



Alfawise International
(Malaysia) Sdn Bhd

Policies and Procedures

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1.1 The Policies Outlined for Distributor/Preferred Customer

The current Policies and Procedures, including any amendments made from time to time at the discretion of ALFAWISE, are expressly incorporated into ALFAWISE Distributor/Preferred Customer Agreement. These contents constitute the terms and conditions of the contract signed between the Distributor/Preferred Customer and ALFAWISE. It is the responsibility of the Distributor/Preferred Customer to read, understand, and enforce these terms, and they agree to operate in compliance with the latest version of the Policies and Procedures. For the purposes of these policies, the term "Distributor/Preferred Customer" refers to all individuals who have signed the ALFAWISE Distributor/Preferred Customer Application and Agreement after July 2025/August 2025. Hereinafter, Alfawise International (Malaysia) Sdn. Bhd. shall be referred to as "ALFAWISE."

1.2 Purpose

The purpose of agreement is:

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

1.3 Amendment

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

1.4 Delay

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

1.5 Severability of Policies and Terms

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

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

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

1.7 Waiver of Terms

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

1.8 No professional Advice Provided

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

2.1 Requirements to become an ALFAWISE Distributor/Preferred Customer

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

2.2 Business Starter Kit

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

2.3 Identification and Distributor Number

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

2.4 Become an ALFAWISE Distributor

Membership becomes effective once ALFAWISE receives the completed Enrollment Form and Distributor Agreement (original or electronically signed). Upon receipt and payment of a joining fee of RM150, the Distributor will be issued a permanent Distributor number and granted a one-year membership. A Distributor may not simultaneously hold a Preferred Customer membership. Preferred Customers, whether under individual or business accounts, are required to declare and pay local taxes.

2.5 Distributor Benefits

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

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

2.6 Renewal of Distributor Membership

ALFAWISE charges an annual renewal fee of RM150. If the Distributor fails to pay the renewal fee upon expiry, the Distributor may reinstate the Agreement within sixty (60) days from the expiration date. Failure to reactivate within this period will result in the loss of their position and all rights within the ALFAWISE organization.

The annual fee covers:

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

2.7 Becoming an ALFAWISE Preferred Customer

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

2.8 10-Day Cooling-Off Period

All distributors are given a ten (10) days cooling-off period to return the products in accordance with Clause 7 of this policy. Distributor has the rights to cancel certain sales without any penalty prior to midnight of the ten (10) business days following the transaction (date of purchase). In addition, ten (10) business days cooling-off period right to cancel at the time the Distributor purchases the products and transacts with payment. Prior to the completion of any sale, the purchaser is required to acknowledge his/her ten (10) business days right of cancellation during the ten (10) business days cooling-off period. ALFAWISE shall proceed with the cancellation and refund regardless of any reason providing the following steps and conditions are met:

- Purchaser has acknowledged and decided to maintain his/her rights by delaying the collection or delivery of the goods till the eleventh (11th) business day;
- No products may be released or delivered within ten (10) business days period ; and
- Purchaser is required to notify ALFAWISE via email to my.service@alfawise.co within ten (10) business days from the date of purchase. The refund will be cancelled under below circumstances:
 - Cooling-off period indicates that the ten (10) business days right of cancellation shall expire by default on the eleventh (11th) day.; or
 - Purchaser has agreed to rescind and waive his/her rights by instructing ALFAWISE to release or deliver the goods within the ten (10) business days period.

Part Three: Operating the ALFAWISE Direct Selling Business.

3.1 Conduct of Family Members or Related Persons

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

3.2 Compliance with the ALFAWISE Compensation Plan

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

3.3 Advertising

3.3.1 General Rules

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

3.3.2 Television and Radio

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

3.3.3 Media Inquiry

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

3.3.4 Trademarks and Copyrights

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

- When answering telephone calls, Distributors shall not, in any manner, expressly or impliedly represent themselves as ALFAWISE corporate administrative staff.
- Distributors are prohibited from directly or indirectly recording or reproducing any materials from ALFAWISE events, assemblies, or lectures.
- Distributors shall not, directly or indirectly, record, reproduce, or copy any presentations or speeches delivered by ALFAWISE spokespersons, representatives, speakers, executives, directors, or other Distributors.
- Distributors shall not, directly or indirectly, reproduce or copy any audiovisual products produced by ALFAWISE, including but not limited to audio tapes, video tapes, CDs, photographs, and films.
- Without prior written consent from the individual concerned and/or ALFAWISE, Distributors shall not use, directly or indirectly, any names, images, likenesses, copyrighted materials, or personal property related to ALFAWISE in any print or electronic media for publication or promotional purposes.
- Without prior written authorization from ALFAWISE, Distributors shall not use any copyrighted materials or company property in any print or electronic media for publication or promotional purposes.
- Distributors shall not, directly or indirectly, use, attempt to register, or sell any ALFAWISE trade names, trademarks, service marks, product names, or any derivatives thereof, nor use them as domain names or email addresses.
- 3.3.5 Use of Distributor's Name, Portrait and Image**
 - With consent, ALFAWISE may use distributor name, image, and testimonials for promotional purposes.
- 3.3.6 Social media**

