



Company Policy & Procedures

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The purpose of these Policies and Procedures is to provide rules for Ad Bazaar Business. Therefore, some provisions may stipulate terms/concepts which may be different from those of Indian law/commercial practice. In such cases, Appendix X attempts to amend the terms and concepts to conform to Indian law. Regardless, these terms/concept shall be interpreted as similar terms/concept under Indian law and commercial practice. Further, if relevant provisions are not allowed under Indian law, those provisions shall be subject to rules under Indian law.

SECTION A – AD BAZZAAR AND ITS DISTRIBUTORS

A.1 Welcome to Ad Bazaar

Ad Bazaar is a direct selling company/advertising company that market its Products through independent Distributors. Ad Bazaar is an online advertising company operating through its advertising portal www.adbazaar.com. It is important to understand that each Distributor’s success depends on the integrity of the men and women who market Ad Bazaar Products and services. The Agreement (as defined below) is made to clearly define the relationship between Ad Bazaar and its independent Distributors, between the Distributors and their Customers, and between Distributors.

The Parties.

Ad Bazaar is the company referenced in the Distributor Application and Agreement signed by the Distributor. In these Policies and Procedures, the company is sometimes referred to as “Ad Bazaar” or “Company” or “adbazaar” or “adbazaar.com” and the Distributor signing the Agreement is referred to as “a” or “the Distributor” or “Direct Seller” or “Dealer “ or “Advertising customer”.

These Policies and Procedures along with the Ad Bazaar Distributor Application and Agreement (the “Distributor Agreement”) and the Business and Rewards Plan (collectively referred herein as the “Agreement”), such as may now exist or hereafter be amended, constitute the complete and binding agreement and understanding between Ad Bazaar Distributors and Ad Bazaar.

A.2. Distributor Code of Conduct

A.2.1 I will be honest and fair in my dealings as a Distributor

A.2.2 I will actively work to establish and maintain a retail Customer base.

A.2.3 I will perform my business in a manner that will enhance my reputation and the positive reputation established by Ad Bazaar.

A.2.4 I will be courteous and respectful of every person I contact in the course of my Ad Bazaar independent activities and shall only make personal or telephone contact with potential applicants and Customers in a reasonable manner and during reasonable hours to avoid intrusiveness. When making a sales presentation, I shall discontinue it immediately upon the request of the recipient.

A.2.5 I will fulfil my leadership responsibilities as a Sponsor, which includes training, supporting and communicating with the Distributors in my organization.

A.2.6 I will not Sponsor or attempt to Sponsor any Ad Bazaar Distributor directly or indirectly into any other network marketing program.

A.2.7 I will not engage in deceptive or illegal practices and will not misrepresent Ad Bazaar Products or the Rewards Plan.

A.2.8 I understand and agree that I am solely responsible for all financial and/or legal obligations I incur in the course of my business as a Distributor and will discharge all debts and duties as required of a Distributor.

A.3. Term & Renewal

A.3.1 Term. The term of this Agreement is one year. If Distributor fails to annually renew his/her Agreement, or if it is cancelled or terminated for any reason, Distributor will permanently lose all rights as a Distributor.

Distributor shall not be eligible to sell Products and services nor shall he/she be eligible to receive Commissions, bonuses, or other benefits resulting from the activities of his/her former downline sales organization. In the event of cancellation, termination or nonrenewal, Distributor affirmatively waives all rights of the Agreement, including but not limited to property rights, the former downline organization and to any bonuses, Commissions or other remuneration derived through the sales and other activities of the former downline organization. Ad Bazaar reserves the right to terminate all Agreements upon 30 days' notice if the Company elects to: (1) cease business operations; (2) dissolve as a business entity; or (3) terminate distribution of its Products and/or services via direct selling channels. Distributor may cancel this Agreement at any time, and for any reason, upon written notice to Ad Bazaar at its principal business address. Ad Bazaar may cancel this Agreement for any reason upon 30 days' advance written notice to Distributor.

A.3.2 Renewal.

Advertising Customer must renew their Distributor Agreement each year by paying for advertisement on or prior to the anniversary date of their Distributor Agreement.

A.4. Distributor Rights

Once a Distributor's Agreement has been accepted by Ad Bazaar, the benefits of the Distributor Agreement will be available to him or her as long as the Distributorship is not in breach of the Agreement. These benefits include the right to: sell Ad Bazaar Products in accordance with the Agreement; participate in the Business and Rewards Plan and if eligible, receive Commissions and benefits; Sponsor other people; and other Ad Bazaar communications; participate in Ad Bazaar-sponsored support, service, training, motivational, and recognition functions (upon payment of appropriate charges, if applicable and legally permissible); and participate in promotional and incentive contests and programs sponsored by Ad Bazaar.

