



POLICIES *and* PROCEDURES

INTRODUCTION

From this point forward NHT Global, Inc. will be referred to as “NHT Global” while NHT Global independent distributors will be referred to as “distributors.” In addition to the terms and conditions in the Independent Distributor Agreement, these Policies and Procedures govern the way in which distributors conduct business with NHT Global.

I. DISTRIBUTOR CODE OF CONDUCT

- I will be honest and fair in my dealings as a distributor of NHT Global.
- I will perform my business in a manner that will enhance my reputation and the positive reputation established by NHT Global.
- I will be courteous and respectful of every person I contact in the course of my NHT Global independent distributor activities.
- I will fulfill my leadership responsibilities as a sponsor including training, supporting and communicating with the distributors in my organization.
- I will not misrepresent NHT Global products or the Compensation program.
- I will not sponsor or attempt to sponsor any NHT Global distributor directly or indirectly into any other network marketing program or engage in deceptive or illegal practices.
- I will remember that even my personal experience and the benefits received from NHT Global products, services or programs, may be interpreted as unauthorized “extension of labeling claims”.
- I understand and agree that I am solely responsible for all financial and/or legal obligations I incur in the course of my business as a distributor and will discharge all debts and duties as required of a distributor.

II. DISTRIBUTOR REQUIREMENTS AND RESTRICTIONS

Fictitious and/or Assumed Names. A person or entity may not apply for a distributorship using a fictitious or assumed name or use the identity of another person or entities that will not be associated with the distributorship. No one may enter a Social Security Number or Tax Identification Number that was not assigned to the primary individual or entity on the distributorship.

Tax Identification Number. All U.S. distributors are required by federal law to obtain a Social Security Number or Federal Identification Number and have it on file with NHT Global. NHT Global will use this number for all government reporting purposes.

Legal Compliance. All US distributors shall comply with all federal and state statutes and regulations and local ordinances and regulations concerning the operation of his/her business. All distributors are responsible for their own managerial decisions and expenditures, including all estimated income and self-employment taxes. At the end of each calendar year, NHT Global will issue an IRS Form 1099 Misc. for non-employee compensation for distributors as required (at the time of this printing the law requires 1099's only for annual income earned above six hundred dollars (\$600.00) within a calendar year). Since distributors are not NHT Global employees, NHT Global is not responsible for payment or co-payment of any employee benefits.

Distributor Personal Identification Number. NHT Global will issue a distributor Personal Identification Number (PIN) at the time of enrollment. The distributor PIN must be indicated on all correspondence with NHT Global, including paperwork for sponsoring, ordering products, requesting assistance, etc.

No Exclusive Territories. There are no exclusive territories for recruiting purposes, nor shall any distributor imply or state that he/she has any exclusive territory rights. There are no geographic limitations on distributor sponsoring except in those foreign countries that have not officially been opened by NHT Global.

Other Services and Products. Distributors are not restricted from selling the services and products of other companies however direct or indirect promotion of those products and services to NHT Global distributors is limited to those personally sponsored. A distributor found in violation of this rule risks the loss of buying privileges, possible suspension and/or termination of the Agreement and from participating in the NHT Global Compensation Plan, in addition to other remedies to which NHT Global may be entitled.

Crossline Recruiting. Recruiting other distributors from one (1) NHT Global distributor organization to another is strictly prohibited.

Representation of Government Endorsements. Federal and state regulatory agencies rarely approve or endorse direct selling programs or products. The FDA does not approve cosmetic or health related products, other than certifying that the products incorporate safe ingredients. Therefore, distributors may not represent directly or indirectly that the NHT Global marketing program or products have been approved/reviewed/endorsed or otherwise backed by any governmental agency.

Medical Treatment, Approval and Therapy. Distributors are prohibited from stating or implying that any NHT Global product is FDA approved, or stating or suggesting that any diagnosis, evaluation, prognosis, description, treatment, therapy, or management or remedy of illness, ailment or disease can be improved by consumption or application of the product. Distributors understand that NHT Global products are not offered, intended or considered as medicinal treatment of any disorder or disease, either mental or physical. Product inquiries should be directed to the Compliance Department for assistance.

III. DEFINITIONS

Distributor. A person who has signed up and agreed to abide by the NHT Global Policies and Procedures as amended from time to time. In jurisdictions where retail sales are not permitted, this will be treated as a Member. If no product is purchased or back office service added within a period of 30 (thirty) days from activation the position is terminated.

A Distributor and/or the Distributor's Position may have one of the following statuses:

Active: A Distributor or Position that continues to meet the BV requirements to participate in the NHT Global compensation program, and has an active back office. An Active Distributor or Position may purchase products for retail sale (where permitted) or personal consumption and is eligible to receive commissions under the compensation plan. An Active Distributor or Position that allows its back office to expire, but continues to meet the monthly BV requirements, will be considered Non-Active and have the same status of a Retail/Wholesale Buyer (i.e., may purchase product but not earn commissions). An Active Distributor or Position that maintains its back office but fails to meet the monthly BV requirements will be considered dormant.