Distributors may use social media platforms (including Facebook, Twitter/X, Instagram, Threads, TikTok, etc.) for the following purposes :

 - Communicating information about ALFAWISE and related company matters;
 - Directing users to approved ALFAWISE website content, including the Distributor's personal ALFAWISE website;
 - Posting approved ALFAWISE training materials and other authorized content;
 - Participating in business activities such as promoting upcoming meetings or events, linking to the Distributor's ALFAWISE shopping cart, or using any other ALFAWISE-approved tools or materials to promote products, and encouraging viewers to make contact for further information about the products or business opportunity.
- When promoting via social media, Distributors must comply with all policies relating to business and product claims. Please refer to Sections 3.4.1, 3.4.2, and 5.1 for further details.
- Distributors must not post any content deemed by ALFAWISE to be offensive, obscene, defamatory, threatening, or otherwise inappropriate, and all content must comply with the terms and conditions of the respective social media platform.
- Distributors are prohibited from using "ALFAWISE" or any of its trademarks in the names of personal social media accounts (e.g., Facebook pages, Twitter/X accounts, etc.).
- ALFAWISE reserves the right to require the removal of any content it deems inappropriate.

Distributor Statement and Representations

3.4.1 Product Claims

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

3.4.2 Income Claims

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

3.4.3 Identification Claims

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

3.4.4 Disclaimer

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

3.5 Business Sales Locations

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

3.6 Unlawful Recruitment

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

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

3.6.1 Solicitation After Termination

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

3.6.2 Non-Competition and Disciplinary Actions

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

3.6.3 Downline Organization (Genealogy Reports)

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

- Disclose any information contained in the report to a third party;
- Use the contents of the report to compete with ALFAWISE;
- Recruit or induce any Distributor listed in the report to join another MLM company.

3.7 Corporations, Partnerships, and Trusts

- A corporation, partnership, or trust (collectively referred to in this section as an "Entity") may apply to become an ALFAWISE Distributor by submitting a duly completed Distributor registration documents (e.g., Corporation or Partnership Registration).
- ALFAWISE reserves the right, at any time, to require the Distributor to provide supporting documentation, including corporate certificates, partnership agreements, or trust documents (collectively referred to as "Entity Documents"). Under the same Sponsor, a Distributor membership may be converted from an individual status to a partnership, corporation, or trust, or from one form of Entity to another. Upon such conversion, the Distributor must submit a completed Distributor Enrollment Form and Distributor Agreement, along with the appropriate Entity registration forms signed by all shareholders, partners, or other parties with a relevant interest in the business.
- All members of the Entity shall be jointly responsible for fulfilling obligations to ALFAWISE. As stated in Section 3.13, no individual may directly or indirectly hold more than three Distributor memberships.
- All individuals associated with the Entity are responsible for complying with the laws of their respective jurisdictions. ALFAWISE reserves the right to approve or reject any Enrollment Form and Distributor Agreement submitted by an Entity, as well as any application submitted by existing Distributors who seek to form an Entity for purposes such as tax planning, business structuring, or limitation of liability.

3.8 Personal Data and Privacy

3.8.1 Personal Data

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

- Processing Distributor membership applications;
- Processing, fulfilling, and providing notifications regarding product orders;
- Generating genealogy reports or other relevant business reports;
- Providing Distributor services, such as planning and assisting with training sessions;
- Managing Distributor benefits and entitlements;
- Developing and implementing policies, marketing plans, and strategies;
- Use in ALFAWISE communications, promotional tools, and internal contact within the Company and the Group;
- Providing referrals;
- Complying with applicable laws and assisting investigations by competent authorities or police; and other purposes directly related to the above.

3.8.2 Disclosure of Personal Data to Third Parties

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

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

3.8.3 Access to Personal Data

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

3.9 Insurance

3.9.1 Business Insurance

- Distributors may purchase insurance for their own business activities.

3.9.2 Product Liability Insurance

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

3.9.3 Assumption of Risk

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

3.10 International Business

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

3.11 Compliance with Laws and Regulations

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

3.12 Distributor Memberships

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

3.13 Preferred Customer Membership

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

3.14 Repackaging and Relabeling

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

3.15 Sale or Transfer of Distributor Membership

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

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

- All ownership interests must be transferred together and cannot be separated;
- The transferring Distributor must notify ALFAWISE Legal Department, complete and sign the required transfer and application forms, and pay an administrative fee of RM560. The position within the organization remains unchanged after the transfer.