A.5. Independent Contractor A Distributor is an independent contractor and not an employee or agent of Ad Bazaar.

A.6. Business Conduct Each Distributor will perform all of his/her business activities in a professional and ethical manner, which will enhance the Distributor's reputation and the positive reputation of Ad Bazaar. Distributors will not engage in any conduct that could negatively reflect on Ad Bazaar or any other Distributor's image. Distributors will be courteous and respectful of every person contacted, including employees and executives of the corporate office of Ad Bazaar, and will conduct their business in a way as to respect the Products and professionalism of Ad Bazaar and its other Distributors. A Distributor will under no circumstances disparage or infringe upon the Ad Bazaar name or reputation in connection with the marketing of Ad Bazaar Products or misappropriate any confidential or proprietary information or trade secrets (including Distributor names and address lists) of Ad Bazaar for use by the Distributor or others.

A.7. No Purchase Required: The purchase of Products is not required to become a Distributor or to participate in the Rewards Plan.

SECTION B – BECOMING AN AD BAZZAAR DISTRIBUTOR

B.1. Enrollment

B.1.1 Conditions to Apply. To become an Ad Bazaar Dealer, the applicant must be

(i) at least 18 years of age if an individual or properly registered and in good standing in the jurisdiction where it is registered to do business if a legal entity;

(ii) submit a truthfully completed Distributor Agreement that is accepted by the Company. To have the entire Financial Rewards Plan benefits available, the Dealer must have purchased through personal account an advertisement to upgrade to advertising customer. The person so called dealer in the marketing plan is eligible to get the direct sales bonus or any reward specially announced for the dealers.

B.1.2 Application.

By signing the Distributor Agreement and submitting it to Ad Bazaar, the Distributor is applying to become an independent Distributor of Ad Bazaar. The application is accepted when received, subject to the rights in section B.1.3, and if the applicant is otherwise in compliance with the Distributor Application. Upon acceptance, Ad Bazaar will establish a Distributorship. The process is online, no paper applications or forms will be asked to sign. Filling the form online and ticking the option that you have read the terms and conditions and the Business plan means “ signing of distributor Agreement.

B.1.3 Right to Reject.

Ad Bazaar reserves the right to reject any Distributor Application for any reason whatsoever within three (3) months after received. Ad Bazaar will not accept Distributor Applications containing intentionally falsified information and deems such applications void.

B.1.4 Notice of Changes.

The Distributor is responsible for informing the Company of any changes affecting the accuracy of their Distributor Application and any subsequent information regarding the account information of the Distributorship.

B.2. Beneficial Interest

B.2.1 Beneficial Interest.

A Distributor may have a Beneficial Interest in only one Distributorship, except as explicitly allowed herein. “Beneficial Interest” means the right to direct, control, own, participate in, or be the beneficiary of the direction, control, ownership, or participation of another person on the account.

B.3. Corporations, Partnerships and Trusts

B.3.1 Companies as Distributors.

Companies formed as corporations, limited liability companies, partnerships and/or trusts may apply to become a Distributor, unless prohibited by law. Such applicants must complete and submit the Distributor Agreement, accompanied by copies of the Articles of Incorporation, Articles of Organization, partnership agreement, or trust document or other charter or organizational document as filed in the jurisdiction where they do business.

B.3.2 Disclosure of Principals.

To ensure compliance with the Distributor Agreement, Distributors must disclose a complete list of all principles, including directors, officers and shareholders of the company. Limited liability companies must disclose a complete list of all members, officers and managers. Partnerships must disclose all general and limited partners. Trusts must

disclose the trustee(s) and beneficiary/ beneficiaries. This information may be faxed or emailed to Ad Bazaar and must be updated by the Distributor. The Distributor must also provide Ad Bazaar a proof of the required business or tax number and evidence that the entity is in good standing . If any shareholder, partner, member or manager of a Distributor is itself an entity, then the information required above for the entity shall also be required for such shareholder, partner, member or manager.

B.3.3 Liability.

Shareholders, members, partners, employees, agents, beneficiaries, trustees and those who promote the legal entity, as applicable, agree to remain personally liable to Ad Bazaar and bound by the Agreement.

B.3.4 Assumed Name.