Non-Active Distributor: An Active Distributor or Position that fails to continue to meet the ongoing minimum maintenance requirements to participate in the compensation program, whether or not the back office is active.

Dormant Distributor: Has not met the ongoing minimum maintenance requirement to participate in the compensation program for 90 (ninety) days or longer. May or may not have an active back office service.

Suspended Distributor: Cannot represent himself/herself as a distributor. Cannot purchase products, participate in the compensation program, or use back office or website. Commissions earned held in abeyance pending resolution of issue. If distributor is cleared of wrongdoing commissions will be released.

Terminated Distributor: Cannot represent himself/herself as an NHT Global distributor. Cannot purchase product or participate in the compensation program. No back office, no website.

Preferred Customer: A customer who enrolls and is able to purchase product at a discount. Preferred customers do not participate in the compensation program. Upon enrolling they are given a Personal Identification Number (PIN) / Preferred Customer Number, and limited access to NHT Office, in order to purchase products. Preferred Customers do not receive replicating websites and they do not have ongoing purchase requirements. Preferred Customers are eligible to upgrade to a Distributor position if they choose to do so in order to participate in the compensation program.

IV. SPONSORSHIP & TRAINING AND TERMS OF TERMINATION

Sponsoring. Distributors are entitled to sponsor other distributors in the United States, its territories and other countries as officially opened by NHT Global into the NHT Global program. However, distributors are compensated only for the generation of sales of products, not for sponsoring new distributors into the program.

Multiple Applications. If one applicant submits multiple Applications and Agreement forms listing multiple sponsors, only the first completed form to be received by NHT Global will be accepted. NHT Global reserves the right, at its sole discretion, to make the final decision with respect to all such disputes. Distributors may hold only one position in the worldwide platform regardless of market.

Placement Changes/Corrections. Placement changes/corrections may be requested within a period of seven (7) days from the date of enrollment. Such adjustments require written permission directed to the Support Department submitted from the personal back office of the sponsor as well as the distributor to be moved and in some cases the upline distributor.

Sponsor Correction. Sponsor changes are not permitted. However, sponsor correction can be made if they are reported to the Support Department within a period of seven (7) business days. Sponsor corrections must be requested from the distributor back office of the current (original) sponsor, stating the reason that the correction needs to be made.

Acquisition of Business. A distributor desiring to acquire interests in another distributor's business must first terminate his/her distributor status and wait a period of six (6) months from the date of resignation notice, before becoming eligible for such a purchase regardless of the country he or she wishes to transfer to. As NHT Global is a worldwide seamless platform, should a distributor voluntarily resign in one market and wish to enroll in another market, the appropriate separation period must be met in the market from which they resigned prior to enrollment in any new market without exception. All such transactions must be fully disclosed through the completion of a Sales/Transfer form submitted to NHT Global Support Department which is subject to approval by the Company.

Adding of Co-Applicants. When adding a co-applicant (either an individual or a business entity) to an existing distributorship, NHT Global requires both a written request and a properly executed Application and Agreement containing both the applicant and co-applicant's Social Security Number and signatures. The original applicant must remain a party to the original Application and Agreement. If the original distributor wants to terminate his/her distributor relationship with NHT Global, he/she must do so in accordance to NHT Global policy. If this is not followed, the business shall be terminated upon withdrawal of the original distributor. All bonus and commission checks will be sent to the address of record on the distributorship. A co-applicant may not under any circumstance be party to any other distributorship. Note that the modification permitted within the scope of this paragraph does not include change in sponsorship.

Personal Information. Personal information such as the distributor back office password, the distributor's address, telephone number, etc. will be treated as confidential and will not be shared with any other person(s) outside of NHT Global, unless required by law. In the event of an emergency the inquiring party may contact NHT Global Support Department who will advise the distributor that someone is attempting to contact him/her.

Training Requirement. Distributors should provide adequate training to the distributors they sponsor. "Adequate training" shall include, but not be limited to, education regarding the Policies and Procedures, Compensation Plan, product information, sound business practices, sales strategies, and ethical business behavior. A sponsor must maintain an ongoing, professional leadership association with distributors in his/her organization and must fulfill the obligation of performing a bonafide supervisory, sales or distributive function on the sale or delivery of product and services to the ultimate consumer.