3.16 Splitting a Distributorship

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

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

3.17 Inheritance

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

3.18 Taxes

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

3.19 Solicitation via Electronic Communications

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

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

3.20 Exclusive Marketing Rights

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

3.21 Product Displays and Exhibitions

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

3.22 Change of Sponsor

3.22.1 Right to Enroll

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

3.22.2 Change of Placement Within the Organization

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

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

3.20 Fraudulent Practices and Adverse Conduct

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

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

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

3.24 Lawful Use of AI-Generated Content

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

3.24.1 Avoid Generating Content Similar to Others' Trademarks or Logos

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

3.24.2 No Damage to the Distinctiveness or Reputation of Well-Known Trademarks

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

3.24.3 Conduct Trademark Searches and Carefully Design Prompts Before Commercial Use

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

3.24.4 Users Bear Full Responsibility for Content

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

3.24.5 Company's Right to Supervise and Take Action

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

Part Four : Responsibilities of Distributors and Sponsors

4.1 Ongoing Supervision, Training, and Sales

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

4.1 Non-Disparagement

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

4.1 Delayed Submission of Applications or Purchase Orders

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

4.1 Reporting Policy Violations

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

Part Five: Sales Requirements

5.1 Product Sales

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

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

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

5.2 Retail Customer Sales

Distributors must determine their own selling prices for Alfa wise products according to the recommended retail price.

5.3 Prohibition Against Excessive Inventory Loading

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

5.4 Advance Deposits

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

Part Six: Bonuses and Commissions

6.1 Bonus Payment Cycle

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

6.1.1 Eligibility for Commissions

- To remain eligible to operate and receive commissions, a Distributor must maintain active status and comply with all ALFAWISE Policies and Procedures. In addition to a completed and signed Agreement, identification, and bank details, Corporate Entities must submit a commission invoice to the Company (in person or by mail) before the payment date.

6.2 Adjustments to Bonuses and Commissions

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

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

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

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

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

6.3 Forfeiture of Commission Rights

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

Part 7: Product Guarantee, Returns, and Inventory Buyback

7.1 Product Exchange

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

7.2 Thirty (30) Day Return Policy

7.2.1 Preferred Customers

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

7.2.2 Distributors

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

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

7.3 Subsequent Orders

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

7.4 Procedures for All Returns and Buybacks

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

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

7.5 Product Value Depreciation and Non-Resellable Items

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

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

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

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

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

Part Eight: Dispute Resolution and Disciplinary Procedures

8.1 Disputes Between Distributors

8.1.1 Complaints and Reports

- If a Distributor discovers that another Distributor has violated Company policies, the matter should be reported directly to the ALFAWISE Legal Department. The Legal Department will review the dispute and make a final determination. Complaints must include specific evidence supporting the alleged misconduct and, where possible, clearly identify the dates, locations, and individuals with firsthand knowledge of the alleged improper conduct.

8.1.2 Review by the Legal Department

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

8.2 Adjudication Authority

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

8.3 Disciplinary Actions

Any violation of the Distributor Agreement, or any unlawful, fraudulent, misleading, or unethical business conduct by a Distributor, including the violations listed including but not limited to Malaysian Direct Sales and Anti-Pyramid Scheme Act 1993 or any other applicable local consumer protection and direct selling laws may result in one or more disciplinary actions imposed at ALFAWISE sole discretion. Such violations include:

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

Part Nine: Orders

9.1 Ordering Methods

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

9.1 Auto Delivery Program

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

9.3 General Ordering Rules

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

9.4 Purchase of ALFAWISE Products

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

9.5 Backorder Policy

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

9.6 Shipping Errors or Damaged Products

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

Part Ten: Payment and Product Delivery

10.1 Payment Methods

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

10.1.1 Cash and Bank Transfer

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

10.1.2 Credit Card

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

10.2 Auto Delivery Program

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

10.3 Product Delivery and Risk of Loss

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

Part Eleven Distributor Services

11.1 Changes to Distributor/Preferred Customer Membership Information

11.1.1 General Policy

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

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

11.1.2 Adding a Partner

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

11.2 Organization Reports and Commission Statements

11.2.1 Organization Reports

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

11.2.2 Commission Statements

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

11.3 Errors or Inquiries

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

11.4 Problem Resolution

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

Part Twelve: Inactivity and Termination Policy

12.1 Inactivity

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

12.2 Involuntary Cancellation

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

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

12.3 Voluntary Termination

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

12.4 Consequences of Termination

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

Part Thirteen: Glossary of Terms

Company (Corporate): Refers specifically to ALFAWISE International (Malaysia) Sdn. Bhd.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Commission Week

A weekly calculation period for bonuses. Each cycle runs based on Malaysia time: 12:00 AM to 11:59 PM, following calendar dates.