A completed "Operating Under a Business Name" or DBA (Doing Business As) form must be on file with Ad Bazaar. In any Distributor position involving the efforts of more than one individual, whether as a corporation, partnership, limited liability company or trust, the actions of one participant shall reflect on the Distributorship as a whole. If one participant is found to have violated the terms and conditions of the Agreement, then the Distributorship as a whole will be considered to be in violation.

B.4. Correct Name and ID Number

A person or entity may not apply for a Distributorship using a fictitious or assumed name or use the identity of another person or entity that will not be associated with the Distributorship. No one may enter a tax or other government ID number that was not assigned to the primary individual or entity on the Distributorship.

B.5. Tax Identification Number

Upon enrolling, or at Ad Bazaar's request, a Distributor shall, if permitted by law, provide his/her government-issued ID number and/or tax number and a copy thereof. Upon enrolment, Ad Bazaar will provide the Distributor a unique Distributor identification number (ID) that will be used for identifying its Distributorship.

B.6. Sponsor/Placement Corrections and Changes

B.6.1 Corrections.

One Placement change or Sponsor correction may be requested within a period of three (3) days from the date of enrolment.

B.6.1.1 This policy is used solely to correct mistakes made at enrolment and is not used when the Distributor wants a different Sponsor for other reasons. Corrections may be requested through the back office Help Desk and must include an explanation for the request.

B.6.2 Changes.

Ad Bazaar discourages Sponsor and Placement changes. However, after the initial three (3) day term, requests for a Placement change or a change of Sponsorship may be granted by Ad Bazaar in its sole discretion, with additional conditions and restrictions as may be required by Ad Bazaar.

B.6.2.1 Sponsor changes will not be made outside of the Sponsor's upline or enrolment tree organization. Such changes require written permission from the Sponsor and the first 3 upline Distributors that are Active. All requests shall be submitted to the Compliance Department.

B.6.2.2 In the event a Placement change or Sponsorship change is approved, the Distributor shall pay a fee INR 2000.

B.6.2.3 Record Keeping :

Ad Bazaar encourages all of its Distributors to maintain complete and accurate records of their business transactions for GST and Income Tax.

SECTION C – LEGAL COMPLIANCE

C.1 Legal Compliance All Ad Bazaar Distributors shall comply with all applicable laws and regulations concerning the operation of their business.

C.2 Representation of Government Endorsements Regulatory agencies do not endorse direct selling programs or their Products or services. Therefore, Distributors may not represent, directly or indirectly, that the Ad Bazaar Business and Rewards Plan or its Products or services have been approved, reviewed or endorsed by any government agency unless Ad Bazaar explicitly states so.

C.3 Product Claims

C. 3.1 No Unauthorized Claims. An Ad Bazaar Distributor shall not make any claim about an Ad Bazaar Product/Services directly or indirectly, that:

C.3.2 is unlawful;

C.3.3 purports that it is government approved;

C.3.4 Dealers will not claim that their advertisement/ Listing will come at no-1 in Google searches or they can earn unlimited income.

C.4 Personal Information Personal information such as the Distributor Identification number, a Distributor's address, telephone number, etc. will be treated as confidential and will not be used except in connection with Ad Bazaar business, unless required by law. In the event of an emergency, the inquiring party may contact the Ad Bazaar Compliance Department, who will advise the Distributor that someone is attempting to contact him/her.

C.5 Authorization to Use Name and Likeness By entering into the Agreement, each Distributor grants to Ad Bazaar and its affiliates and agents the absolute, perpetual and worldwide right and license to use, to record, photograph, publish, reproduce, advertise, display, edit, and sell in any manner for all purposes, his/her name, photograph, likeness, voice, testimony, biographical information, image and other information related to Distributor's business with Ad Bazaar (collectively the "Likeness") in marketing, promotional, advertising and training materials, whether in print, radio or television broadcasts (including cable and satellite transmissions) audio and videotapes on the Internet or in other media ("Publicity Materials") for an unlimited number of times, without compensation, in perpetuity. Each Distributor waives any right to inspect or approve any Publicity Materials including or accompanying his/her Likeness. Each Distributor further releases Ad Bazaar from any liability or obligation that may arise as a result of the use of his/her Likeness, including without limitation, claims for invasion of privacy, infringement of right of publicity and defamation (including libel and slander). A Distributor may withdraw his/her authorization of any use of his/her Likeness that has not already been publicized by providing written notice to Ad Bazaar. Distributors agree that any information given by Distributor, including his/her testimonial, is true and accurate.

