN Global Independent Consultant Agreement (the "Independent Consultant Agreement"). Throughout these Policies and Procedures, when the term "Agreement" is used, it collectively refers to the Independent Consultant Application and Agreement, these Policies and Procedures, the Compensation Plan, and the Business Registration Form (if applicable). These documents are incorporated by reference into the Independent Consultant Agreement (all in their current form and as amended by MN Global). It is the responsibility of each Independent Consultant to read, understand, adhere to, and ensure that he or she is aware of and operating under the most current version of these Policies and Procedures. When sponsoring or enrolling a new Independent Consultant, it is the responsibility of the sponsoring Independent Consultant to provide the most current version of these Policies and Procedures and the Compensation Plan to the applicant prior to his or her execution of the Independent Consultant Agreement.

2.2 - Purpose of Policies

MN Global is a direct sales company that markets travel-related products and services through independent Consultants. It is important to understand that your success and the success of your fellow Independent Consultants are dependent upon the integrity of the men and women who market our products and services. To clearly define the relationship that exists between Independent Consultants and MN Global, and to explicitly set a standard for acceptable business conduct, MN Global has established the Agreement.

MN Global Independent Consultants are required to comply with all of the terms and conditions set forth in the Agreement, as well as all laws, rules, regulations and codes of conduct governing their MN Global business and their conduct. Because you may be unfamiliar with many of these standards of practice, it is very important that you read and abide by the Agreement. Please review the information in these Policies and Procedures carefully. It explains and governs the relationship between you, as an independent contractor and the Company. If you have any questions regarding any policy or rule, do not hesitate to seek an answer from your Sponsor or from MN Global.

2.3 - Changes to the Agreement

Because laws, rules, regulations and codes of conduct, as well as the business environment, periodically change, MN Global reserves the right to amend the Agreement and its prices for products and services in its sole and absolute discretion. By signing the Independent Consultant Agreement, a Independent Consultant agrees to abide by all amendments or modifications that MN Global elects to make. MN Global reserves the right to amend the Agreement on reasonable notice to the Independent Consultant. Notification of amendments shall be published in Official MN Global Materials. The Company shall provide or make available to all Independent Consultants a complete copy of the amended provisions by one or more of the following methods: (1) posting on the Company's official website; (2) electronic mail (e-mail); (3) Whats App(4) Telegram App; (5) inclusion in Company periodicals; (6) inclusion in product orders or bonus payments; or (7) special mailings. The continuation of an Independent Consultant's MN Global business or an Independent Consultant's acceptance of bonuses or commissions constitutes acceptance of any and all amendments.

2.4 - Delays

MN Global shall not be responsible for delays or failures in performance of its obligations when performance is made commercially impracticable due to circumstances beyond its reasonable control. This includes, without limitation, strikes, labor difficulties, riot, war, fire, death, curtailment of a party's source of supply, or government decrees or orders.

2.5 - Policies and Provisions Severable

If any provision of the Agreement, in its current form or as may be amended, is found to be invalid, or unenforceable for any reason, only the invalid portion(s) of the provision shall be severed and the remaining terms and provisions shall remain in full force and effect and shall be construed as if such invalid, or unenforceable provision never comprised a part of the Agreement.

2.6 - Waiver

The Company never gives up its right to insist on compliance with the Agreement and with the applicable laws, rules, regulations and codes of conduct governing the conduct of a business. No failure of MN Global to exercise any right or power under the Agreement or to insist upon strict compliance by a Independent Consultant with any obligation or provision of the Agreement, and no custom or practice of the parties at variance with the terms of the Agreement, shall constitute a waiver of MN Global' right to demand exact compliance with the Agreement. Waiver by MN Global can be affected only in writing by an authorized officer of the Company. MN Global' waiver of any particular breach by a Independent Consultant shall not affect or impair MN Global' rights with respect to any subsequent breach, nor shall it affect in any way the rights or obligations of any other Independent Consultant. Nor shall any delay or omission by MN Global to exercise any right arising from a breach affect or impair MN Global' rights as to that or any subsequent breach.

The existence of any claim or cause of action of a Independent Consultant against MN Global shall not constitute a defense to MN Global' enforcement of any term or provision of the Agreement.

SECTION 3 - BECOMING A INDEPENDENT CONSULTANT

3.1 - Requirements to Become a Independent Consultant

To become a MN Global Independent Consultant, each applicant must:

- a) Be at least 18 years of age;
- b) Reside in a country in which MN Global conducts business and accepts new Independent Consultants;
- c) Purchase a MN Global Independent Consultant Welcome Package known as the "Independent Consultant Business System" or "CBS"; and
- d) Submit a properly completed online Independent Consultant Agreement to MN Global via his or her Enroller's MN Global internet website.

The Company reserves the right to reject any Independent Consultant Agreement for a new Independent Consultant Business Centre.

3.1.1 - Independent Consultant Business System(CBS)

In order to familiarize new Independent Consultants with MN Global products, services, sales techniques, sales aids, and other matters, the Company requires that Independent Consultants purchase the MN Global Independent Consultant Welcome Package. Except for the purchase of the MN Global Independent Consultant Welcome Package, no person is required to purchase MN Global' products, services or sales aids, or to pay any charge or fee to become a Independent Consultant. Each Independent Consultant will be given the Independent Consultant Business System. Independent Consultant Business System is an online tool that includes a personalized website and back office system as well as online training and access to essential sales and marketing tools to help Independent Consultants build their MN Global business. Prices exclude sales tax which may be payable in addition, if applicable.

3.2 - New Independent Consultant Enrollment

To become a MN Global Independent Consultant, an applicant must enroll online at the personal MN Global website of his or her Enroller.

3.2.1 - Business Entity Enrollment

Business entities including limited liability companies, partnerships, sole proprietorships, and/or sole

traders, may become an Independent Consultant of MN Global, and a MN Global business may operate under a trading name. If a new MN Global business will be owned or operated in the above manner, (Business Entity Form, company memorandum and articles of association and certificate of incorporation) must be submitted within 30 (thirty) days of the date of the application. If any shareholder, partner, or officer of a Independent Consultant is itself an entity, then the information required for the Independent Consultant shall also be required for such shareholder, partner, or officer.

3.3- Independent Consultant Benefits

Once a Independent Consultant Agreement has been accepted by MN Global, the benefits of the Compensation Plan and the Independent Consultant Agreement are available to the new Independent Consultant. These benefits include the right to:

- a) Purchase MN Global products and services;
- b) Market and promote the sale of MN Global products and services;
- c) Participate in the Compensation Plan (and receive bonuses and commissions, if eligible);
- d) Enroll other individuals or entities as Independent Consultants into the MN Global business and thereby, build a Marketing Organization and progress through the Compensation Plan;
- e) Receive periodic MN Global literature and other MN Global communications;
- f) Participate in MN Global-sponsored support, service, training, motivational and recognition functions, upon payment of appropriate charges, if applicable; and
- g) Participate in promotional and incentive contests and programmes sponsored by MN Global for its Independent Consultants.

3.3- Renewal of Your MN Global Business

The term of the Independent Consultant Agreement is a life time Membership, and with renewals from the date of its acceptance and is renewed by MN Global Independent Consultant from year to year. A renewal fee shall be paid by the Independent Consultant on annual renewal.

SECTION 4 - OPERATING A MN GLOBAL BUSINESS

4.1 - Adherence to the MN Global Compensation Plan

4.1.1- General

Independent Consultants must adhere to the terms and conditions of the Compensation Plan as set forth in official MN Global literature. Independent Consultants shall not offer the MN Global opportunity through, or in combination with, any other system, programme, or method of marketing other than that specifically set forth in official MN Global literature. Independent Consultants shall not require or encourage other current or prospective Customers or Independent Consultants to participate in MN Global in any manner that varies from the programme as set forth in official MN Global literature. Independent Consultants shall not require or encourage other current or prospective Customers or Independent Consultants to execute any agreement or contract other than official MN Global agreements and contracts in order to become a MN Global Independent Consultant. Similarly, Independent Consultants shall not require or encourage other current or prospective Customers or Independent Consultants to make any purchase from, or payment to, any individual or other entity to participate in the Compensation Plan other than those purchases or payments identified as recommended or required in official MN Global literature.

4.1.2- Product and Business Overview Presentations

All Independent Consultants must exclusively use authorized MN Global presentations any time MN Global products or the MN Global business overview are presented. This includes, but is not limited to, slide presentations (PowerPoint, Flash, or otherwise), printed flip books/binders, and DVDs.

It is expressly prohibited for any Independent Consultant to use presentations of his or her own devising. Any proposed alterations to existing presentations must be submitted to the MN Global compliance department for approval prior to usage.

4.2 - Advertising & Marketing

4.2.2- General

All Independent Consultants shall safeguard and promote the good reputation of MN Global and its products. The marketing and promotion of MN Global, the MN Global opportunity, the Compensation Plan, and MN Global products and services shall be consistent with the public interest, and must avoid all discourteous, deceptive, misleading, unethical or immoral conduct or practices. When attending MN Global events or event associated with MN Global Independent Consultants should respect and follow the MN Global event code of ethics. MN Global prohibits any Independent Consultant from enticing a prospect to join a particular sales team by showing copies of any commission statements. An Independent Consultant may not fax, email, send or display any form of a copy of a commission statement to a prospective recruit. This is considered unlawful enticement and highly illegal in the eyes of the Company and the regulators. MN Global has a strict policy against making false and exaggerated income claims or misrepresenting its products and services in any way. MN Global' Company approved advertising package prohibits any Independent Consultant from using the name MN Global in advertising, except where specifically authorized. Independent Consultants shall not imply that earnings are quickly or easily achieved.