Appeal. A suspended or terminated distributor may appeal the suspension or termination by submitting a letter to the Compliance Department of NHT Global stating the grounds of appeal. (Note: No telephone calls will be accepted under any circumstances). The letter of appeal must be received by NHT Global within ten (10) business days from the date of the NHT Global notice or as instructed in the notification. If NHT Global has not received the letter of appeal by the deadline date, the involuntary suspension or termination shall automatically become final termination. If a distributor files a timely appeal, NHT Global will, at its sole discretion, review and notify the distributor and the complaining party of its decision. The decision of NHT Global shall be final and will not be subject to further review. If the appeal is denied based upon the documentation and evidence presented against the distributor, the suspension or termination shall remain in effect as of the date of NHT Global original notification.

Distributor Complaints. NHT Global is not obligated to reveal, nor will it without court order reveal the identity of any complaining parties. The Compliance Department will take reasonable measures to ensure that the information it is provided is factual and that action is required. Many times, situations that appear as violations of the Policies and Procedures are merely a reflection of a misunderstanding or ambiguity regarding the rules and regulations that govern distributorships. All communication to the Compliance Department concerning an NHT Global distributor must contain the name and distributor information of the complaining parties, a detailed description of the infraction as well as the names and contact information of collaborating witnesses. Anonymous complaints, or complaints that cannot be verified, will not be recognized.

Succession. Notwithstanding any other provisions of this section, upon the death of a distributor, the distributor entity shall pass to his/her successor in interest as provided by law. However, NHT Global will not recognize such transfers until the successor in interest has submitted a completed Sales/Transfer form to NHT Global Support Department together with certified copies of the death certificate and will, trust or other instrument. The successor shall thereafter be entitled to all the rights and subject to all the obligations as any other distributor. In addition, the successor-in-interest must be of legal age in his/her country of residence.

Product Testimonials. Any distributor is encouraged to share his/her excitement as the result of product consumption and use. NHT Global reserves the right to use statements and photographs voluntarily submitted to its Support Department from distributors and customers in its promotional material without any financial or other compensation. Upon signing the Agreement, each distributor agrees to release his/her testimony by NHT Global. Distributors shall not, however, use or permit the use of testimonials that state or imply that any NHT Global product has qualities, characteristics, or properties that are not approved by NHT Global or that are in violation of the Agreement (see, for example, "Medical Treatment, Approval and Therapy" under part II above).

Non-Competition. Each distributor agrees not to compete with the protectable business interests of NHT Global by selling or promoting other product or opportunities (except as detailed under Other Services and Products). The distributor acknowledges and recognizes these restrictions are necessary for NHT Global to protect its valuable interests and agrees that any injunction and/or other remedy is necessary and appropriate for NHT Global to protect such interests.

Vendor Confidentiality. NHT Global business relationship with its vendors, manufacturers and suppliers are confidential. A distributor shall not contact, directly or indirectly, speak to, or communicate with any representative or any supplier, manufacturer, or vendor except at an NHT Global sponsored event at which the representative is present at the request of NHT Global. Violation of this provision may result in the termination of distributor agreement and possible claims for damages by the vendor/manufacturer/supplier.

V. ADVERTISING

Yellow and White Page Listings. Distributors are not permitted to use the NHT Global trade name in advertising their telephone and fax numbers in the white or yellow page section of the telephone book or on the Internet telephone directory without identifying themselves as independent distributor or independent contractors.

"Toll Free" Telephone Number Listings. NHT Global distributors are not permitted to list their "toll free" telephone numbers under the NHT Global trade name without first submitting a request to the Support Department for approval. If approval is obtained for a toll-free listing, it must be stated in the following manner:

John Jones

NHT Global Independent Distributor

OR

John Jones

Independent Contractor

No other variation may be used to describe the distributor's association with NHT Global.

Imprinted Checks. NHT Global distributors are not permitted to use the NHT Global trade name or any of its trademarks on their business or personal checking accounts.

Imprinted Business Cards or Letterheads. NHT Global independent distributors are not permitted to create their own business cards or letterhead graphics of the NHT Global name and/or trademark. Only approved NHT Global versions and wording are permitted, which will be available through one of the vendors NHT Global has elected to designate for these purposes.

Company Literature. Only official NHT Global literature may be used in presenting NHT Global products and/or the NHT Global Compensation Plan. Company literature may not be duplicated or reprinted without prior written permission from NHT Global which may be obtained through email communication, mail or fax directed to the Compliance Department. Banners, trade show materials, and other related promotional material, must be approved in advance and in writing by NHT Global. Items on the corporate website and the replicating distributor website may be downloaded for promotional purposes.