C.6 Unfair Competition

C.6.1. Restrictions While a Distributor.

C.6.2 No Soliciting Ad Bazaar Distributors and Customers. A Distributor is free to participate in other direct selling or network marketing business ventures or marketing opportunities, including affiliate programs (collectively

“Network Marketing”). The Distributor shall not directly or indirectly solicit, recruit, or attempt to solicit or recruit other Ad Bazaar Distributors or Customers to any other Network Marketing business. This includes general solicitations on the Distributor’s social networking site where “friends” include persons who are Distributors. It also includes mentioning the Distributor’s affiliation with another Network Marketing Business and sharing or socializing another person’s post that promotes another Network Marketing Business.

C.6.3 No Promoting the Ad Bazaar Products and Opportunity with a Competitor’s Products and Opportunity. If the Distributor participates in another Network Marketing business, the Distributor agrees that he/she shall operate its Ad Bazaar Distributorship entirely separate and apart from it. Accordingly, if participating in another Network Marketing business, the Distributor agrees that he/she: (i) shall not display any non-Ad Bazaar Products and Sales Aids with, or in the same location as, Ad Bazaar Products or Sales Aids; (ii) shall not offer any non-Ad Bazaar program, opportunity, Product, or service in conjunction with the Ad Bazaar opportunity or Products to prospective or existing Customers or Distributors ; (iii) shall not offer any non-Ad Bazaar opportunity, Products, or services at any Ad Bazaar-related meeting, seminar or convention, or within two hours and a five miles (8 kilometers) radius of the Ad Bazaar event. If the Ad Bazaar meeting is held telephonically or on the internet, any non-Ad Bazaar meeting must be at least two hours before or after the Ad Bazaar meeting, and on a different conference telephone number or internet web address from the Ad Bazaar meeting.

C.6.4 Sale of Competing Goods or Services to Ad Bazaar Customers and Distributors. Notwithstanding subsection C.7.1.2, during the term of this Agreement, the Distributor shall not sell, or attempt to sell, any programs, Products, or services to Ad Bazaar Customers or Distributors that compete with Company Products. Any program, Product, service, or Network Marketing opportunity in the same generic categories as the Ad Bazaar Products is deemed to be competing, regardless of differences in cost, quality or other distinguishing factors.

C.6.5 Restrictions after Termination. For a period of twelve (12) calendar months following termination of the Agreement or such greater period as may be legally enforceable, a Distributor may not recruit any other Distributor or Customer for another Network Marketing business. Distributor and Ad Bazaar acknowledge that because network marketing is conducted through networks of independent contractors , and business is commonly conducted via the internet and telephone, an effort to narrowly limit the geographic scope of the non-solicitation provisions herein would render it wholly ineffective. Therefore, each agrees that this non-solicitation provision shall apply to all markets where Ad Bazaar conducts business, whether through direct selling, or online. This subsection shall survive termination of the Agreement.

C.7 Line Switching, Cross Sponsoring, and Enticement

C.7.1 Prohibited Activity. Maintaining the integrity of the line of Sponsorship in a Distributorship organization is fundamental to network marketing. Accordingly, each Distributor agrees to refrain from engaging in Line Switching, Cross-Sponsoring, and Enticement.

C.7.2 “Line Switching” means applying for and becoming a Distributor (a) when already a Distributor, (b) when holding a Beneficial Interest in another Distributorship; and/or (c) when the waiting period in section 2.10 has not passed.

C.7.3 “Cross Sponsoring” includes Sponsoring to a different line of Sponsorship (a) a current Distributor, (b) a former Distributor who is subject to the waiting requirement in section 2.10, or (c) a former Distributor who has Sponsored or purchased Product while subject to the waiting period.

C.7.4 “Enticement” means soliciting, encouraging, offering benefits, or in any way aiding another Distributor to Line Switch and/or Cross-Recruit. Enticement occurs, among other ways, by offering, showing, or explaining Products or the opportunity of another direct selling company to any Ad Bazaar Distributor, whether directly or through social media that the Distributor knows is frequented by or targeted to other Ad Bazaar Distributors.

C.7.5. Fictitious Information. A Distributor shall not use a spouse's or relative's name, trade names, assumed or fictitious names, legal entities, false government issued identification numbers, or fictitious ID numbers to circumvent this policy.

C.7.6 Duty to Notify. Because Line Switching, Cross- Sponsoring, and Enticement can be so detrimental to us and to the Distributors involved, every Distributor has an affirmative obligation to notify the Company as soon as is reasonably possible if he/she knows of or has reasonable grounds to suspect another Distributor has breached these covenants.