To promote both the products and services, and the tremendous opportunity MN Global offers, Independent Consultants must use the sales aids and support materials produced by MN Global. The rationale behind this requirement is simple. MN Global has carefully designed its products, product labels, Compensation Plan, and promotional materials to ensure that each aspect of MN Global is fair, truthful, substantiated, and complies with applicable laws, regulations and codes of conduct. If MN Global Independent Consultants were allowed to develop their own sales aids and promotional materials (which include Internet advertising), notwithstanding their integrity and good intentions, the likelihood is that they would unintentionally violate any number of statutes or regulations affecting MN Global business. These violations, although they may be relatively few in number, would jeopardize the MN Global opportunity for all Independent Consultants. Accordingly, Independent Consultants must not produce their own literature, advertisements, sales aids and promotional materials, business cards, or Internet web pages unless approved in writing by the Company prior to use. This also includes, but is not limited to merchandise and accessories such as hats, t-shirts, etc. A Independent Consultant can submit all written sales aids, promotional materials, advertisements, and other literature (including proposed internet advertising) to the Company for approval. Unless the Independent Consultant receives specific written approval to use the material, the request shall be deemed denied. MN Global may monitor and document Independent Consultant promotional activity whether on the internet, in print or through other means on an ongoing basis.

4.2.3 - Independent Consultant Websites

If a Independent Consultant desires to utilize an internet web page to promote his or her business, he or she may do so through the Company's replicated website programme only. No Independent Consultant may independently design a website that uses the names, logos, or product descriptions of MN Global or otherwise promotes (directly or indirectly) MN Global products or the MN Global opportunity. Nor may a Independent Consultant use "blind" ads on the Internet that make product or income claims which are ultimately associated with MN Global products, the MN Global opportunity, or the Compensation Plan. The use of any other internet website or web pages to in any way promote the sale of MN Global products, the MN Global opportunity, or the Compensation Plan is strictly prohibited.

Independent Consultants may not advertise or promote their Independent Consultant business or MN Global business, products or Compensation Plan or use the MN Global name in any electronic media or transmission, including on the internet via website or otherwise, without the prior written approval of MN Global, which may be withheld in its sole discretion. If written approval is given, Independent Consultants must comply with the guidelines set forth by MN Global, including but not limited to the following; (a) a Independent Consultant shall not make offers or solicitations in the guise of research, surveys or informal communication, when the real intent is to sell products or services or sponsor Independent Consultants; (b) Independent Consultants operating approved online websites, whether or not they collect personal information from individual consumers, shall disclose to the consumer in a prominent place on the website how the consumer information will be used and will comply in all respects with applicable data protection legislation, including but not limited to, Personal Data Protection Act; in relation to the collection, holding, processing, and use of any such data;

(c) Independent Consultants collecting personal information either online or manually shall provide

- (d) individual consumers with the opportunity to opt into the dissemination and sharing of such information with third parties, and (d) if having previously opted in, any consumer requests that his or her personal information not be shared, Independent Consultants shall immediately stop such use of the data; (e) Independent Consultants must abide by all laws and regulations regarding electronic communications; (f) Independent Consultants may not distribute content by use of distribution lists or to any person who has not given specific permission to be included in such a process; (g) Independent Consultants may not distribute content that is unlawful, harassing, libelous, slanderous, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable material or material which could give rise to civil liability or otherwise violate any applicable law or regulation; and (h) Independent Consultants may not transmit, nor instigate the transmission of, unsolicited marketing materials by electronic mail to an individual subscriber unless the recipient of the electronic mail has previously notified the Independent Consultant as the sender, that he consents, for the time being, to receive such communications. A “solicited message” is one that you have actively invited. An “unsolicited marketing message that you have opted into receiving” is one that you have not invited, but you have indicated that you do not, for the time being, object to receiving it.

Any email sent by a Independent Consultant whether solicited or not, to any subscriber whether corporate or not, that promotes MN Global, the MN Global business opportunity, or MN Global products and services must comply with the following:

- a) There must be a functioning return email address to the sender.
- b) There must be a notice in the email that advises the recipient that he or she may reply to the email, via the functioning return email address, to request that future email solicitations or correspondence not be sent to him or her (a functioning “opt-out” notice).
- c) The email must include the Independent Consultant’s physical mailing address such that the identity of the sender is not disguised or concealed.
- d) The email must clearly and conspicuously disclose that the message is an advertising or solicitation.

4.2.4 - Team Support Websites

Team Support Websites are designed to provide the top leaders with a means to promote special team events, recognition, conference calls, training, etc. to their sales team. Independent Consultants who have achieved the Merited Consultant (“MC”) rank, or higher, may submit their proposed website to the MN Global compliance department for approval of all content at the sole discretion of MN Global. Adherence to the rules governing the Team support websites will be strictly enforced and MN Global reserves the right to reject it if the website is found unsuitable as detailed in Section 4.2.2. (see above) Independent Consultant websites. Any changes to a Team Support Website requires the prior written approval from the MN Global compliance department.

Team Support Website Guidelines:

- a) The words “MN Global Independent Consultant(s)” must appear in the header and page title
- b) Only the MN Global name may be used, no company logos
- c) All MN Global support materials (e.g. – The Sure Success Programme, Product Order Forms, and Independent Consultant Agreements) must be directly linked to those hosted by MN Global to ensure any corporate updates are affected immediately. Downloading these files and re-hosting them on the Independent Consultant’s website is prohibited.
- d) The site may not directly link to any individual Independent Consultant’s dot com or dot biz websites.

Content changes must be submitted for approval to the MN Global compliance department immediately; however, these Team Support Websites may be randomly spot checked to ensure compliance. If a Team Support Website is determined (in our sole discretion), at any time, to be unsuitable or in violation of the Policies and Procedures, The Team Support Website must be taken down immediately until corrective measures have been taken by the Independent Consultant in question and approved by MN Global.

4.2.5 - Public Websites - Social Networking, Forums, and Blogs

If a Independent Consultant has a public webpage or presence on any websites such as MySpace, Facebook, Blogger, WordPress, Second Life, etc. they must adhere to the following:

- a) HTML and picture content in comments must be disabled or user settings changed to “approve comments before posting” to ensure that the site does not serve as a post for inappropriate content or spam;
- a) Only MN Global-approved banner ads (available in back office under “Marketing Assets”) may be used. The banner ads must be used “as is” with no alterations or additional comments;
- b) The site must not make any reference to any related MN Global products, trademarks, logos, etc. The only exception is in photo comments/names, where titles such as “Our DreamTrip” may be used. However, no prices, savings claims, or other elaboration is allowed, and;
- c) All sites must be submitted to the MN Global compliance department for approval of all content.

MN Global will evaluate in good faith and will notify of acceptance or rejection. MN Global may reject the submission if determined (at our sole discretion) that the site is unsuitable as detailed in this Section 4.2.2, Independent Consultant Websites.

4.2.6 - Personal Identity Websites

A Independent Consultant may have a personal identity website (e.g. – www.joeIndependentConsultant.com) that is 100% generic that may include pictures of family, friends, yachts, cars, homes, vacations, etc. The site may include one of the MN Global approved banner ads available in your back office under “Marketing Assets”, but the banner ad must be used “as is” with no alterations or additional comments.

The site must not make any reference to MN Global products, Compensation Plan, logos, trademarks, technology, strategic partners, employees, income claims, etc. All sites must be submitted to the MN Global compliance department for prior approval of all content. MN Global will evaluate in good faith and will notify of acceptance or rejection. MN Global may reject the submission if determined (at our sole discretion) that the site is unsuitable as detailed in Section 4.2.2, Independent Consultant Websites.

4.2.7 - Profile Names, Domain Names, and Email Addresses

Independent Consultants may not use or attempt to register any of MN Global’ trade names, trademarks, service names, service marks, product names, the Company’s name, or any derivative thereof, for any Internet domain name. Nor may Independent Consultants incorporate or attempt to incorporate any of the Company’s trade names, trademarks, service names, service marks, product names, the Company’s name, or any derivative thereof, into any electronic mail address. This also includes profile pages/names, usernames, account information, for other internet identity accounts including, but not limited to: LinkedIn, Twitter, Facebook, MySpace, Squidoo, Friendster, Digg, YouTube, Viddler, Vimeo, etc.

4.2.8 - Trademarks and Copyrights

All trade names, trademarks and service marks used by MN Global are owned solely by MN Global. MN Global will not allow the use of its trade names, trademarks, designs, or symbols by any person, including a MN Global Independent Consultants, without its prior, written permission. Independent Consultants may not produce for sale or distribution any recorded Company events and speeches without written permission from MN Global, nor may Independent Consultants reproduce for sale or for personal use any recording of Company-produced audio or video tape presentations.