Example:

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

1. Tax Exempted Purchase / Incentive Reporting Threshold

In accordance with Section 83A of the Malaysia Income Tax Act 1967, the Company has officially reported its multi-level marketing operations to the Inland Revenue Board of Malaysia (LHDN). For individual participants (distributors), the tax reporting requirements for bonuses, commissions, or non-monetary incentives are as follows:

- Annual Incentives under RM5,000: The Company is exempted from preparing and filing Form CP58 for the distributor (unless the distributor submits a written request, in which case the Company will provide it).
- Annual Incentives of RM5,000 and above: The Company shall legally prepare and issue Form CP58 (detailing monetary bonuses, commissions, referral fees, travel packages, and non-monetary rewards) to the distributor by 31 March of the following year as the official statement for individual annual tax filing.

	Individual (nationality)	Individual (foreign nationality)	Corporate/Entity (Local/Foreigner)
Claim bonus	For individual distributors whose total gross incentives (monetary & non-monetary) received from the Company in the immediate preceding Year of Assessment exceeded RM100,000, a 2% Withholding Tax shall be deducted from each bonus payout in the current year pursuant to Section 107D of the Income Tax Act. The net amount after deduction will be paid out. For those below this threshold, no tax will be withheld.	For non-resident individual distributors, the bonus payout is subject to the withholding tax rates applicable to non-residents under Malaysia tax law.	Corporate entities must issue a compliant invoice (including applicable SST/tax structures) to the Company. The Company will release the bonus payout upon receipt of the invoice. Corporate entities shall file Corporate Income Tax during annual settlement and pay tax on profits according to Malaysia tax regulations.
Annual income tax report	The Company will utilize electronic channels to submit annual incentive statements to LHDN and will issue Form CP58 to eligible distributors by 31 March annually. Distributors (individuals with business/trade income) must file their annual individual income tax return using Form B via the e-Filing platform on or before 30 June each year, based on the actual amounts stated on Form CP58.		

2. Individual distributors handling their annual tax filings may apply simplified business expense deductions or claim exemptions if they meet specific criteria:

Eligible Target / Category	Deductible / Exempted Item	Verification & Operation Method
Individual Distributors (Sole Proprietors) with Standard Business Expenses	No Fixed/Deemed Percentage Scheme Available. All deductions must be based on Actual Allowable Business Expenses incurred wholly and exclusively in the production of business income.	Distributors cannot claim a flat percentage). You must maintain a precise ledger, keep all original invoices, receipts, and mileage logs for a minimum of 7 years for LHDN audit purposes. Allowable expenses include product marketing, travel for distribution, and telecommunications.
Individual Distributors (Commission Earners) under Section 4(a)	Alternative Multi-Tier Personal Tax Reliefs	Instead of a simplified corporate deduction, individual distributors lower their taxable income using standard LHDN Personal Tax Reliefs, such as the RM2,500 Core Lifestyle Relief (covers smart-phones, tablets, and internet subscriptions under own name).
EPF i-Saraan / Healthcare Fund Protection (Malaysia's equivalent to Medisave)	Voluntary Self-Contribution Incentives (EPF/K-WSP)	The Company is exempt from withholding EPF or healthcare contributions from your monthly bonus payouts. Distributors handle this independently. Individual self-employed persons can voluntarily contribute to the EPF i-Saraan scheme or SOCSO (PERKESO) Self-Employment Social Security Scheme (SKSPS) and claim up to RM4,000 for EPF and RM350 for SOCSO as tax reliefs.

CODE OF CONDUCT

For the purposes of understanding the Code of Conduct, capitalized terms have the following meaning:

- **Code Administrator:** The independent person or body appointed by DSAM to monitor a Company's compliance with the Code and to resolve complaints under the Code.
- **Company:** A business entity that utilizes a Direct Selling distribution system to market its Products or Services and is a member of DSAM.
- **Consumer:** Any person who purchases and consumes Products or Services from a Direct Seller or a Company.
- **Digital Transaction:** Sales of goods or services through online/electronic/digital means, including sales via company websites, social media, e-commerce, and any other related legal means with the purpose of receiving commission, bonus or any other economic advantage.
- **Direct Seller:** A person or entity that is entitled to buy and/or sell the Products or services of a Company and that may be entitled to recruit other Direct Sellers. Direct Sellers predominantly market consumer products and services directly to Consumers away from a permanent or fixed retail location. Marketing transactions may include digital, social gatherings (e.g., parties or events), or one-to-one, which involves explanations or demonstrations of Products or Services. A Direct Seller may be an independent commercial agent, independent contractor, independent dealer or distributor, employed or self-employed representative, or any other similar sales representative of a Company.
- **DSAM:** The Direct Selling Association of Malaysia.
- **Order Form:** A printed or written document confirming details of a Consumer order and providing a sales receipt to the Consumer. In the case of Internet purchases, a form containing all terms of the offer and purchase provided in a printable or downloadable format.
- **Marketable Goods:** Include those products purchased by a Direct seller that are unused, in good condition, and still in the original packaging, contain the original seals, and are not beyond the product's stated expiration date. Marketable goods exclude seasonal products, discontinued products, special promotional products or customized products, which were stated, at the time of purchase, to be non-returnable.
- **Product:** Tangible and intangible consumer goods and services.
- **Recruiting:** Any activity conducted for the purpose of assisting a person to become a Direct Seller.