C.7.7 Remedies for Breach. Should a Distributor breach these covenants, the Company may take any or all of the actions described in sections 8.2 and 8.3. The Company may also: (i) terminate the Distributorships in breach; (ii) terminate the Distributorships created as a result of Line Switching (the "Second in Time Distributorship"); (iii) impose a monetary fine on any of the Distributors involved; and (vi) leave the Distributorships enrolled by the Second-in-Time Distributorships in place and not change Sponsorship or Placement unless extenuating circumstances and fairness compel otherwise. However, the Company is under no obligation to do so and any move and the ultimate disposition of the organization remains within the sole discretion of the Company. The Distributors, subject to the remedies, waive all claims against the Company that arise from or relate to the disposition of such Distributorships.

C.7.8 Unethical Activity. Each Distributor agrees to be ethical and professional at all times when conducting its Ad Bazaar business activity. Accordingly, the Distributor agrees that it will not, nor will it encourage or in any way condone others in his/her Downline to participate in unethical activity. Examples of unethical activities include, but are not limited to the following, some of which are further described in the Agreement:

C.7.8.1 Making unapproved claims about the Product;

C.7.8.2 Making unapproved income claims;

C.7.8.3 Making false statements or misrepresentation of any kind, including but not limited to: untruthful or misleading representations or sales offers relating to the quality, availability, grade, price, terms of payment, refund rights, guarantees, or performance of the Products;

C.7.8.4 Making disparaging comments about other Distributors or the Company;

C.7.8.5 Using another Distributor's credit card without express written permission;

C.7.8.6 Misusing of Company Confidential Information;

C.7.8.7 Line Switching, Cross-Sponsoring, or Enticement

C.7.8.8 Personal conduct that discredits the Company and/or its Distributors;

C.7.8.9 Violating applicable laws that pertain to the operation of a Distributorship;

C.7.8.10 Breaching the Code of Conduct;

C.7.8.11 Breaching the Agreement.

C.8 Conformance to the Ad Bazaar Business Model A Distributor shall not offer the Ad Bazaar opportunity through, or in combination with any other compensation plan or Placement program, other than as specifically set forth in Official Ad Bazaar Literature. Further, a Distributor shall not require or encourage other current or prospective Distributors to participate in Ad Bazaar in any manner that varies from the program as set forth in Official Ad Bazaar Literature. Regardless of a Distributor's rank, a Distributor shall not require or encourage other

current or prospective Distributors to execute any agreement, contract, or membership, other than those offered by Ad Bazaar, in order to become a Ad Bazaar Distributor. Similarly, a Distributor shall not require or encourage other current or prospective Distributors to make any purchase from, or payment to, any individual or other entity to participate in the Ad Bazaar Rewards Plan other than those purchases or payments identified as recommended or required in the Official Ad Bazaar Literature and only insofar as they are permissible under the applicable law(s).

C.9 Training Requirement Distributors are required to assure the adequate training of the Distributors they Sponsor. “Adequate training” shall include, but is not limited to, education regarding the Policies and Procedures, Rewards Plan, Product information, sound business practices, sales strategies, and ethical business behavior. A Sponsor must maintain an ongoing, professional leadership association with Distributors in his/her organization and must fulfil the obligation of performing a bona fide supervisory, sales or distributive function on the sale or delivery of Product and services to the ultimate consumer.

C.10 Privacy Distributors must comply with all applicable privacy and data security laws, including security breach notification laws. Distributors must take appropriate steps to safeguard and protect all private information, including, without limitation, credit card and social security numbers, provided by a retail Customer, prospective retail Customer or other Distributors. Distributors must hold such information in strict confidence. Distributors are responsible for the secure handling and storage of all documents that may contain such private information. Distributors must adopt, implement, and maintain appropriate administrative, technical, and physical safeguards to protect against anticipated threats or hazards to the security of confidential information and Customer data. Appropriate safeguards may include, but are not limited to: (i) encrypting data before electronically transmitting it; (ii) storing records in a secure location; (iii) password-protecting computer files; or (iv) shredding paper files containing confidential information or Customer data. Distributors should retain documents containing such information for only as long as necessary to complete the transaction. Distributors should dispose of any paper or electronic record containing Customer data and other confidential information after use by taking all reasonable steps to destroy the information by: (a) shredding; (b) permanently erasing and deleting; or (c) otherwise modifying the Customer data and other confidential information in those records to make it unreadable, unreconstructable, and indecipherable through any means.