The name of MN Global and other names as may be adopted by MN Global are proprietary trade names, trademarks and service marks of MN Global. As such, these marks are of great value to MN Global and are supplied to Independent Consultants for their use only in an expressly authorized manner. Use of MN Global name on any item not produced by the Company is prohibited except as follows:

*“Independent Consultant’s Name
MN Global Independent Consultant”*

All Independent Consultants may list themselves as an “ MN Global Independent Consultant” in the white or yellow pages of the telephone directory under their own name. No Independent Consultant may place telephone directory display ads using MN Global’ name or logo. Independent Consultants may not answer the telephone by saying “MN Global”, “MN Global Incorporated”, or in any other manner that would lead the caller to believe that he or she has reached corporate offices of MN Global.

4.2.9 - Media and Media Inquiries

Independent Consultants must not attempt to respond to media inquiries regarding MN Global, its products or services, or their independent MN Global business. All inquiries by any type of media must be immediately referred to MN Global' communication department. This policy is designed to assure that accurate and consistent information is provided to the public as well as a proper public image.

Independent Consultants are strictly prohibited from representing MN Global in any public media arena, and from using uncompensated media forms including, but not limited to, news releases, articles, editorials, unpaid advertising, infomercials/advertorials, and television, cable or radio programme appearances to promote or publicise MN Global or its products, except as approved in writing by MN Global. Such requests must be submitted in writing to MN Global' communication department at least 30 (thirty) days in advance of the media activity. This policy is necessary to ensure an accurate, legal and consistent public image for MN Global and its Independent Consultants.

4.2.10 - Spamming and Unsolicited Faxes

Except as provided in this section, Independent Consultants may not use or transmit: unsolicited faxes, mass e-mail distribution, unsolicited e-mail, or "spamming" relative to the operation of their MN Global businesses. A Independent Consultant may not transmit, nor instigate the transmission of, unsolicited marketing materials by electronic mail or fax to an individual subscriber unless the recipient of the electronic mail or fax has previously notified the Independent Consultant as the sender, that he consents, for the time being, to receive such communications. A "solicited message" is one that you have actively invited. An "unsolicited marketing message that you have opted into receiving" is one that you have not invited, but you have indicated that you do not, for the time being, object to receiving.

Any email sent by a Independent Consultant whether solicited or not, to any subscriber whether corporate or not, that promotes MN Global, the MN Global business opportunity, or MN Global products and services must comply with the following:

- a) There must be a functioning return email address or fax number to the sender.
- b) There must be a notice in the email or fax that advises the recipient that he or she may reply to the email or fax, via the functioning return email address or fax number, to request that future email or fax solicitations or correspondence not be sent to him or her (a functioning "opt-out" notice).
- c) The email or fax must include the Independent Consultant's physical mailing address such that the identity of the sender is not disguised or concealed.
- d) The email or fax must clearly and conspicuously disclose that the message is an advertising or solicitation.
- e) The use of deceptive subject lines and/or false header information is prohibited.
- f) All opt-out requests, whether received by email, fax, or regular mail, must be honored. If a Independent Consultant receives an opt-out request from a recipient of an email or fax, the Independent Consultant must forward the opt-out request to the Company.

Current and future complaints reported to MN Global will be handled as follows:

1. Any SPAM complaint reported to MN Global by Go Daddy (or other Internet Hosting service) must be investigated and resolved, and the results reported to Go Daddy (or the Internet Hosting service in question), within five (5) days.
2. If a Independent Consultant cannot prove/show evidence that the SPAM complaint/e-mail is not valid, his or her MN Global Independent Consultant Agreement will be terminated.

Note: if a complaint is generated, the Independent Consultant in question will have the burden of proof to show that the complaint is not valid (not MN Global). Independent Consultants should keep an active log of all messages sent and received (opt-in/out). They may need this information trail if a complaint is received, to avoid termination.

4.4 - Bonus Buying Prohibited

Bonus buying is strictly and absolutely prohibited. "Bonus buying" includes: (a) the enrollment of individuals or entities as Independent Consultants or Customers without the knowledge of and/or execution of an Independent Consultant Agreement or Customer agreement by such individuals or entities; (b) purchase of product in excess amounts for unreasonable self-consumption and with no prospect of sale to a Customer (c)

the fraudulent enrollment of an individual or entity as a Independent Consultant or Customer; (d) the enrollment or attempted enrollment of non-existent individuals or entities as Independent Consultants or Customers (“phantoms”); (e) the use of a credit card by or on behalf of a Independent Consultant or Customer when the Independent Consultant or Customer is not the account holder of such credit card; (f) Purchasing MN Global products or services on behalf of another Independent Consultant or Customer, or under another Independent Consultant’s or Customer’s I.D. number, to qualify for commissions or bonuses.

4.5 - Business Entities

A limited liability company or partnership (collectively referred to in this section as a “Business Entity”) may apply to be a MN Global Independent Consultant by submitting its certificate of incorporation and memorandum and articles of association or Partnership Agreement (these documents are collectively referred to as the “Entity Documents”) to MN Global, along with a properly completed Business Entity Registration Form. If a Independent Consultant enrolls online, the Entity Documents and Business Entity Registration Form must be submitted to MN Global within thirty (30) days of the online enrollment (If not received within the thirty (30) days period, the Independent Consultant Agreement shall automatically terminate). A MN Global business may change its status under the same sponsor from an individual to a partnership or private limited company, or from one type of entity to another. There is a fifty ringgit (RM50.00) fee for each change requested, which must be included with the written request and the completed Independent Consultant Agreement. The Business Entity Registration Form must be signed by all of the shareholders, partners or trustees. Owners of the entity are jointly and severally liable for any indebtedness or other obligation to MN Global.

4.6 - Changes to a MN Global Business

4.6.1 - General

Each Independent Consultant must immediately notify MN Global of all changes to the information contained on his or her Independent Consultant Agreement. Independent Consultants may modify their existing Independent Consultant Agreement (i.e., change the form of ownership from an individual proprietorship to a business entity owned by the Independent Consultant) by submitting a written request, a properly completed online Independent Consultant Agreement Form, and appropriate supporting documentation.

4.6.2 - Addition of Co-Applicants

When adding a co-applicant (either an individual or a business entity) to an existing MN Global business, the Company requires both a written request as well as a properly completed Independent Consultant Agreement containing the applicant and co-applicant’s signatures. To prevent the circumvention of Section 4.23 (regarding transfers and assignments of MN Global business), the original applicant must remain as a party to the original Independent Consultant Agreement. If the original Independent Consultant wants to terminate his or her relationship with the Company, he or she must transfer or assign his or her business in accordance with Section 4.23. If this process is not followed, the business shall be cancelled upon the withdrawal of the original Independent Consultant. All bonus and commission payments will be made to the account of record of the original Independent Consultant. Please note that the modifications permitted within the scope of this paragraph do not include a change of sponsorship. Changes of sponsorship are addressed in Section 4.5.3, below. There is a fifty ringgit (RM50.00) fee for each change requested, which must be included with the written request and the completed Independent Consultant Agreement. MN Global may, at its discretion, require certified documents before implementing any changes to a MN Global business. Please allow thirty (30) days after the receipt of the request by MN Global for processing.

4.6.3 - Change of Sponsor

To protect the integrity of all Marketing Organization and safeguard the hard work of all Independent Consultants, MN Global strongly discourages changes in sponsorship. Maintaining the integrity of sponsorship is critical for the success of every Independent Consultant and Marketing Organization. Accordingly, the transfer of a MN Global business from one sponsor to another is rarely permitted.

Requests for change of sponsorship must be submitted in writing to the Independent Consultant services department, and must include the reason for the transfer. Transfers will only be considered in the following two (2) circumstances:

- a) In cases involving fraudulent inducement or unethical sponsoring, a Independent Consultant may request that he or she be transferred to another organization with his or her entire Marketing Organization intact. All requests for transfer alleging fraudulent enrollment practices shall be evaluated on a case by case

basis.

- b) The Independent Consultant seeking to transfer submits a properly completed and fully executed Sponsorship Transfer Form which includes the written approval of his or her immediate Independent Consultants including all parties whose income will be affected by the transfer. Photocopied or facsimile signatures are not acceptable. All Independent Consultant signatures must be certified. The Independent Consultant who requests the transfer must submit a fee of fifty ringgit (\$50.00) for administrative charges and data processing. If the transferring Independent Consultant also wants to move any of the Independent Consultants in his or her Marketing Organization, each downline Independent Consultant must also obtain a properly completed Sponsorship Transfer Form and return it to MN Global with a fifty ringgit (RM50.00) change fee (i.e., the transferring Independent Consultant and each Independent Consultant in his or her Marketing Organization multiplied by fifty ringgit (RM50.00) is the cost to move a MN Global business.) Downline Independent Consultants will not be moved with the transferring Independent Consultant unless all of the requirements of this paragraph are met. Transferring Independent Consultants must allow thirty (30) days after the receipt of the Sponsorship Transfer Forms by MN Global for processing and verifying change requests.

4.6.4 - Genealogy Placement Change

MN Global reserves the right to change the placement of any Independent Consultant put into the system based on either Enroller input error or computer system input error for forty-eight (48) hours or two (2) business days after initial input. If requested within forty-eight (48) hours or two (2) business days, the error will be corrected and there will be no charge for the change. MN Global reserves the right to make these changes for up to one (1) week after input. However, after forty-eight (48) hours or two (2) business days the request to change may not be granted. If granted, there will be a **fifty ringgit (RM50.00) charge** to the Enroller which must be paid prior to the change being made.