1. SCOPE

1.1 Companies

Companies pledge to adopt and enforce a code of conduct that incorporates the minimum of the provisions of this Code as a condition of admission and continuing membership in DSAM. Companies also pledge to publicize this Code, its general terms as they apply to Consumers and Direct Sellers, and information about where Consumers and Direct Sellers may obtain a copy of this Code.

1.2 Direct Sellers

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

1.3 Self-Regulation

This Code is not law, but its obligations require a level of ethical behavior from Companies and Direct Sellers, which conforms with or exceeds applicable legal requirements. With termination of its membership in DSAM, a Company is no longer bound by this Code. However, the provisions of this Code remain applicable to events or transactions that occurred during the time a Company was a member of DSAM.

1.4 Local Regulations

Companies and Direct Sellers must comply with all requirements of Malaysian Law. Therefore, this Code does not restate all legal obligations; compliance by Companies and Direct Sellers with laws pertaining to Direct Selling is a condition of acceptance for continuing membership in DSAM.

1.5 Extraterritorial Effect

DSAM shall make reference to this Code of Conduct for Direct Selling with regards to Direct Selling activities for Malaysian-based DSAM Member Companies operating outside Malaysia, unless those activities are under the jurisdiction of the Code of Conduct of another country's WFDSA-affiliated Direct Selling Association (DSA) to which the member also belongs. Should a Company be a subject of a Code Complaint in a country in which it is not a Member of the local WFDSA-affiliated Direct Selling Association, the company must accept jurisdiction of the Code Administrator in its home country (or if the company is not a member in its home country, any country in which it is a DSA Member), and shall bear reasonable cost incurred (if any) by the home country Code Administrator associated with the resolution of the Complaint. The Code Administrator of the home country may coordinate with the Code Administrator (if one exists) of the complainant's country and, in evaluating the alleged Code Complaint, apply, in order of priority:

- I. The standards of the Code of Conduct in the country in which the complaint is filed.
- II. The standards of the Code of Conduct in the subject company's home country.
- III. At a minimum, the standards set forth in WFDSA Code of Ethics.

4. CONDUCT FOR THE PROTECTION OF CUSTOMERS

4.1 Prohibited Practices

Direct Sellers shall not use misleading, deceptive or unfair sales practices as defined by prevailing national laws and additional practices identified by DSAM.

4.2 Identification

At the initiation of a sales presentation or the first onboarding with a potential Direct Seller or Consumer, Direct Sellers shall, without request, truthfully and clearly identify themselves, the identity of their Company, the nature of their Products, and the purpose of their engagement with the prospective Consumer or Direct Seller. In party selling, Direct Sellers shall make clear the purpose of the occasion to the hostess and the participants.

4.3 Explanation and Demonstration

Explanation and demonstration of the product offered shall be accurate and complete, in particular with regard to price and, if applicable, credit price terms, terms of payment, cooling-off period, return policies, terms of guarantee, after-sales service, and delivery dates. For claims with respect to product efficacy, Direct Sellers shall make only those verbal or written product claims that are authorized by the Company.

4.4 Answer to Question

Direct Sellers shall give accurate and understandable answers to all questions from consumers concerning the product and the offer.

4.5 Order Form

A written Order Form shall be delivered or made available to the Consumer at or prior to the time of the initial sale. In the case of a sale made via mail, telephone, the Internet, or similar non face-to-face means, a copy of the Order Form shall have been previously provided, or shall be included in the initial order, or shall be provided in printable or downloadable form via the Internet. The Order Form shall identify the Company and the Direct Seller and contain the full name, permanent address and telephone number of the Company or the Direct Seller, and all material terms of the sale. All terms shall be clearly legible.

4.6 Verbal Promises

Direct Sellers shall only make verbal promises concerning the product which are authorised by the company.

4.7 Cooling-off and Return of Goods

Companies and Direct Sellers shall offer a Cooling Off period permitting the customer to cancel an order within a specified, reasonable period of time or the period stated by law, and to return for a refund any goods, if already delivered, which are re-sellable as new. The Cooling Off period shall be clearly stated and shall apply equally to Direct Sales and Distant Sales (e.g., telephone, mail or online orders).

4.8 Guarantee and After Sales Service

Terms of a guarantee or a warranty, details and limitation of after-sales service, the name and address of the guarantor, the duration of the guarantee and the remedial action open to the purchaser shall be clearly set out in the order form or other accompanying literature or provided with the product. All terms shall be clear and legible.