Distributor-created Promotional Materials. Only Company approved materials may be used in the placement of any advertising in any print, radio, television, Internet, electronic or other media. No person shall use the NHT Global name, logos, trademarks or copyrighted material in any advertising nor produced by NHT Global or without express written permission from the Compliance Department of NHT Global. For approval, mail, fax or email a copy of the proposed advertising material to the Support Department or the Compliance Department. Include a description of the placement (publication, month, year, etc). NHT Global will email, mail or fax edits/approvals with an approval code. Approval codes must be visible on the lower right-hand side of any approved material. Once approval is obtained, no text may be amended or changed. If any change is made whatsoever, the material must be re-presented for approval. Allow approximately forty-eight (48) hours from receipt for processing.

Internet and Online Advertising. Distributors wishing to advertise on the Internet must fully comply with the Policies and Procedures and any Internet advertising is subject to prior written approval by the Compliance Department which, in its sole discretion may disallow any advertising material for any reason, including without limitation, any material published or sought to be published on the Internet. In addition, distributors shall comply with the following:

- Distributors must be active and in good standing with their distributor business in order to obtain authorization for an approved website.
- Distributors who wish to have their own website to promote their NHT Global business must request and receive an approval number, to be displayed on the main page of the website, by email from the Compliance Department before publicly displaying the site and/or registering any search engines. No verbal approvals will be granted. Before submitting website information for approval, it is important that all hyperlinks are working properly. Any and all changes to a distributor's previously approved website must be re-submitted for review and approval. Failure to comply is a violation of the NHT Global Policies and Procedures and may result in the suspension and/or termination of a distributor's position.

- Distributor websites must be immediately and without question recognizable as that of a NHT Global independent distributor. Identification as an independent distributor must appear prominently on the home page, as well as all major sections (i.e. product pages, basic information, testimonials, etc.)
- No other products, programs, companies may be mentioned, illustrated, made reference to in any way on any website in which NHT Global products and/or programs are featured.
- No product names or words trademarked by NHT Global may be used as part of a Distributor's website URL address or domain name. Distributors must be certain to obtain prior approval before purchasing URL addresses, as NHT Global will not pay to have it replaced.
- No links to any other website other than the NHT Global distributor website are permitted.
- No health or curative claims, directly or indirectly, or product comparisons may be made in any product information testimonials.
- Distributors are not permitted to make any earnings or sales representations, except for their own documented individual earnings. No checks may be reproduced or displayed in any manner. When using any income statements, those statements must be verifiable and accurate.
- Use of testimonials other than a distributor's own require written permission from each distributor or customer whose testimonial and/or photographs will be used on a distributor's website. Acquiring permission is the responsibility of the website owner. Copies of the permission must be submitted along with the website approval request to the Compliance Department prior to display on any website.
- It is the responsibility of the Distributor to ensure that all information, spelling, punctuation and grammar are correct before submitting the site for approval.
- All distributor websites are subject to federal, state and local laws and regulations. Approval of a distributor website's content does not ensure legal compliance with the governing bodies in a distributor's geographic area.
- The following statements must be included in each distributor's website:

"Statements made in this publication have not been evaluated by the U.S. Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any disease."

"As with any weight management or supplementation program, consult your healthcare provider before beginning any regimen, particularly if you have any existing health concerns. Always read and follow label directions."

"The earnings and weight loss results mentioned in this publication may not be representative of your results. Your results as an NHT Global distributor depend on your individual effort and enterprise."

"Results not typical. Your success with the NHT Global weight management product will depend upon various factors including but not limited to age, medical conditions, activity level and other personal factors."

"Product, company and marketing information and photos are copyrighted by NHT Global and used with permission."

Domain Names/Social Media/Account Names. Distributors may not use or attempt to register (a) NHT Global trade names, trademarks, service marks, product names, product ingredients, (b) the name 'Natural Health Trends Corp.', (c) or any derivative of the foregoing for any Internet domain name or social media ID/Account Name. Names discovered to be non-compliant will result in suspension of distributorship.

E-Mail and Newsgroup Marketing. Distributors emailing or employing other services to email unsolicited and unapproved email flyers are fully responsible for all information regarding the product and marketing program which is not expressly contained in advertising and promotional material supplied directly by NHT Global. "Spamming" as well as telephoning or faxing without consent in compliance with various laws is strictly prohibited. Any and all information representing NHT Global or its products other than which is provided by the CNHT Global must be approved in writing by NHT Global.

E-Commerce/Auction Sales. Distributor may not sell NHT Global products via e-commerce or live, silent, Internet or any other type of auctions even if offered at the distributor suggested retail price. In order to maintain NHT Global's brand reputation, image and quality business service, and to preserve the integrity of the sales channel by which NHT Global products are sold, including person-to-person, Distributors are prohibited from selling or advertising NHT Global products on e-commerce sites, auction sites and websites trading in products or services over the Internet. Examples of these prohibited sites include Amazon, eBay, Etsy, Alibaba and Craigslist. NHT Global is unable to guarantee the quality, authenticity, freshness or safety of products sold on these sites and therefore these products are not eligible for return/refund from NHT Global.