4.6.5 - Cancellation and Re-application

A Independent Consultant may legitimately change Marketing Organization by voluntarily cancelling his or her MN Global business and remaining inactive (i.e., no purchases of MN Global products for resale, no sales of MN Global products or services, no sponsoring, no attendance at any MN Global functions, participation in any other form of Independent Consultant activity, or operation of any other MN Global business) for six (6) full calendar months. Following the six (6) month period of inactivity, the former Independent Consultant may reapply under a new Sponsor. MN Global will consider waiving the six (6) month waiting period under exceptional circumstances. Such requests for waiver must be submitted to MN Global in writing.

4.7 - Unauthorized Claims and Actions

4.7.1 - Indemnification

A Independent Consultant is fully responsible for all of his or her verbal and written statements made regarding MN Global products, services, and the Compensation Plan which are not expressly contained in Official MN Global Materials. Independent Consultants agree to indemnify MN Global and MN Global' directors, officers, employees, and agents, and hold them harmless from any and all liability including judgments, civil penalties, refunds, attorney fees, court costs, or lost business incurred by MN Global as a result of (a) the Independent Consultant's unauthorized representations or actions or other breach of the Agreement, (b) actions as a Independent Consultant, and/ or (c) violations or the failure to comply with an applicable laws or regulations or codes of conduct.

4.7.2 - Income Claims

When presenting or discussing the MN Global opportunity or Compensation Plan to prospective Independent Consultants, no matter the setting, MN Global independent Consultant MUST not make exaggerated or falsify income claims.

Hypothetical income examples that are used to explain the operation of the Compensation Plan, and which are based solely on mathematical projections, may be made to prospective Independent Consultants, so long as the Independent Consultant who uses such hypothetical examples makes clear to the prospective Independent Consultant(s) that such earnings are hypothetical.

4.7.3 - Tax or Write-Off Claims

Although owning and operating a home-based business can provide the opportunity for Independent Consultants to take legitimate deductions for their business on their income tax return, there are numerous laws regarding the allowable deductions. MN Global Independent Consultants must not make any tax write-off or potential tax savings claims related to MN Global, but may encourage a prospective or current MN Global Independent Consultant to seek the advice of a professional tax advisor regarding any allowable deductions.

4.7.4 - Misrepresentation of the MN Global Opportunity

MN Global Independent Consultants are independent contractors and not employees, partners, legal Independent Consultants, or franchisees of MN Global. Any marketing and recruiting efforts surrounding the independent Consultant opportunity offered by MN Global (including, but not limited to flyers, letters, emails, and ad postings) must not in any way assert or imply that the position is a “job,” that the Independent Consultant is an “employee,” or that the Independent Consultant will receive “salary” or “wages.” The position of independent Consultant shall not be construed as creating a relationship of employee-employer, agency, partnership or joint venture between any participant, sponsor and MN Global.

4.8- Commercial Outlets and Sales

4.8.1- Commercial Outlets

MN Global strongly encourages the retailing and selling of its products and services through person to person contact. In an effort to reinforce this method of marketing and to help provide a standard of fairness for its Independent Consultant base, Independent Consultants may not display or sell MN Global products, services, or literature in any retail or service establishment without specific prior approval from MN Global’ corporate offices.

4.8.2- Trade Shows, Expositions and Other Sales Forums

Independent Consultants may display and/or sell MN Global products and services at trade shows and professional expositions. Before submitting a deposit to the event promoter, Independent Consultants must contact the Independent Consultant services department in writing for conditional approval, as MN Global’ policy is to authorize only one (1) MN Global business per event. Final approval will be granted to the first Independent Consultant who submits an official advertisement of the event, a copy of the contract signed by both the Independent Consultant and the event official, and a receipt indicating that a deposit for the stand has been paid. Approval is given only for the event specified. Any requests to participate in future events must again be submitted to the Independent Consultant services department. MN Global further reserves the right to refuse authorization to participate at any function which it does not deem a suitable forum for the promotion of its products, services, or the MN Global opportunity. Approval will not be given for swap meets, car boot sales, flea markets or farmer’s markets as these events are not conducive to the professional image MN Global wishes to portray.

Any promotional material intended for distribution at such events must be submitted for review and approved in writing to the MN Global compliance department prior to the event. No text may be changed following approval without the material being resubmitted for review.

MN Global may engage the services of ‘anonymous shoppers’ to attend such events to monitor compliance to the MN Global Policies and Procedures.

4.9 - Conflicts of Interest

4.9.1- Non-solicitation

MN Global Independent Consultants are free to participate in other multilevel or network marketing business ventures or marketing opportunities (collectively “network marketing”). However, during the term of this Agreement and a period of ninety (90) days following termination:

- a) Independent Consultants may not recruit other MN Global Independent Consultants for any other network marketing business, other than the Independent Consultants they personally recruited into MN Global. The term “recruit” means actual or attempted solicitation, enrollment, encouragement, or effort to influence in any other way, either directly or through a third party, another MN Global Independent Consultant to enroll or participate in another multilevel marketing, network marketing or direct sales opportunity. This conduct constitutes recruiting even if the Independent Consultant’s

actions are in response to an inquiry made by another Independent Consultant.

- b) Independent Consultants must not sell, or attempt to sell, any competing non-MN Global products or services to MN Global' Customers or Independent Consultants. Any product or services in the same generic category as a MN Global product or service is deemed to be competing.
- c) Independent Consultants may not display MN Global products or services with any other products or services in a fashion that might in any way confuse or mislead a prospective Customer or Independent Consultant into believing there is a relationship between the MN Global and non- MN Global products or services.
- d) Independent Consultants may not offer the MN Global opportunity, products or services to prospective or existing Customers or Independent Consultants in conjunction with any non-MN Global programme, opportunity, product or service.
- e) Independent Consultants may not offer any non-MN Global opportunity, products or services at any MN Global-related meeting, seminar or convention, or immediately following such event.

4.9.2- Downline Activity (Genealogy) Reports

Downline Activity Reports are available for Independent Consultant access and viewing at MN Global' official website. A Independent Consultant's access to his or her Downline Activity Reports is password protected. **All Downline Activity Reports and the information contained therein are confidential and constitute proprietary information and business trade secrets belonging to MN Global.** Downline Activity Reports are provided to Independent Consultants in strictest confidence and are made available to Independent Consultants for the sole purpose of assisting Independent Consultants in working with their respective Marketing Organization in the development of their MN Global business. Independent Consultants should use their Downline Activity Reports to assist, motivate, and train their Independent Consultants in their Marketing Organization. The Independent Consultant and MN Global agree that, but for this agreement of confidentiality and nondisclosure, MN Global would not provide Downline Activity Reports to the Independent Consultant. A Independent Consultant shall not, on his or her own behalf, or on behalf of any other person, partnership, association, corporation or other entity:

- a) Directly or indirectly disclose any information contained in any Downline Activity Report to any individual, partnership, association, corporation, or other entity;
- b) Directly or indirectly disclose, to any individual, partnership, association, corporation, or other entity, the password or other access code to his or her Downline Activity Report;
- c) Use the information contained in any Downline Activity Report to compete with MN Global or for any purpose other than promoting or supporting his or her MN Global business; or
- d) Recruit or solicit any Independent Consultant or Customer listed on any Downline Activity Report or in any manner attempt to influence or induce any Independent Consultant or Customer, to alter his or her business relationship with MN Global.

Upon demand by the Company, any current or former Independent Consultant will return the original and all copies of Downline Activity Reports to the Company.

4.10 - Other Services and Products.

MN Global Independent Consultants are not restricted from selling the services and products of other companies. However, direct or indirect promotion of those products and services to MN Global Independent Consultants is limited to those personally sponsored by the Independent Consultant.

4.11 - Cross-Sponsoring

Actual or attempted cross sponsoring is strictly prohibited. "Cross sponsoring" is defined as the enrollment of an individual, or entity, that already has a current Customer or Independent Consultant Agreement on file with MN Global, or who has had such an agreement within the preceding six (6) calendar months, within a different line of sponsorship. The use of a spouse's or relative's name, trading names, assumed names, companies, partnerships, or fictitious ID numbers to circumvent this policy is prohibited. Independent Consultants shall not demean, discredit or defame other MN Global Independent Consultants in an attempt to entice another Independent Consultant to become part of the first Independent Consultant's Marketing Organization. This policy shall not prohibit the transfer of a MN Global business in accordance with Section 4.23.

If Cross Sponsoring is discovered, it must be brought to the attention of the MN Global compliance department immediately. MN Global may take disciplinary action against the Independent Consultant that changed organizations and/or those Independent Consultants who encouraged or participated in the Cross Sponsoring. MN Global may also move all or part of the offending Independent Consultant's Downline to his or her original Marketing Organization if the Company deems it equitable and feasible to do so. However, MN Global is under no obligation to move the Cross Sponsored Independent Consultant's Marketing Organization, and the ultimate disposition of the organization remains within the sole discretion of MN Global.

Independent Consultants waive all claims and causes of action against MN Global arising from or relating to the disposition of the Cross Sponsored Independent Consultant's Marketing Organization.

4.12 - Errors or Questions

If an Independent Consultant has questions about or believes any errors have been made regarding commissions, bonuses, Downline Activity Report, or charges, the Independent Consultant must notify MN Global in writing within sixty (60) days of the date of the purported error or incident in question. MN Global will not be responsible for any errors, omissions or problems not reported to the Company within sixty (60) days.