4.9 Literature

Promotional literature, advertisements or mailings, both physical and digital, shall not contain any product description, claims or illustrations which are deceptive or misleading, and shall contain the name and address or telephone number of the company or the Direct Seller.

4.10 Testimonials

Companies and Direct Sellers shall not refer to any testimonial or endorsement which is not authorised, not true, obsolete, misleading or otherwise no longer applicable, not related to their offer or used in any way likely to mislead the Consumer.

4.11 Comparison and Denigration

Companies and Direct Sellers shall refrain from using comparisons which are likely to mislead and which are incompatible with principles of fair competition. Points of comparison shall not be unfairly selected and shall be based on facts which can be substantiated. Companies and Direct Sellers shall not unfairly denigrate any Company or Product directly or by implication. Companies and Direct Sellers shall not take unfair advantage of the goodwill attached to the trade name and symbol of another Company or Product.

4.12 Respect of Privacy

Personal, telephone, or digital contacts shall be made in a reasonable manner and during reasonable hours to avoid intrusiveness. A Direct Seller shall discontinue a demonstration or sales presentation upon the request of the Consumer. Direct Sellers and Companies shall take appropriate steps to ensure the protection of all private information provided by a Consumer, a potential Consumer, or a Direct Seller, in accordance with local laws that apply to privacy and data protection.

4.13 Fairness

Direct Sellers shall not abuse the trust of individual Consumers, shall respect the lack of commercial experience of Consumers and shall not exploit a consumer's age, illness, lack of understanding or unfamiliarity with a language.

4.14 Referral Selling

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

4.15 Delivery

Companies and Direct Sellers shall fulfill the customer's order in a timely manner or at an agreed upon time.

5. CONDUCT TOWARD DIRECT SELLERS

5.1 Direct Sellers' Compliance

Companies shall require their Direct Sellers, as a condition of membership in the Companies' distribution systems, to comply with this Code of Conduct.

5.2 Recruiting

Companies and Direct Sellers shall not use misleading, deceptive or unfair recruiting practices in their interaction with prospective or existing Direct Sellers. All promotions of a Company's business to prospective and existing Direct Sellers must be truthful, accurate, and not misleading.

5.3 Business Information

Information provided by the company to prospective or existing Direct Sellers concerning the opportunity and related rights and obligations shall be accurate and complete. Companies shall not make any factual representation to a prospective Direct Seller that cannot be verified or make any promise that cannot be fulfilled.

Companies shall not present the advantages of the selling opportunity to any prospective Direct Seller in a false or deceptive manner.

5.4 Earnings Claims

Companies and Direct Sellers shall not misrepresent the actual or potential sales or earnings of their Direct Sellers. Earnings representations and sales figures must be truthful, accurate, presented in a manner that is not false, deceptive or misleading, and based upon documented and substantiated facts in the relevant market. Potential Direct Sellers must be informed that actual earnings and sales will vary from person to person and will depend upon the skills of the seller, the time and effort put in and other factors. Potential Direct Sellers must be provided with sufficient information to enable a reasonable evaluation of the opportunity to earn income.

5.5 Agreement/Statements

Companies shall give their Direct Sellers either a written agreement to be signed by both the Company and the Direct Seller or a contractually enforceable downloadable digital statement, containing all essential details of the relationship between the Direct Seller and the Company. Companies shall inform their Direct Sellers of their legal and contractual obligations, including any registrations and taxes.

5.6 Fees

Companies and Direct Sellers shall not require Direct Sellers or prospective Direct Sellers to pay unreasonably high entrance fees, training fees, franchise fees, fees for promotional materials or other fees related solely to the right to participate in the business. Any fees charged to become a Direct Seller shall relate directly to the value of materials, products or services provided in return.

Companies shall not require product purchases as part of the application process unless included in the Starter Kit. However, where not prohibited by law, mandatory purchase of a Starter Kit is permitted.

5.7 Termination

On the termination of the Direct Seller's relationship with a company, Companies shall buy back any unsold but saleable product inventory, including promotional material, sales aids and kits, and credit the Direct Seller's original net cost thereof less a handling charge to the Direct Seller up to 10% of the net purchase price and less any benefit received by the Direct Seller based on the original purchase of the returned goods.

5.8 Inventory

Companies shall not require or encourage Direct Sellers to purchase product inventory in unreasonably large amounts. The following should be taken into account when determining the appropriate amount of product inventory: the relationship of inventory to realistic sales possibilities, the nature of competitiveness of the products and the market environment, and the company's product return and refund policies. Companies shall take reasonable steps to ensure that Direct Sellers who are receiving compensation for downline sales volume are either consuming or reselling the Products they purchase in order to qualify to receive compensation.