C.11 Sales Forces of Other Companies The Distributor agrees to refrain from systematically targeting members of another direct selling company to be a Distributor. If any demand, claim, governmental action, lawsuit, arbitration, or mediation is brought against a Distributor alleging that he/she engaged in such prohibited activity, the Distributor shall indemnify Ad Bazaar against all claims, actions, suits, and demands arising from or related to the systematic targeting. Distributors may not encourage members of the sales force of another direct sales company to violate the terms of their contract with such company. Distributors bear the sole risk and sole liability for such activities, which activities are not endorsed or supported by Ad Bazaar.

C.12 Reporting Policy Violations Distributors observing a policy violation by another Distributor should submit a written report of the violation to the Compliance Department of Ad Bazaar, either through fax, postal delivery or email. Such documents must bear the Distributor’s signature and UserID. Anonymous complaints will not be accepted under any condition. No telephone calls will be accepted with such matters, as documentation must be presented in writing from both the complaining party(ies) and ultimately from the individual(s) cited for the policy violation. Details of the incident such as dates, number of occurrences, persons involved, witnesses and any other supporting documentation should be included in the report.

SECTION D – CHANGES IN THE OWNERSHIP OF A DISTRIBUTORSHIP

D.1 Succession Upon Death or Incapacity

D.1.1 Policy and Procedure. Upon the death of a Distributor, the Agreement and a Distributor's rights therein shall pass to his/her lawful heir(s) as provided by law so long as the heir otherwise qualifies to be a Distributor. However, Ad Bazaar will not recognize such transfer until the heir has submitted a completed business transfer form to Ad Bazaar reflecting the new ownership, together with a certified copy of the death certificate and a lawful will or trustor court order designating the lawful heir. Upon satisfaction to the Company that a transfer is appropriate, the Distributorship shall be transferred to the heir. The successor shall thereafter be entitled to all the rights and subject to all the obligations as any other Distributor.

D.1.2 Beneficial Interest. The transfer of a Distributorship in this subsection is subject to the Beneficial Interest policies in section 2.2, except that an heir who is the transferee and already a Distributor may elect which Distributorship to operate. The election must be made within 30 days of notifying Compliance. Upon notification, Compliance will terminate the Distributorship not elected.

D.1.3 Companies. Where a Distributor is a company, and that company's sole owner dies, and unless adjudicated otherwise by a court, the transfer of the company's Distributorship to the heir(s) lawfully entitled to the interest in the company shall be pursuant to section D.1.1.

D.1.4 Incapacitation. If a Distributor is incapacitated and cannot operate his/her Distributorship, the Company will recognize the Distributor's authorized agent to operate the Distributorship during the incapacity. To do so, the authorized agent must provide satisfactory proof of the Distributor's incapacity and satisfactory proof of his authority to act for the incapacitated Distributor (e.g., a durable or springing power of attorney) that is authentic and which the Company can verify as lawful.

D.2 Dissolution

D.2.1 Requirements. During the pendency of divorce or entity dissolution, both parties must adopt one of the following methods of operation:

D.2.1.1 One of the parties may, with written consent of the other(s) and with Ad Bazaar, operate the Ad Bazaar Distributorship, agreeing to deal directly and solely with the non-relinquishing shareholder, partner, or trustee; or

D.2.1.2 The parties may continue to operate the Ad Bazaar Distributorship jointly on a business-as-usual basis, whereby all compensation paid by Ad Bazaar will be paid in the same manner it was paid prior to the pending divorce or dissolution.

D.2.2 Commission Payments. Ad Bazaar will not split Commissions between members of dissolving entities, but will pay earnings in the usual manner. In the event that parties of a dissolution proceeding are unable to resolve a dispute over the disposition of Commissions and ownership of the Distributorship, the Distributor Agreement and payments shall not change until ordered by a court of competent jurisdiction. Recognition and awards will be conducted by the Company according to the past practice for the Distributor, unless extra-ordinary circumstances require a different approach, which shall be determined in the sole discretion of the Company.

D.3 Transfer Requirements. To accomplish a transfer, the Distributor must submit an amended Distributor Application

D.3.1 if transferring to a legal entity, a certificate of good standing from the state of organization and a copy of its charter documents showing all the interest holders and management;

or **D.3.1.1** if transferring from a legal entity to the individual and/or individual and spouse, an authorizing statement signed by an officer or director of the legal entity and signed by the individual.