Trade Shows. With written authorization from NHT Global, Company products and opportunity may be displayed at trade shows by distributors. Request for participation in trade shows must be received in writing by NHT Global at least two (2) weeks prior to the show. NHT Global products and the Compensation Program are the only products and compensation program that may be offered in the trade show booth or table. It is important to have identifying information printed on any handouts used in any event.

Income Claims. Distributors may not display in any manner for recruiting purposes or any other reason commission checks or make specific income claims or representations. A distributor may only use statements and content that generates reasonable expectations of what a possible participant in the business model can achieve. All statements must meet the below requirements:

- Statements must be factually true
- Statements must be supported by sufficient and substantiated data
- Statements must not be misleading (expressly or by implication)
- Statements such as "realize unlimited income", "become a millionaire", "full time income on part time effort", "be set for life", "make more than you ever thought possible, "quit your job and enjoy residual income" are prohibited.
- Distributors may not use images in videos and presentations that depict a lavish lifestyle (i.e. palatial and/or vacation homes, luxury cars, private jets.)

Statements, words, videos, images that show income, bonuses, lifestyle depictions including luxury homes, cars, material possessions and vacations referenced as due to your involvement with NHT Global that are not common to the typical member or that generate expectations above and beyond what the average member joining the NHT Global business can reasonably expect to achieve are prohibited. Luxury lifestyle claims are forbidden even if they are true in your case and even with a disclaimer. Methods of communication in which these policies are

to be adhered to include, but are not limited to, in-person meetings, Webinars, presentations and trainings, all social media outlets (i.e. Facebook, Twitter, YouTube, SnapChat, Instagram, WeChat, WhatsApp), websites, videos, weekly team calls, emails, texts and instant messaging. Any distributor found in violation of this policy will be temporarily suspended pending further investigation.

STATEMENT OF AVERAGE GROSS INCOME

Media Interviews. Distributors are prohibited from granting radio, television, newspaper, tabloid or magazine interviews or using public appearances, public engagements, or making any type of statement to the public media to publicize NHT Global, its products or their individual NHT Global business without express, prior written approval from NHT Global which can reasonably be withheld. All media contacts and inquiries must be coordinated through NHT Global and must contain a complete description of the interview format and venue.

Endorsements. No endorsements by any NHT Global officers or administrators or third parties may be alleged, except as expressly communicated in NHT Global literature and communications.

Independent Communications. Distributors as independent contractors are encouraged to distribute information and direction to their respective downline organizations. NHT Global encourages the prudent distribution of newsletters, training manuals and workshops, and other organizations programs. However, distributors must identify and distinguish between personal communication and the official communication of NHT Global and must comply with these policies.

Distributor Training. Distributors are responsible for participation in the training of the distributors they sponsor. Training assistance is provided in NHT Global literature and in additional training tools as well as on the Internet. Further, distributors may attend local and regional training workshops for distributors.

Distributor Services. NHT Global provides every distributor who generates any income as an NHT Global distributor with management and training communications, timely delivery of products and sales materials, and access on the Internet to reports of sales made by their sales organization for the calendar period in which commissions and overrides are earned and paid.

Re-Packaging Prohibited. The repackaging of NHT Global products for resale is strictly prohibited under any circumstance.

Recordings. Distributors shall not produce or reproduce NHT Global produced audio or video taped materials detailing the NHT Global opportunity or products. Distributors shall not audiotape any NHT Global function.

Telephone Answering. Distributors may not answer the telephone or create recordings saying "NHT Global" or in any manner which could lead the caller to believe that he or she has reached the Corporate Offices of NHT Global.

Liability. Violation of any of the Policies & Procedures may be grounds for suspension and/or termination of that individual's distributorship. The violator also may be subject to civil or criminal liability resulting from violation of the Application and Agreement of Distributorship, the Code of Professional Ethics, the Policies and Procedures of NHT Global, or state or federal law. Additionally, NHT Global may withhold payment to any NHT Global distributor in an effort to offset any damages suffered by NHT Global as a result of a distributor's violation of the Application and Agreement of Distributorship, the Code of Professional Ethics, the Policies and Procedures of NHT Global, or state or federal law.

VI. PAYMENT OF BONUSES AND OVERRIDES

Distributor Application and Agreement. Bonuses and overrides cannot be paid until a completed Distributor Application and Agreement has been received and accepted by NHT Global through the Internet. Bonuses are paid ONLY on the sale of NHT Global products. No bonuses are paid on the purchase of any sales materials, sales aids or for the recruitment of distributors.

Commission Payments. Commission payments are distributed via NHT Pay. NHT Pay can be accessed through the widget in NHT Office. The minimum amount of payment of commission checks is \$100.00US (one hundred dollars) or as mandated in any foreign country. If the earned amount is less than that amount, it will be accumulated until such time that the amount exceeds \$100.00US (one hundred dollars).