5.9 Other Materials

Companies shall prohibit Direct Sellers from marketing or requiring the purchase of any materials that are not approved by the Company and that are inconsistent with Company policies and procedures. Direct Sellers who sell company approved promotional or training materials, whether in hard copy, electronic, or any other form, shall:

- 5.9.1 Offer only materials that comply with the same standards to which the Company adheres.
- 5.9.2 Refrain from making the purchase of such sales aids a requirement of downline Direct Sellers.
- 5.9.3 Provide sales aids at a reasonable and fair price, without any significant profit to the Direct Seller, equivalent to similar material available generally in the marketplace.
- 5.9.4 Offer a written return policy that is the same as the return policy of the Company the Direct Seller represents and compliant with local laws.

5.10 Remuneration and Accounts

Companies shall provide Direct Sellers with periodic accounts concerning, as applicable, sales, purchases, details of earnings, commissions, bonuses, discounts, deliveries, cancellations and other relevant data, in accordance with the company's arrangement with the Direct Sellers. All monies due shall be paid and any withholdings shall be made in a commercially reasonable manner.

Earnings paid to Direct Sellers shall be derived from sales of products or services to consumers. Earnings of Direct Sellers may be based on the sales and personal consumption by the Direct Sellers and their downlines. Direct Sellers shall not receive earnings for recruiting other Direct Sellers into a sales system.

5.11 Education & Training

Companies shall provide adequate education and training to enable Direct Sellers to operate ethically. This may be accomplished by training sessions, online sessions, or through written manuals or guides, or audio-visual materials.

6. CONDUCT BETWEEN COMPANIES

6.1 Principle

Member Companies of DSAM shall conduct their activities in the spirit of fair competition towards other members.

6.2 Enticement

Companies and Direct Sellers should not systematically entice or solicit Direct Sellers of another Company.

6.3 Denigration

Companies shall not unfairly denigrate nor allow their Direct Sellers to unfairly denigrate another Company's products, its sales and marketing plan or any other feature of another company.

7. CODE ENFORCEMENT

7.1 Companies' Responsibilities

The primary responsibility for compliance of the Code by the Company and its Direct Sellers shall rest with each individual company. In case of any breach of the Code, Companies shall make every reasonable effort to satisfy the complainant.

7.2 Code Administrator

DSAM shall appoint an independent person or body as Code Administrator. The Code Administrator shall monitor Companies' compliance of the Code by appropriate actions and shall be responsible for Complaint Handling and a set of Rules outlining the process of complaint resolution. The Code Administrator shall settle any unresolved complaint of Direct Sellers based on breaches of the Code.

7.3 Actions

The Code Administrator may require the cancellation of orders, return of products purchased, refund of payments or other appropriate actions, including warnings to Direct Sellers or Companies, cancellation or termination of Direct Sellers' contracts or other relationships with the Company. It may also include warnings to Companies.

7.4 Complaint Handling

DSAM and the Code Administrators shall establish, publicise and implement a complaint handling procedure to ensure prompt resolution to all complaints. Companies shall also establish, publicise and implement Complaint Handling Procedures under their individual complaint handling processes to ensure prompt resolution to all complaints.

7.5 Appeals and Constitutional Compliance

Following any unsuccessful appeal by a Company or Direct Seller under DSAM's process for review of a Code Administrator's conclusions, the appellant must comply with the Code Administrator's requirements or be subject to discipline in accordance with DSAM's Constitution.

Detailed Rules for the Implementation of the Law on the Administration of Multi-Level Marketing

Article 1

These detailed rules are formulated in accordance with Article 40 of the Multi-Level Marketing Management Act (hereinafter referred to as "the Act").

Article 2

The basic information of a multi-level marketing business referred to in Article 6, Paragraph 1, Subparagraph 1 of this Law refers to the business's name, capital, representative or person in charge, location, date of establishment and registration, and company or business registration certificate.

The term "place of business" as used in Article 6, Paragraph 1, Subparagraph 1 of this Law refers to the location of the principal place of business and other places of business.

Article 3

The term "multi-level marketing system" as used in Article 6, Paragraph 1, Subparagraph 2 of this Act refers to the names of each level of a multi-level marketing organization, the conditions for obtaining qualifications and promotion, the content of commissions, bonuses and other economic benefits, the conditions for distribution, the calculation method, and the highest percentage of the total amount of such commissions relative to the total operating revenue.

Article 4

The turnover of a multi-level marketing business referred to in Article 10, Paragraph 1, Subparagraph 1 of this Act refers to the total turnover of the previous year; however, if the business has not been operating for a full year, the cumulative turnover of the months in which it has been operating shall be used instead.

The term "multi-level marketing system" as used in Article 10, Paragraph 1, Subparagraph 2 of this Law refers to the names of each level of a multi-level marketing organization, the conditions for obtaining qualifications and promotion, the content of commissions, bonuses and other economic benefits, the conditions for distribution and the calculation method.

Article 5

The "matters relating to goods or services" referred to in Article 10, Paragraph 1, Item 5 of this Law refer to the items, prices, contents of warranty against defects, and other relevant matters concerning the goods or services.