D.4 Change in Form of a Legal Entity A Distributor that is a legal entity and desires to change to another type of legal entity may do so as long as the Beneficial Interests in the legal entity do not change. All Beneficial Interest holders of the former legal entity must confirm with a notarized or other form of authenticated signature that they agree to the change. Also, an amended Distributor Agreement must be submitted by the new legal entity with a notarized resolution of the new legal entity that it assumes the Agreement and all existing liabilities it may have with us. A processing fee of INR 2000 will be charged.

Members of the former entity are jointly and severally liable for any indebtedness or other obligation to Ad Bazaar.

D.5 Limitations Changes within the scope of subsections D.1, D.2, D.3 shall not include a change of Sponsorship and are subject to a fee of INR 2000. If the change involves a change in the Beneficial Interest of a Distributorship, the change is subject to the right of first refusal rules in **subsection D.7**.

D.6 Transfer or Sale of a Distributorship

D.6.1 Policies. Ad Bazaar discourages the sale of Distributorships, the transfer of partial interests in Distributorships, and the practice of partnering as a subterfuge for transferring interest. If a Distributor wishes to sell, transfer, or assign (hereinafter in this section “transfer”) his/her whole or partial interest in a Ad Bazaar Distributorship, then,

D.6.1.1 the transfer is subject to the Right of First Refusal rules in section 4.7; and

D.6.1.2 no changes in line of Sponsorship can result from the transfer; and

D.6.1.3 the selling Distributor may not reapply to become a Distributor under another Sponsor until the waiting period described in section 2.10.1 has passed; and

D.6.1.4 if approved, the buying Distributor must submit a new Distributor Application and Agreement along with a completed Business Transfer Form according to the instructions on the form.

D.6.2 Companies. Changes in the Beneficial Interest holders of a legal entity, whether by addition or replacement (but not removal or resignation) of a shareholder, director, officer, manager or member, are deemed to be a transfer of interest and are therefore subject to the right of first refusal procedures in section D.7.

D.6.3 Reserved Rights. Notwithstanding anything herein to the contrary, any transfer of a downline Distributor(s) from his or her current position will only be made if Ad Bazaar deems it to be in the best interests of its business, as determined by Ad Bazaar in its sole discretion.

D.7 Right of First Refusal (RFR) All offers for the sale or transfer of ownership of a Distributorship are subject to the rights of first refusal as described herein, except that it shall not apply to transfers made pursuant to sections D.1, D.2, and D.3.

D.7.1 Procedures. If a Distributor receives a Good Faith Offer (as hereinafter defined) to purchase his/her interest in a Distributorship, the Distributor shall first offer to sell such interest to Ad Bazaar on the same terms and conditions contained in the Good Faith Offer. The Distributor shall deliver the Good Faith Offer in writing to Ad Bazaar, and Ad Bazaar shall have fifteen (15) business days in which to accept the offer. A “Good Faith Offer” is an arm’s length written offer to purchase the Distributorship rights and obligations by a Person that is not a Distributor, which Ad Bazaar, in its sole discretion, determines to be a legitimate offer. Evidence of a legitimate offer may include, but is not limited to, cash or securities deposited into an escrow account, evidence of a loan commitment, and other substantial steps taken for the sole purpose of purchasing such Distributorship rights and obligations.

D.7.2 This section shall apply to each new Good Faith Offer received by the Distributor.

D.7.3 Compliance Department Approval. The seller and buyer must submit the following to the Compliance Department for review and approval i) a fully signed purchase and sale agreement between the buyer and seller; ii) a completed and signed Distributor Application and Agreement from the Buyer; and iii) a completed Sales/Transfer form. Ad Bazaar may request additional documentation that may be necessary to analyze the transaction between the buyer and seller. The Compliance Department will, in its sole and absolute discretion, approve or deny the sale, transfer or assignment within three (3) business days after its receipt of all necessary documents from the parties.

D.7.4 Voidable Sales; Assumption of Obligations; Waiting Period. If the seller transfers or attempts to transfer his or her Distributorship upon terms different than those set forth in the offer to Ad Bazaar, such 18 transactions shall be voidable at Ad Bazaar's option. Further, if the parties fail to obtain Ad Bazaar's approval for the transaction, Ad Bazaar may refuse to recognize the transaction.