VII. PURCHASE AND SALE OF PRODUCTS

Direct Purchase. NHT Global distributors may purchase products directly from NHT Global. If a new distributor purchases product from his/her sponsor or upline distributor the BV associated with that purchase will not be attributed to the new distributor as it will not have been purchased directly from NHT Global. To replace the BV, the sponsor or upline should place an order in the new distributor's name, shipped to him or herself. Note: NHT Global distributors in good standing may personally place orders through the NHT Global website upon enrollment, purchased at distributor cost using their own PIN (personal identification number).

Returned Packages. In the event that a package is returned due to a distributor's error or if the package was not picked up in a timely manner and is therefore returned, NHT Global will charge the distributor a re-shipping fee.

Payment Options. Purchases may be paid by money order, cashier's check or any applicable credit card.

Credit Card Purchases. Credit card purchases may only be made by the individual whose name and address or business name are on the credit card. Any distributor who uses another individual's credit card to pay for purchases risks having his/her distributorship placed on suspension pending investigation and resolution of any complaints regarding unauthorized charges. NHT Global considers such transactions fraudulent and will report them to the proper authorities for settlement. Under no circumstance will any distributor charge back any credit card purchase. Any distributor who does so will immediately lose all credit card ordering privileges until the charges are replaced with certified funds. If an erroneous charge is applied to a distributor's credit card, the distributor should immediately contact the Support Department of NHT Global to initiate an investigation and resolution.

Inactive Distributor Positions. Any distributor position that has not been activated within a period of 12 (twelve) months from the enrollment date with paid product order(s) or back office service will be considered voluntarily resigned and will not be eligible for reinstatement at a later date. In addition, inactive positions, showing no orders with BV and no back office service will be terminated after 7 (seven) days from the inactive date. Distributors whose positions have been terminated after 7-days, as detailed above, may elect to re-sign after the 7-day period.

Back Order. Should any product or sales material be unavailable for any period of time, NHT Global distributors will be given the option of placing the order and waiting for availability or canceling the order with full reimbursement without penalties until those items are ready for shipping.

Shipping Address. NHT Global will only accept street addresses for shipping purposes. Orders are shipped by UPS in order that they may be tracked and, if necessary replaced in a timely manner.

Shipping Costs. It is the ordering distributor's sole responsibility to indicate (a) method and means of shipping, and (b) destination address. The methods available are noted above and on the NHT Global website along with prepaid costs. Shipping costs will be automatically calculated. Should the receiving party of an order shipped from NHT Global refuse delivery and the shipment is then returned to NHT Global, the ordering distributor's status will be made inactive pending resolution of the delivery refusal. Return delivery charges will be deducted from the distributors account. Also see: Returned Packages under Section (above).

Timely Product and Material Delivery. Upon clearance of payment, NHT Global processes for shipment the product(s) and material(s) selected. If an item is temporarily unavailable due to high demand the consignee will be notified by way of the packing slip included with the shipment. Should a back order occur, the item(s) will be shipped as soon as available, usually within ten (10) days of the date the original order and payment were received. Transfer of title to the recipient is effective upon delivery of the products to the carrier that completes the delivery to the recipient. The recipient may contact the carrier if the product is not delivered or is damaged during transit.

Special Orders/Held Shipments. NHT Global will not 'hold' orders or delay shipments of products that have been processed. Once payment has been received, all orders must be released for shipping.

Damaged Goods. The shipping company is responsible for damage, which occurs after it takes physical custody of the goods. A distributor who receives damaged goods should follow this procedure:

- Take delivery
- Before the driver leaves, document on the delivery receipt the number of boxes, which appear to be damaged.
- Save the damaged product and box (es) for inspection by the shipping agent.
- Make an appointment with the shipping company to have the damaged goods inspected.
- File a claim with the shipping company.
- Notify the Support department of NHT Global.

Short Shipments. NHT Global takes pride in fulfilling orders in an accurate and timely manner however, in those rare instances where they may occur, a correction will be handled quickly to avoid further delay to the recipient. Any distributor is provided with a period of five (5) business days following receipt of shipment to report any shortages. Once notified and verified, NHT Global will ship missing items to the address on the original order.

Commission Adjustments. Any upline distributor affected by returned products to NHT Global will accordingly be subject to adjustments in his/or her commissions, overrides and bonus accounts, personal volume, etc. based upon all commissions and bonuses paid on the returned product.

Price Changes. All NHT Global products and literature prices are subject to change without prior notice.