Article 6

The principles for determining a reasonable market price as referred to in Article 18 of this Act are as follows:

1. When there are competing products or services in the market, the primary reference should be the price and quality of the same or similar products or services in domestic and foreign markets. This should be supplemented by comparing the profit margins of multi-level marketing (MLM) and non-MLM businesses in marketing the same or similar products or services, as well as considering factors such as special technology and service levels, to make a comprehensive judgment.

2. If there are no competing goods or services in the market, the determination shall be made on a case-by-case basis. The main determination referred to in Article 18 of this Act shall be based on 50% as a reference standard, and then reasonably determined according to the actual circumstances such as whether the case is intentional, the level and extent of harm.

Article 7

The term "multi-level marketing operator" as used in Article 20, Paragraph 3 and Article 21, Paragraph 3 of this Law refers to a party who terminates or cancels a contract, and does not extend to other multi-level marketing operators.

Article 8

The term "date of collection" in the proviso of Article 21, Paragraph 1 of this Act means that the multi-level marketing business has sufficient inventory of the goods it promotes and sells, and provides written or other proof that the goods are in a state where they can be collected at any time.

Article 9

The organizational development, sales of goods or services, bonus distribution and return processing as stipulated in Article 25, Paragraph 1 of this Act include the following: 1. The overall business and the organizational system at each level.

II. Total number of MLM distributors, and the number of people joining and leaving each month.

3. The distributor's name, national identity card number or business registration number, address, contact number, and main distribution area. 4. The written participation agreement with the distributor.

V. The type, quantity, amount, and related matters of the goods or services sold. VI. The payment of commissions, bonuses, or other economic benefits.

7. The handling status of returns from multi-level distributors and the total amount paid. The foregoing information may be kept in writing or electronic storage media.

Article 10

Once a multi-level marketing (MLM) business has recruited distributors into its organization or program, it should be subject to the relevant laws and regulations governing MLM and any illegal activities related to the business. Litigation channels, etc. Education and training.

Article 11

The list of registered multi-level marketing (MLM) businesses and their important updates are published on the Global Information Network by the competent authority.

The aforementioned multi-level marketing (MLM) business registration list and its important dynamic information include the registration list, the list of names to be supplemented, the list of names whose relocation is unknown or who have no business activity, and the list of names that have been prosecuted or adjudicated.

Article 12

If a multi-level marketing business is dissolved, ceases operation, or shuts down, the competent authority may remove the business name from the list of registered entities mentioned in the preceding article.

Article 13

The competent authority may refuse to process reports that lack specific details or do not include the real name or address of the complainant.

Article 14

When a competent authority issues a notification pursuant to Article 28, Paragraph 1, Item 1 of this Law, it shall specify the following matters in writing:

- I. The name and address of the recipient. If the recipient is a company, firm, or organization, the name of its responsible person and the office or business address.
 - II. The matters to be investigated and the explanations or information the recipient should provide regarding those matters.
 - III. The date, time, and place to arrive.
 - IV. Penalties for failing to appear without a valid reason.
- The notification letter should be delivered no later than 48 hours before the date of arrival. However, this restriction does not apply in urgent cases.

Article 15

The person notified under the preceding article may appoint an agent to appear in person to present their views. However, the competent authority may, if it deems it necessary, notify the person to appear in person.

Article 16

After the notified person presents their opinion as per Article 14, the competent authority shall make a record of the statement, which shall be signed by the person making the statement. If the person is unable to sign, they may affix a seal or fingerprint in lieu of a signature; if the person refuses to sign, affix a seal, or affix a fingerprint, the facts shall be recorded.

Article 17

When a competent authority issues a notification pursuant to Article 28, Paragraph 1, Item 2 of this Law, it shall specify the following matters in writing:

- I. Name and address of the recipient. If the recipient is a company, firm, or organization, the name of the person in charge and the office or business address.
- II. Matters to be investigated.
- III. Explanations, ledgers, documents, and other necessary information or evidence that the recipient should provide.
- IV. The deadline for submission.
- V. Penalties for refusing to file a complaint without a valid reason.

Article 18

After receiving accounts, documents, and other necessary information or evidence from the parties or related persons, the competent authority shall issue a receipt upon the request of the submitter.

Article 19

When imposing penalties under this Act, all circumstances shall be considered, and the following matters shall be taken into account:

- I. The motive, purpose, and anticipated undue benefit of the illegal act.
- II. The degree of harm the illegal act causes to the transaction order.
- III. The duration of the harm the illegal act causes to the transaction order.
- IV. The benefits obtained from the illegal act.
- V. The scale and business operations of the violators.
- VI. Previous types of violations, number of times, time intervals, and penalties received.
- VII. Evidence of remorse after the violation and attitude of cooperating with the investigation.

Article 20

These detailed rules shall come into effect on the date of their promulgation.



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