4.13 - Governmental License

MN Global is a legitimate company registered in Malaysia. As a licensed direct selling company, MN Global must comply with all relevant laws, regulations and by-laws. Hence, Independent Consultants of MN Global must also comply with all relevant laws, regulations and by-laws issued concerning the direct selling industry.

4.14 - Holding Applications or Orders

Independent Consultants must not manipulate enrollments of new Independent Consultants or Customer orders.

4.15 - Identification

Upon enrollment, the Company will provide a unique Independent Consultant identification number to the Independent Consultant by which he or she will be identified. This number will be used to place orders, and track commissions and bonuses.

4.16 - Income Taxes

Each Independent Consultant is responsible for paying applicable taxes on any income generated as a Independent Consultant.

4.17 - Independent Contractor Status

Independent Consultants are independent contractors, and are not purchasers of a franchise or a business opportunity. The agreement between MN Global and its Independent Consultants does not create an employer/employee relationship, partnership, or joint venture between the Company and the Independent Consultant. All Independent Consultants are responsible for paying all taxes due from all compensation earned as a Independent Consultant of the Company. The Independent Consultant has no authority (expressed or implied), to bind the Company to any obligation. Each Independent Consultant shall establish his or her own goals, hours, and methods of sale, so long as he or she complies with the terms of the Independent Consultant Agreement, these Policies and Procedures, and applicable laws, regulations and codes of conduct.

4.18 - Insurance

4.18.1 -Business Coverage

You may wish to arrange insurance coverage for your business. Contact your insurance broker to make certain that your business property is protected.

4.19 - International Marketing

Because of critical legal and tax considerations, MN Global must limit the sale of MN Global products and

services, and the presentation of the MN Global business to prospective Customers and Independent Consultants located within Malaysia and other markets currently open as official MN Global markets until further notice. Moreover, allowing a few Independent Consultants to conduct business in markets not yet opened by MN Global would violate the concept of affording every Independent Consultant the equal opportunity to expand internationally.

Accordingly, Independent Consultants are authorized to sell MN Global products and services, and enroll Customers and Independent Consultants only in the countries in which MN Global is authorized to conduct business, as announced in official Company literature. MN Global products or sales aids cannot be shipped into or sold in any country which is not an open MN Global market. Certain products may be designated in the Compensation Plan as only for sale in specific markets and may not be sold outside of those markets. You may find a list of markets in which MN Global currently conducts business, along with any restrictions for each market, in the back office. In addition, no Independent Consultant may, in any unauthorized country and in any manner unauthorized in the then-current open markets list in the back office: (a) conduct sales, enrollment or training meetings; (b) enroll or attempt to enroll potential Customers or Independent Consultants; or (c) conduct any other activity for the purpose of selling MN Global products, establishing a Marketing Organization, or promoting the MN Global opportunity.

4.20 - Adherence to Laws and Ordinances

4.20.1 - Local Ordinances

Independent Consultants shall comply with all applicable laws, regulations and codes of conduct in the conduct of their businesses.

4.21 - Minors

A person who is recognized as a minor in his/her state or country of residence may not be a MN Global Independent Consultant. Independent Consultants shall not enroll or recruit minors into the MN Global programme.

4.22 - One MN Global Business Per Individual Person/Independent Consultant

Independent Consultants may operate or have an ownership interest, legal or equitable, as a sole proprietorship, partner, or shareholder, in only one (1) MN Global Business Centre. If an individual who has a MN Global Business also owns a limited liability company or share in a partnership then he/she may operate two (2) or more separate MN Global Business Centres as long as the following formulas apply. The multiple Business Centres owned and/or controlled by an individual MUST BE directly enrolled by the primary Business Centre. This will ensure that all Business Centres will have a common Upline.

If a husband and wife choose to operate their respective businesses separately, they may operate separately under different ID numbers, but one spouse MUST BE recruited directly by the other.

In a partnership, each partner can have a Business Centre in his or her own name and ID number and share the proceeds equally with their partner(s). In the case of partners sharing the proceeds of more than one (1) Business Centre, all Business Centres must have a common Upline. The first partner in the Sales Organization must be the direct recruiter of the second partner. In the event of more than two (2) partners, all the partners involved must have been recruited by another one of the other partners, with the exception of the "top position/partner" in the Marketing Organization.

In the event a Independent Consultant wishes to be granted an exception or exclusion from the above policy, he or she must submit a request to the Company in writing which must then be explicitly approved by the Company.

4.23 - Requests for Records

Any request from a Independent Consultant for copies of invoices, applications, Downline Activity Report, or other records will require a fee of three ringgit (RM3.00) per page per copy. This fee covers the expense of mailing and time required to research files and make copies of the records.

4.24 - Sale, Transfer or Assignment of MN Global Business

Although a MN Global business is a privately owned, independently operated business, the sale, transfer or assignment of a MN Global business is subject to certain limitations. If a Independent Consultant wishes to

sell his or her MN Global business, the following criteria must be met:

- a) Protection of the existing line of sponsorship must always be maintained so that the MN Global business continues to be operated in that line of sponsorship.
- b) If the buyer is an active MN Global Independent Consultant, he or she must first terminate his or her MN Global business and wait a period of six (6) months before the transfer, assignment, or acquisition of any interest in the new MN Global business will be accepted and processed.
- c) Before the sale, transfer or assignment can be finalized and approved by MN Global, any debt obligations the selling Independent Consultant has with MN Global must be satisfied.
- d) The selling Independent Consultant must be in good standing and not in violation of any of the terms of the Agreement in order to be eligible to sell, transfer or assign a MN Global business.

Prior to selling a MN Global business, the selling Independent Consultant must notify MN Global of his or her intent to sell the MN Global business. Upon complete execution of the purchase and sale agreement, the parties must submit a MN Global Sale & Transfer Form to MN Global for review. MN Global reserves the right to request additional documentation that may be necessary to analyze the transaction between the buyer and seller. MN Global will, in its sole and absolute discretion, approve or deny the sale, transfer or assignment within thirty (30) days after its receipt of all necessary documents from the parties. If the parties fail to obtain MN Global' approval for the transaction, no transfer shall occur.

The purchaser of the existing MN Global business will assume the obligations and position of the selling Independent Consultant. An Independent Consultant who sells his or her MN Global business shall not be eligible to re-apply as a MN Global Independent Consultant for a period of at least six (6) full calendar months after the date of the sale. Purchaser agrees to become a MN Global Independent Consultant and to be bound by all terms and conditions as well as this Agreement. All Sales Volume and any sales Independent Consultants shall transfer with the said position. The selling Independent Consultant must submit any materials or credentials issued to the selling Independent Consultant.

Sales and transfers only apply to the MN Global business and to the benefits and obligations under the Independent Consultant Agreement. MN Global products and services purchased by the Independent Consultant for personal use are not transferable. If the buyer elects to purchase MN Global products and services, he or she may elect to do so from the Independent Consultant who enrolled the seller.

No changes in line of sponsorship can result from the sale or transfer of a MN Global business.

4.25 - Separation of a MN Global Business

MN Global Independent Consultants sometimes operate their MN Global businesses as spouses, companies or business partnerships. At such time as a marriage or civil partnership may end in divorce or a company or partnership (the latter two entities are collectively referred to herein as "entities") may be liquidated or dissolve, arrangements must be made to assure that any separation or division of the business is accomplished so as not to adversely affect the interests and income of other businesses up or down the line of sponsorship.

During the pendency of a divorce separation or entity dissolution, the parties must adopt one of the following methods of operation:

- a) One of the parties may, with consent of the other(s), operate the MN Global business pursuant to an assignment in writing whereby the relinquishing spouse, shareholders, Independent Consultants, or partners authorize MN Global to deal directly and solely with the other spouse or non-relinquishing shareholder, partner or trustee.
- b) The parties may continue to operate the MN Global business jointly on a "business-as-usual" basis, whereupon all compensation paid by MN Global will be paid in the joint names of the Independent Consultants or in the name of the entity to be divided as the parties may independently agree between themselves.
- c) If the parties cannot mutually agree on how the business shall be allocated during the pendency of a divorce or dissolution, the Company shall treat the business according to the status quo as existed prior to the filing of the divorce or dissolution. In the event of divorce, MN Global will assign the business per the direction of the court.

Under no circumstances will the Marketing Organization of divorcing spouses or a dissolving business entity be divided. Similarly, under no circumstances will MN Global split commission and bonus payments between divorcing or separating spouses or Independent Consultants of dissolving entities. MN Global will recognize only one (1) Marketing Organization and will issue only one (1) commission payment per MN Global business per commission cycle. Commission payments shall always be issued to the same individual or entity. In the event that parties to a divorce or dissolution proceeding are unable to resolve a dispute over the disposition of commissions and ownership of the business, the Independent Consultant Agreement shall be involuntarily canceled.

If a former spouse or a former entity affiliate has completely relinquished all rights in his or her original MN Global business, they are thereafter free to enroll under any Sponsor of their choosing, so long as they meet the waiting period requirements set forth in Section 4.5.5. In such case, however, the former spouse or entity shall have no rights to any Independent Consultants in his or her former organization or to any former Customer. They must develop the new business in the same manner as would any other new Independent Consultant.

4.26 - Sponsoring and Enrolling

All Active Independent Consultants in good standing have the right to sponsor and enroll others into MN Global. Each prospective Independent Consultant has the ultimate right to choose his or her own Enroller. If two (2) Independent Consultants claim to be the Enroller of the same new Independent Consultant, the Company shall regard the first application received by the Company as controlling.