Suggested Retail Pricing (SRP). NHT Global provides a suggested retail price as a guideline. NHT Global independent distributors may sell NHT Global products at whatever price they and their customers agree upon, however, a distributor is not permitted to advertise any price below NHT Global suggested retail price. This includes but is not limited to 'free' products or any other special pricing that would fall below the SRP. No NHT Global product may be offered along with the products of any other company.

Receipts: Retail Pricing. NHT Global distributors will provide all retail customers of NHT Global products with printed sales receipts. Distributors who order through the Internet for their customers will receive email confirmation of acceptance in addition to the packing slip, which will be inside the package.

Sales Tax. For purchases made from NHT Global, NHT Global collects and remits applicable state and local taxes, which may be due on the suggested retail price of those product and/or materials, which are subject to tax. The applicable rate of tax due is based upon the address to which the product and/or sales material is to be delivered. Exemption from payment of sales tax is applicable to orders which are shipped to a state in which a valid Sales Tax Exemption is on file with and accepted by NHT Global. Applicable sales taxes will be charged on orders, which are drop-shipped to another state. Tax exemptions are not retroactive.

Autoship Orders. NHT Global reserves the right to modify product prices at any time. However, if price adjustments are made by NHT Global measures will be taken to communicate the information to all distributors to allow for changes or cancellation of autoship orders prior to processing. Changes due to tax and other regulatory issues, may be made at any time, without prior notice.

Retail Stores. NHT Global is a direct sales company. Our success is based upon our distributors selling directly (one-on-one) to the consumer, in a personal and caring manner. In order to maintain this personal contact with our customers and to provide equal opportunity to all distributors to sell NHT Global products to consumers, NHT Global places certain restrictions on the sales of its products to or through commercial establishments.

No distribution of products is permitted through chain stores. Generally, NHT Global considers any retail business with more than five (5) separate locations to be a chain store. NHT Global products offered in retail establishments must be sold at the distributor SRP (Suggested Retail Price). NHT Global will be the sole judge of whether a commercial enterprise violates the policies, spirit or intent of its guidelines and reserves the right to modify, amend or rescind its approval as current business conditions may dictate.

Consignment. In order to protect the NHT Global business and the integrity of the Company, NHT Global products may not be delivered to another party on consignment. Only authorized NHT Global distributors may sell NHT Global products to an outside party.

VIII. RETAIL GUARANTEE AND REFUND POLICY

Retail Customer Returns. NHT Global offers a 30 (thirty) day, 100% (one-hundred percent) unconditional money back guarantee on products sold to all retail customers. Every NHT Global distributor is bound by his/her Agreement and the Policies and Procedures to honor this guarantee. Prior to the completion of any retail sale a distributor must make a verbal disclosure of the right to the unconditional guarantee. If a retail customer is dissatisfied with any NHT Global product for any reasons, then the he or she may return the unused portion of the product to the distributor from whom it was originally purchased within 30 (thirty) days for either a replacement, exchange for another product or a full refund of the purchase price of the product.

NHT Global will replace the returned product to the distributor providing the following steps and conditions are met:

- The NHT Global Support Department is notified of a pending retail customer return.
- The product is returned to NHT Global as instructed by the Support Department by the distributor through whom it was originally purchased.
- The product is received by NHT Global within fifteen (15) days from the return date to the distributor.

- The return is accompanied by a signed statement from the retail customer identifying the reason for the return and including:
 - a dated copy of the original retail sales receipt
 - the product as received from the retail customer
 - the name, address and telephone number of the retail customer

Proper shipping carton(s) and packing material are to be used in packaging the product(s) being returned for replacement, and the best and most economical means of shipping is suggested. NHT Global will pay the cost of shipping replacement product(s) to the distributor.

NHT Global will not refund, to any distributor, the purchase price of any retail customer returns and no replacement products will be released if the conditions of the rule are not met. Requests for replacement or exchanges of product returns from retail sales must be clearly written with complete details (name, address, telephone number, email address, if available, and any other information that would allow NHT Global to verify the sale and subsequent return). Unverifiable retail sales cannot be replaced or exchanged. Falsified information could lead to further investigation and possible suspension of distributorship.

Return Product Authorization (RMA). Before any product may be returned to NHT Global, whether it is a shipping error, retail customer return, damaged products, quality control or resignation, the distributor must contact the NHT Global Support Department either by fax, postal delivery or email to obtain a Retail Merchandize Authorization Number. Any package received without such identification clearly visible on the package exterior will be refused.

Quality Control (QC). NHT Global will replace, within thirty (30) days of purchase any product found to be defective (other than products damaged during or after shipping). We therefore encourage distributors to inspect their packages upon receipt. Requests beyond the allowance period will be denied. No product should be returned to NHT Global prior to the approval to do so from the Support Department whether through telephone, fax or email request. In order to assure that replacement product will be issued, strict compliance with the following procedure is required:

- A written replacement must be submitted stating the reason for the request and accompanied by verification of payment and copy of the Product Order form and packing slip.
- Upon notification NHT Global will instruct the distributor where to ship product and will issue an RMA (Return Authorization Number), which must be clearly written on the exterior of the returned package. Upon receipt and verification NHT Global will ship out replacement product(s).