4.27 - Stacking

“Stacking” is strictly prohibited. The term “stacking” includes: (a) the failure to transmit to MN Global or the holding of a Independent Consultant Agreement in excess of three (3) business days after its execution; (b) the placement or manipulation of Agreements for the purpose of maximizing compensation pursuant to MN Global’ Compensation Plan; or (c) providing financial assistance to new Independent Consultants for the purpose of maximizing compensation pursuant to MN Global’ Compensation Plan; (d) violating the one (1) business per business entity or form.

4.28 - Transfers

4.28.1 - Transfer Upon Death of a Independent Consultant

On the death of a Independent Consultant, his or her successors shall be eligible either (i) to accept the Independent Consultant position on the terms and conditions of the Agreement as if they were a party thereto or (ii) to require final payment of sums due (if any) under the Agreement. MN Global reserves the right to suspend the Independent Consultant position until receipt of documentation evidencing the entitlement of the heir(s) to the deceased’s Independent Consultant position.

4.28.2 - Transfer Upon Incapacitation of a Independent Consultant

Upon the incapacity of a Independent Consultant, the rights and responsibilities of the Independent Consultant can be assumed by his/her attorney who may handle the Independent Consultant’s affairs. MN Global reserves the right to suspend the Independent Consultant position until receipt of documentation evidencing the authority of the attorney.

4.29 - Telemarketing

Independent Consultants shall not use automatic telephone dialing systems relative to the operation of their MN Global businesses. The term “automatic telephone dialing system” means equipment which has the capacity to: (a) store or produce telephone numbers to be called, using a random or sequential number generator; and (b) to dial such numbers.

4.30 - Use of the MN Global Communication System

In the event that MN Global provides any channel of group communication accessible by individual Independent Consultants, it shall be used exclusively as a tool to communicate with his or her Downline, to promote the sale of MN Global products and services and the MN Global opportunity. Under no circumstances shall a Independent Consultant use the MN Global communication system, be it electronic mail or voice mail, to promote the sale of any non-MN Global products or services or any non- MN Global programme or opportunity.

4.31 - Prohibiting Against Excessive Charges.

MN Global prohibits any Independent Consultant from charging any other Independent Consultant more than sixty ringgit (RM60.00) per day for any training regarding MN Global. For example, if a sales Independent Consultant in MN Global is holding a two (2) days training class then the most that can be charged for that particular training would be one hundred twenty ringgit (RM120.00) per person.

Where a Independent Consultant provides training to their Downline relating to the MN Global goods, services or business opportunity, they shall ensure that all materials used in such training comply with these Policies and Procedures and that any charge made by them for training materials is reasonable in the circumstances.

Note: Training classes and Independent Consultant team meetings may be monitored by MN Global on an ongoing basis through the use of outside anonymous resources.

4.32 - MN Global DreamTrip Etiquette Policy

In order to maintain positive relationships with our vendors and suppliers and in accordance with agreements between vendors and MN Global, it is necessary that DreamTrips Customers and MN Global Independent Consultants adhere to the following etiquette. While traveling on a MN Global DreamTrip, whether on or off the property, MN Global Independent Consultants are PROHIBITED from: (a) enrolling or attempting to enroll potential Customers or Independent Consultants; (b) conducting any other activity for the purpose of selling MN Global products, establishing a Marketing Organization, or promoting the MN Global opportunity; or (c) disclosing to ANYONE the special MN Global-vendor negotiated price.

Furthermore, MN Global Independent Consultants may NEVER attempt to recruit or discuss the MN Global opportunity with any hotel, resort, or cruise employees or staff Independent Consultants (e.g. – concierge, bellmen, waiters, hostesses, housekeeping, tour operators, etc.) during a DreamTrip. This includes, but is not limited to: passing out of business cards or other marketing materials and verbal discussions.

Additionally, any training sessions, whether Independent Consultant - or Company-sponsored, may be attended only by MN Global Independent Consultants and may not be open to the public (i.e. – prospective Customers or Independent Consultants).

Finally, MN Global Independent Consultants may NEVER attempt to recruit or discuss the MN Global opportunity with any existing DreamTrips Customers or attempt to enroll them into the Independent Consultant's organization.

4.33 - Confidentiality

During the term of the Agreement, the Company may supply to Independent Consultants confidential and proprietary information which may not be distributed or abused, including, but not limited to genealogical and Downline Activity Reports, Customer lists, Customer information developed by the Company or developed for and on behalf of the Company by Independent Consultants, (including but not limited to, credit data, Customer and Independent Consultant profiles and product purchase information). Independent Consultant lists, vendor and supplier business information (whether in written or electronic form) which the Company may designate as confidential. Confidential information may not be used, shared, disseminated directly or indirectly by the Independent Consultant without prior written approval to do so from MN Global compliance department.

SECTION 5 - RESPONSIBILITIES OF INDEPENDENT CONSULTANTS

5.1 - Change of Address or Telephone

To ensure timely delivery of products, support materials, and commission payments, it is critically important that the MN Global' files are current. Street addresses are required for shipping since courier services cannot deliver to a post office box. Independent Consultants planning to move should update their personal information via the back office function of the Independent Consultant's replicated MN Global website. To guarantee proper delivery, two (2) weeks advance notice must be provided to MN Global on all changes.

5.2 - Non-disparagement

MN Global wants to provide its independent Consultants with the best products, Compensation Plan, and service in the industry. Accordingly, it values an Independent Consultant's constructive criticisms and comments. All such comments should be submitted in writing to the client services department to best serve the Independent Consultant. While MN Global welcomes constructive input, negative comments and remarks made in the field by Independent Consultants about the Company, its products, or Compensation Plan serve no purpose other than to sour the enthusiasm of other MN Global Independent Consultants. For this reason, and to set the proper example for their Downline, Independent Consultants must not disparage, demean, or make negative remarks about MN Global, other MN Global Independent Consultants, MN Global' products, the Compensation Plan, or MN Global' directors, officers, or employees.

Independent Consultants shall not defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others. Independent Consultants shall not publish, post, unload, distribute, or communicate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topics, names, materials or information. Independent Consultant shall not advertise or offer to sell any goods or services for any commercial purpose or conduct or forward surveys, contests, pyramid schemes or chain letters.

5.2.1 - Harassment Zero-Tolerance Policy

MN Global has a zero-tolerance policy regarding harassment of another person by a MN Global independent Consultant. MN Global expects its independent Consultants to treat each other, as well as potential Independent Consultants and Customers with dignity and respect. Violations of this policy include, but are not limited to:

- Intimidating, harassing, or other aggressive behavior;
- Causing repeated conflicts with Independent Consultants or Customers;
- Direct or veiled threats of harm.

Violations of this policy will result in termination. If you are a victim of such behaviour, it is important to respond appropriately. Please do not overreact and escalate the situation. Remain calm and notify MN Global' compliance department immediately.

5.3- Providing Documentation to Applicants

Independent Consultants must provide the most current version of the Policies and Procedures and the Compensation Plan to individuals whom they are enrolling to become Independent Consultants before the applicant submits his or her Independent Consultant Agreement.

5.4- Reporting Policy Violations

Independent Consultants observing a policy violation by another Independent Consultant should submit a written report of the violation directly to the attention of the MN Global compliance department. Details of the incidents such as dates, number of occurrences, persons involved, and any supporting documentation should be included in the report.

5.5- Business Conduct

Each Independent Consultant will perform all of his/her business activities in a professional and ethical manner, which will enhance the Independent Consultant's reputation and the positive reputation of MN Global. Independent Consultants will be courteous and respectful of every person contacted including employees and executives of the corporate offices of MN Global, and will conduct their business in a way as to respect the products, services and professionalism of MN Global and its other Independent Consultants. Any Independent Consultant found in violation of any provision could face enforcement action.

5.6- Employee Gifts

MN Global employees may accept small tokens of appreciation in the form of a gift from an independent Consultant or a group of Independent Consultants. Such gift shall not exceed a value of One Hundred fifty ringgit (RM150.00). All gifts regardless of size and scope must be disclosed to MN Global compliance department prior to presentation or acceptance.

SECTION 6 - SALES REQUIREMENTS

6.1- Product Sales

The MN Global Compensation Plan is based upon the sale of MN Global products and services to Customer. Independent Consultants must fulfill personal and Marketing Organization retail sales requirements (as well as meet other responsibilities set forth in the Agreement) to be eligible for bonuses, commissions and advancement to higher levels of achievement.

6.2- - No Territory Restrictions.

There are no exclusive territories granted to any Independent Consultant.

6.3- Sales Receipts

To the extent that any sales are made off line, Independent Consultants must provide their Customer with two (2) copies of an official MN Global sales receipt at the time of the sale. These receipts set forth the consumer protection rights afforded applicable laws and regulations.

SECTION 7 - BONUSES AND COMMISSIONS

7.1- Bonus and Commission Qualifications

A Independent Consultant must be active and in compliance with the Agreement to qualify for bonuses and commissions. So long as a Independent Consultant complies with the terms of the Agreement, MN Global shall pay commissions and bonuses to such Independent Consultant in accordance with the Compensation plan.

7.2- Adjustment to Bonuses and Commissions

7.2.1 - Adjustments for Returned Products or Cancelled Services

Independent Consultants receive bonuses and commissions based on the actual sales of products and services to consumers. When a product is returned to MN Global or a MN Global service is cancelled, and the Customer or Independent Consultant returning the product or cancelling the service is entitled to a refund under these Policies and Procedures or by law, the bonuses and commissions attributable to the returned product or cancelled service will be deducted in the month in which the refund is given, and continuing every pay period thereafter until all commissions and bonuses are recovered from the Independent Consultants who received bonuses and commissions on the sales of the refunded product or cancelled service. MN Global further reserves the right to issue product purchase refunds at any time, at its sole discretion.

7.3- Payments and Commissions in Ringgit Malaysia

The payments of all monies which may become due to the Independent Consultant is conditional on full compliance with this Agreement.

MN Global Trips Sdn Bhd, processes all payments and calculates commissions and bonuses in Ringgit Malaysia on behalf of MN Global Marketing (Malaysia) Sdn. Bhd; where payment is made by the Independent Consultant or to the Independent Consultant the sum received may vary according to the exchange rate applied by the Independent Consultant's credit or debit card issuer over which MN Global has no control. MN Global shall pay to the Independent Consultant commission, bonuses and other payments in accordance with the terms of the Compensation Plan, as amended from time to time. All payments shall be made by bank transfer to a bank account nominated by the Independent Consultant and shall be paid weekly (on every Thursday) for businesses done the previous week.

Orders placed with MN Global, processed and paid for by closing time of MN Global office on the last business day of the week (Wednesday) will qualify for bonus eligibility in that week or such other times as determined by MN Global from time to time.

MN Global reserves the right in its sole discretion to change the last business day of the month. Bonuses of Fifty ringgit (RM50.00) or less shall be accumulated to the account of the Independent Consultant each month and will be paid in the month when a total in excess of fifty ringgit (RM30.00) is accumulated.

7.4 - Online and Downline Activity Reports

All information provided by MN Global in online or Downline Activity Report, including but not limited to personal and group sales volume (or any part thereof), and Downline enrolling activity is believed to be accurate and reliable. Nevertheless, due to various factors including the inherent possibility of human and mechanical error; the accuracy, completeness, and timeliness of orders; denial of credit or debit card and electronic payments; returned products; credit card and electronic payment charge-backs; the information is not guaranteed by MN Global or any persons creating or transmitting the information.

ALL PERSONAL AND GROUP SALES VOLUME INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTIES, EXPRESS OR IMPLIED, OR REPRESENTATIONS OF ANY KIND WHATSOEVER. IN PARTICULAR BUT WITHOUT LIMITATION THERE SHALL BE NO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR USE, OR NON-INFRINGEMENT.

TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, MN GLOBAL AND/OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION WILL IN NO EVENT BE LIABLE TO ANY INDEPENDENT CONSULTANT OR ANYONE ELSE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES THAT ARISE OUT OF THE USE OF OR ACCESS TO PERSONAL AND GROUP SALES VOLUME INFORMATION (INCLUDING BUT NOT LIMITED TO LOST PROFITS, BONUSES, OR COMMISSIONS, LOSS OF OPPORTUNITY, AND DAMAGES THAT MAY RESULT FROM INACCURACY, INCOMPLETENESS, INCONVENIENCE, DELAY, OR LOSS OF THE USE OF THE INFORMATION), EVEN IF MN GLOBAL OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE FULLEST EXTENT PERMITTED BY LAW, MN GLOBAL OR OTHER PERSONS CREATING OR TRANSMITTING THE INFORMATION SHALL HAVE NO RESPONSIBILITY OR LIABILITY TO YOU OR ANYONE ELSE UNDER ANY TORT, CONTRACT, NEGLIGENCE, STRICT LIABILITY, PRODUCTS LIABILITY OR OTHER THEORY WITH RESPECT TO ANY SUBJECT MATTER OF THIS AGREEMENT OR TERMS AND CONDITIONS RELATED THERETO.

Access to and use of MN Global' online and telephone reporting services and your reliance upon such information is at your own risk. All such information is provided to you "as is". If you are dissatisfied with the accuracy or quality of the information, your sole and exclusive remedy is to discontinue use of and access to MN Global' online and telephone reporting services and your reliance upon the information.

SECTION 8 - RETURNS, REFUNDS, CANCELLATIONS, AND INVENTORY REPURCHASE

8.1- Return of Goods by Independent Consultants on Cancellation

The Independent Consultant understands that he or she has the right within a period of ten (10) days, of entering into the Agreement to cancel the Agreement without penalty by written notice of termination and (i) to recover all monies paid to or for the benefit of MN Global, (ii) to return any goods purchased within that period and which remain unsold provided that such unsold goods are in the marketable condition and to require MN Global to refund an amount equal to one hundred per cent (100%) of any monies paid and, (iii) to cancel any services ordered within that period and to recover any monies paid in respect of such services not yet supplied to him or her.

The Independent Consultant agrees that payments of refunds will be made in the same form as the original payment and in accordance with MN Global' termination procedure in force from time to time.

8.2- Procedures for Returns

The following procedures apply to all returns for refund, repurchase, or exchange:

- a) All merchandise must be returned by the Independent Consultant or Customer who purchased it directly from MN Global.
- b) No return shipments will be accepted without prior authorization from the MN Global Customer Support team.
- c) Proper shipping carton(s) and packing materials are to be used in packaging the product(s) being

returned for replacement, and the best and most economical means of shipping is suggested. Except where MN Global accepts responsibility for the cost of return of goods in accordance with paragraph 8.1 above, all returns must be shipped to MN Global shipping pre-paid. MN Global does not accept shipping-collect packages. The risk of loss in shipping for returned product shall be on the Independent Consultant. If returned product is not received by the Company, it is the responsibility of the Independent Consultant to trace the shipment.

No refund or replacement of goods will be made if the conditions of this paragraph are not met.

SECTION 9 - DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

9.1- Disciplinary Sanctions

Violation of the Agreement, these Policies and Procedures, or any illegal, fraudulent, deceptive or unethical business conduct by a Independent Consultant may result, at MN Global' discretion, in one or more of the following corrective measures:

- a) Issuance of a written warning or admonition;
- b) Requiring the Independent Consultant to take immediate corrective measures;
- c) Withholding commissions and bonuses, and/or imposing fines, in an amount determined by MN Global at its sole discretion;
- d) Loss of rights to one or more bonus and commission payments;
- e) MN Global may withhold from a Independent Consultant all or part of the Independent Consultant's bonuses and commissions during the period that MN Global is investigating any allegedly infringing conduct;
- f) Involuntary termination of the individual's Independent Consultant Agreement;
- g) Any other measure expressly allowed within any provision of the Agreement or which MN Global deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Independent Consultant's policy violation or contractual breach.

9.2 - Grievances and Complaints

When a Independent Consultant has a grievance or complaint with another Independent Consultant regarding any practice or conduct in relationship to their respective MN Global businesses, the complaining Independent Consultant should first report the problem to his or her Sponsor who should review the matter and try to resolve it with the other party's Upline Sponsor. If the matter cannot be resolved, it must be reported in writing only and must bear the name and identification number of the party or parties submitting the formal complaint, to the MN Global compliance department. No telephone calls will be accepted regarding such matters as documentation must be presented in writing both from the complaining party or parties and ultimately from the individual(s) cited for the possible policy violation. The MN Global compliance Independent Consultant will review the facts and attempt to resolve it. If it is not resolved, it will be referred to the Dispute Resolution Board for final review and determination.

9.3- Dispute Resolution Board.

The Dispute Resolution Board reviews evidence, deliberates, and responds to current outstanding issues on a collective basis. The purpose of the Dispute Resolution Board ("DRB") is to: (1) review appeals of disciplinary sanctions; and (2) review matters between MN Global Independent Consultants that have not been resolved following referral to the customer service department.

A Independent Consultant may submit a written request for a telephonic or in-person hearing within 15 (fifteen) business days from the date of: (1) the written notice by MN Global of a disciplinary sanction; or (2) the written decision of the MN Global compliance department regarding disputes between Independent Consultants. All communication with MN Global and the Independent Consultant(s) seeking resolution of a dispute must be in writing. It is within the DRB's discretion whether a claim is accepted for review. If the DRB agrees to review the matter, it shall schedule a hearing within fifteen (15) days of receipt of the Independent Consultant's written request. All evidence (e.g., documents, exhibits, etc.) that a Independent Consultant desires to have considered by the DRB must be submitted to MN Global no later than seven (7) business days before the date of the hearing. The Independent Consultant shall bear all of the expenses related to his or her attendance and the attendance of any witnesses he or she desires to be present at the hearing. The decision of the DRB will be

final and subject to no further review, except as provided in Section 9.4 below.

Following issuance of a disciplinary sanction, the disciplined Independent Consultant may appeal the sanction to the DRB. The Independent Consultant's appeal must be in writing and received by the Company within fifteen (15) days from the date of MN Global' notice of the disciplinary sanction. If the appeal is not received by MN Global within the seven (7) days period, the sanction will be final. The Independent Consultant must submit all supporting documentation with his or her appeal correspondence. If the Independent Consultant files a timely appeal of a disciplinary sanction, the DRB will review and reconsider the sanction, consider any other appropriate action, and notify the Independent Consultant in writing of its decision.