Distributor Returns. If an order is cancelled within 30 days (thirty days) of the initial order date, NHT Global will issue a full refund for the order minus any freight charges and commissions paid to the distributor. For order cancellations outside of 30 days, and up to 12 months from the time of order, NHT Global shall repurchase all product in a current, reusable and resalable condition at a price of no less than 90% (ninety percent) of the original net cost to the participant minus any freight charges and commissions paid to the distributor as a result of the sale of the returned product. If inventory is returned that does not meet the above conditions for return, such merchandise will be held for a period of 30 (thirty) days during which time the distributor has the right to request return of those items. Distributors will pay all shipping charges. Should this request not be received by the Support Department of NHT Global in the time period noted above, NHT Global will reserve the right to destroy such inventory without further compensation to the distributor who submitted it for review. In order to ensure that a refund is issued in a timely manner, the following steps should be followed:

1. A written request must be submitted, either by fax or email to NHT Global Support Department, clearly citing the reason for the resignation and for the return of product and/or sales materials
2. Upon receipt of the proper information, NHT Global will instruct the distributor where to ship the product(s) along with a RMA number, which must be clearly visible on the exterior of the package used to return the product(s).
3. Any return without this detail, readily visible, will be refused without exception. The distributor assumes the cost of shipping any products to NHT Global.
4. The distributor assumes responsibility for packing and shipping products back in a manner that will ensure that it is received in a timely manner and with minimal damage. It is suggested that a shipping method that offers tracking details be employed.
5. Refunds will be issued within approximately 30 (thirty) days from the date of receipt of authorized merchandise. Reimbursements will be issued in the same manner that payment was originally received. That means that if a credit card was used in the initial transaction, that same card will be issued the refund. If the credit card has been cancelled, a note will be required from the banking institution to which it was associated.
6. The above policy applies to returns by an existing Distributor. The policy for returns of unsold inventory by a terminating Distributor is set forth in the Independent Distributor Agreement.

* The permissible return period will vary according to country and state laws.

Unauthorized Returns. Should a distributor refuse delivery of any NHT Global shipment or request to return any previously purchased product for refund, such a request will be deemed as a voluntary termination.

Buyers Right to Cancel. Federal law empowers a buyer to cancel certain sales without penalty prior to midnight of the third (3rd) business day following the transaction. This rule covers retail consumer sales of twenty-five dollars (\$25.00) or more that occurs away from the retailer's main office. The distributor must orally inform the buyer of the three (3) day right to cancel at the time the buyer signs the contract of sales or purchase of goods AND INCLUDE A Notice of Cancellation (in the form required by federal law) in the contract or receipt relating to the sale. Various States provide additional rights to cancel certain types of sales. Distributors are required to become familiar and comply with the federal law and any such laws in the States where they make retail sales.

Partial Refunds. NHT Global will not accept requests for partial refund from distributors.

Exchanges. NHT Global will not accept product exchanges from distributors.

Distributor Responsibility. If a retail customer mails or delivers to a distributor a valid notice of cancellation prior to midnight on the third (3rd) business day after ordering or purchasing product (or such other time period established by applicable State law), it must be honored by the distributor. If a buyer has taken delivery of any goods, that product must be returned along with the notice in substantially as good a condition as when delivered. Within 10 (ten) business days after receiving the notice (or shorter period required by applicable State law), the distributor must refund all payment made under the contract of sale. Should a retail customer contact NHT Global Support concerning the refusal of a distributor to issue the appropriate refund in the time period indicated, such distributor will be subject to suspension of distributorship pending resolution of the complaint.

IX. GENERAL PROVISIONS

Record Keeping. NHT Global encourages all of its distributors to maintain complete and accurate records of their business transactions. NHT Global may exercise its option to request records relating to retail sales or other matters as described herein or as required by applicable law.

Reporting Policy Violations. Distributors who observe or are made aware of a policy violation by another NHT Global distributor are encouraged to submit a written report of the incident or incidents to the Compliance Department either through fax, mail or email. Such documents must bear the writer's signature and distributor identification number. Anonymous complaints will not be accepted or acted upon. No telephone calls will be accepted regarding such matters, as documentation must be presented in writing from the complaining party, collaborating witnesses and ultimately from the individual or individuals cited for the infraction. Details of the incident such as dates, number of occurrences, persons involved, witnesses and other supporting documentation should be included in the report. Note: The name of the complaining parties and any other witnesses will be held in strict confidence and not revealed to the distributor who has committed the violation.