9.4- Governing Law, Jurisdiction and Venue

These policies and procedures and any dispute arising thereunder shall be governed by the laws of Malaysia and the parties hereby submit to the jurisdiction of the courts of Malaysia.

SECTION 10 - ORDERING

10.1 - Purchasing MN Global Products and Services

Each Independent Consultant should purchase his or her products directly from MN Global. If a Independent Consultant purchases products from another Independent Consultant or any other source, the purchasing Independent Consultant will not receive the Sales Commission/Bonuses that are associated with that purchase.

10.2 - General Order Policies

On mail orders with invalid or incorrect payment, MN Global will attempt to contact the Independent Consultant by phone, email, and/or mail to try to obtain another payment. If these attempts are unsuccessful after five

(5) business days the order will be returned unprocessed. No cash on delivery orders will be accepted. MN Global maintains no minimum order requirements. Orders for products and sales aids may be combined.

10.3 - Confirmation of Order

A Independent Consultant and/or recipient of an order must confirm that the product received matches the product listed on the shipping invoice, and is free of damage. Failure to notify MN Global of any shipping discrepancy or damage within thirty (30) days of shipment will invalidate a Independent Consultant's right to request a correction.

SECTION 11 - PAYMENT AND SHIPPING

11.1 - Insufficient Funds

It is the responsibility of each Independent Consultant to ensure that there are sufficient funds or credit available in his or her account to cover his or her purchases. MN Global will not contact Independent Consultants in regard to orders or services cancelled due to insufficient funds or credit. This may result in a Independent Consultant's failure to meet his or her sales requirements for the month.

11.2 - Restrictions on Third Party Use of Credit or Debit Cards and Bank Account Access

Credit or debit card purchases or purchases made by personal/business cheques may only be made by the individual to whom they have been assigned by the banking institution. Any Independent Consultant who uses another individual's credit card, debit card or bank account to pay for purchases must submit a credit/debit card or bank account authorization form to MN Global with the order. MN Global considers the unauthorized use of credit or debit cards or bank accounts as fraudulent and will report such actions to the proper authorities for settlement. In addition the Independent Consultant involved may be subject to suspension of Independent Consultant status pending resolution of the dispute.

A Independent Consultant shall not permit other Independent Consultants or Customers to use his or her credit or debit card, or bank accounts, to enroll or to make purchases from the Company

11.3 - Credit or Debit Card Chargebacks

If an erroneous charge is applied to a Independent Consultant's credit or debit card, the Independent Consultant should immediately contact MN Global to initiate an investigation and resolution. In the event of a disputed charge resulting in a charge back, the Independent Consultant will not be permitted to purchase products or services using a debit or credit card until the dispute and resulting chargeback is resolved.



SECTION 12 - INACTIVITY AND CANCELLATION

12.1 - Effect of Cancellation

So long as a Independent Consultant remains active and complies with the terms of the Independent Consultant Agreement and these Policies and Procedures, MN Global shall pay commissions to such Independent Consultant in accordance with the Compensation Plan. A Independent Consultant's bonuses and commissions constitute the entire consideration for the Independent Consultant's efforts in generating sales and all activities related to generating sales (including building a Marketing Organization). Following a Independent Consultant's Termination of his or her Independent Consultant Agreement, or voluntary or involuntary cancellation of his or her Independent Consultant Agreement (all of these methods are collectively referred to as "cancellation"), the former Independent Consultant shall have no right, title, claim or interest to the Marketing Organization which he or she operated, or any commission or bonus from the sales generated by the organization. An Independent Consultant whose business is cancelled will permanently lose all rights as a Independent Consultant. This includes the right to sell MN Global products and services and the right to receive future commissions, bonuses, or other income resulting from the sales and other activities of the Independent Consultant's former Marketing Organization. In the event of cancellation, Independent Consultants agree to waive all rights they may have, including but not limited to property rights, to their former Marketing Organization and to any bonuses, commissions or other remuneration derived from the sales and other activities of his or her former Marketing Organization.

Following a Independent Consultant's cancellation of his or her Independent Consultant Agreement, the former Independent Consultant shall not hold himself or herself out as a MN Global Independent Consultant and shall not have the right to sell MN Global products or services. A Independent Consultant whose Independent Consultant Agreement is cancelled shall receive commissions and bonuses only for the last full pay period he or she was active prior to cancellation.

12.2 - Inactivity

It is the Independent Consultant's responsibility to lead his or her Marketing Organization with the proper example in personal production of sales to Customer. Without this proper example and leadership, the Independent Consultant will lose his or her right to receive commissions from sales generated through his or her marketing organization.

12.2.1 - Status Following Cancellation

If at the time a Independent Consultant's Agreement is cancelled due to inactivity, and the Independent Consultant is enrolled in other services offered by MN Global, the Independent Consultant shall continue as a Customer, notwithstanding the cancellation of the Independent Consultant Agreement unless the Independent Consultant specifically requests that his or her Customer Agreement also be cancelled. A cancelled Independent Consultant may not purchase Products at wholesale price.

12.3 - Involuntary Cancellation

An Independent Consultant's violation of any of the terms of the Agreement, including any amendments that may be made by MN Global in its sole discretion, may result in any of the sanctions listed in Section 9.1, including the involuntary cancellation of his or her Independent Consultant Agreement. Cancellation shall be effective on the date on which written notice is mailed, faxed, or delivered to an express courier, to the Independent Consultant's last known address (or fax number), or when the Independent Consultant receives actual notice of cancellation, whichever occurs first.

12.4 - Voluntary Cancellation

A participant in this network marketing plan has a right to cancel the Agreement at any time without penalty at any time, regardless of reason by giving fourteen (14) days' notice in writing to MN Global. Cancellation must be submitted in writing either by fax, postal delivery or email to the Company. The written notice must include the Independent Consultant's signature (except if notice is given by email), printed name, address, and Independent Consultant I.D. number. If a Independent Consultant is enrolled in other services offered by MN Global, the Independent Consultant's participation in such programme shall continue in force unless the Independent Consultant also specifically requests that his or her Customer Agreement also be cancelled in accordance with the terms of that Customer Agreement.

12.5 - Discontinue

A Independent Consultant may also voluntarily cancel his or her Independent Consultant Agreement by giving notice that he or she does not wish to continue the Independent Consultant Agreement on its anniversary date.

SECTION 13 - DEFINITIONS

Active Independent Consultant — An Independent Consultant, including an Independent Consultant participating in the MN Global Program (if applicable), who has purchase the Independent Consultant Welcome Package, maintains his/her Independent Consultantship , and is eligible to accumulate Sales towards earning commissions.

Agreement - The contract between the Company and each Independent Consultant includes the Independent Consultant Agreement, the MN Global Policies and Procedures, the MN Global Compensation Plan, and the Business Entity Registration Form (where applicable), all in their current form and as amended by MN Global in its sole discretion. These documents are collectively referred to as the “Agreement.”

Sales Organization – The group of Independent Consultant Business Centers placed in the Sales Tree by any individual Independent Consultant in direct or indirect relation to his/her Independent Consultant Business Center.

Sales Tree - The structure into which an Independent Consultant’s Business Center is placed upon initial registration.

Business Centre — node or “position” in the MN Global Sales Tree, created by the enrollment of a Independent Consultant which tracks the sales generated by the Independent Consultant and the Independent Consultant’s team.

Company —MN Global Marketing (Malaysia) Sdn. Bhd.

Customer — A person who purchases MN Global Products for personal use. A Customer may also be a MN Global Independent Consultant who purchases MN Global Products for his or her personal use.

Downline Activity Report — A Weekly report generated by MN Global that provides critical data relating to the identities of Independent Consultants, sales information, and enrollment activity of each Independent Consultant’s Marketing Organization.

Enroller – An Independent Consultant who enrolls another Independent Consultant into the business opportunity or recruits and enrolls a new Customer. The Enroller is typically also the Sponsor of the new Independent Consultant.

Marketing Organization — The Independent Consultants sponsored below a particular Independent Consultant.

Official MN Global Material — Literature, audio or video tapes, and other materials developed, printed, published and distributed by MN Global to Independent Consultants.

Product(s) - Except where specifically excluded, any or all of DreamTrips Independent Consultantship, DeamTrips and all goods or services offered by MN Global from time to time.

Rank — The “title” that a Independent Consultant has achieved pursuant to the MN Global Compensation Plan.

Sales Volume – The commissionable value of MN Global Products generated by an Independent Consultant or his/her Marketing Organization. Sales Volume does not include the MN Global sales aids.

Sponsor — The Independent Consultant to whom front-line lineage is credited when a new Independent Consultant is enrolled into the Company and to whom Sales Volume is attributed when new Customers make Product purchases

Upline — This term refers to the Independent Consultant or Independent Consultants above a particular Independent Consultant in a sponsorship line up to the Company. Conversely stated, it is the line of sponsors that links any particular Independent Consultant to the Company.

MN Global Welcome Package or Independent Consultant Business System or CBS - An online tool that includes a personalized website and back office system as well as online training and access to essential sales and marketing tools to help Independent Consultants build their MN Global business.

Contact Details:

MN GLOBALTRIPS SDN BHD
137A-1 INDAH UPC
3 1/2 MILE JALAN KLANG LAMA
58000 KUALA LUMPUR
W.PERSEKUTUAN
mnglobaltrips@yahoo.com
Website: www.mnglobaltrips.com