SECTION E – PROMOTING THE AD BAZZAAR PRODUCTS AND OPPORTUNITY

E.1. Product Sales

E.1.1 Sales Presentations. At sales presentations, Distributors shall truthfully identify themselves, the Ad Bazaar Products, and the purpose of their business to prospective Customers. Distributors may not use any misleading, deceptive, or unfair sales practices. Explanation and demonstration of Products offered shall be accurate and complete in all aspects, including, but not limited to, price, terms of payment, refund rights, guarantees, and after-sales services and delivery.

E.1.1.1 Personal or telephone contacts shall be made in a reasonable manner and during reasonable hours to avoid intrusiveness. Distributors must immediately discontinue a demonstration or sales presentation upon the request of the consumer.

E.1.1.2 Distributors shall not abuse the trust of individual consumers, shall respect the lack of commercial experience of consumers and shall not exploit a Customer's age, illness, lack of understanding or lack of language expertise.

E.1.1.3 Distributors shall not directly or by implication disparage any other company or Product. Distributors shall refrain from using comparisons that are likely to mislead and that are incompatible to the principles of fair competition. Points of comparison shall not be unfairly selected and shall be based on facts which can be substantiated.

E.1.1.4 When renting a facility for a meeting, any fee charged to attending Distributors and their guests shall be limited to what is reasonably necessary to cover the direct costs of the meeting. Such meetings are not intended to provide a profit to Distributors.

E.1.2 Suggest Retail Price. Ad Bazaar provides a suggested retail price as a guideline for a Distributor's retail sales. A Distributor is not permitted to advertise any price below the retail price; however, a Distributor may sell Ad Bazaar Products at any price upon which they agree.

E.1.3 Sales Receipt. Upon making a face-to-face sale, the Distributor will provide its Retail Customer a completed sales receipt. Distributors shall also retain copies of their sales receipts from such sales as per Indian Law.

E.1.3.1 Ad Bazaar may at its discretion conduct random and targeted audits of Distributors to determine their compliance with this subsection. Ad Bazaar may also contact the Advertising Customers/ dealer to verify the sales.

E.1.3.2 Distributors who fail such audits shall be subject to remedial actions, to include those described in sections 8.2 and 8.3.

E.2. Claims This section describes Product and opportunity claims that a Distributor may make, and the limitations. It also explains the types and methods of advertising the Distributor may use in building a Ad Bazaar business.

E.2.1 Product Claims. A Distributor may make claims about the Products that are in the Official Ad Bazaar Literature. A Distributor shall not make claims about the Product that are not in the Official Ad Bazaar Literature.

E.2.2 The Opportunity, Lifestyle and Income Claims. Distributors must truthfully and fairly describe the Business and Rewards Plan.

E.2.2.1 No past, potential or actual income claims be made to prospective or current Distributors, nor may Distributors use their own incomes as indications of the success assured to others.

E.2.2.2 Distributors may not display Commission checks or make specific income claims or representations when recruiting or otherwise representing the opportunity.

E.2.2.3 Images of cash awards (bonus checks) shall not be posted online or otherwise used to promote the opportunity.

E.2.3 Permitted Claims. Lifestyle and income claims arising from the Rewards Plan shall be in strict accordance with the permitted claims

E.3. Advertising Materials Because many aspects of the Ad Bazaar opportunity and the Products are regulated, compliance with advertising laws is important. The Company makes every effort to comply with advertising law and expects the same from each Distributor.

E.3.1 Use of Approved Materials. Only Official Ad Bazaar Literature may be used in presenting Ad Bazaar Products and/or the Ad Bazaar Rewards Plan and opportunity. Ad Bazaar literature may not be duplicated or reprinted without prior written permission from the ad Bazaar Compliance Department. For approval mail, fax or email a copy of the proposed advertising material to the Ad Bazaar Compliance Department. Once approval is obtained, no text may be amended or changed. If any change is made whatsoever, the new material must be submitted for approval. Distributors should allow forty-eight (48) hours from receipt for processing.

E.3.2 Electronic Advertising. Only Ad Bazaar approved materials may be used in the Placement of any advertising in any print, radio, television, internet, electronic or other media. Banners, trade show materials, and other related promotional material must be approved in advance and in writing by Ad Bazaar. Items on the corporate website and the replicating website may be downloaded for promotional purposes. The Ad Bazaar name and the name of all Company Products, services and programs are the trademarks of, and are owned by, the Company.

E.4 Trademarks and copy right. Authorized Use. Distributors may use the trademarks only when authorized in writing. A Distributor may not use Company employee names or trademarks, names, logos, e-mail addresses, trade dress or trade names, or any distinctive phrases used by the Company to promote the Distributor's Ad Bazaar business without the Company's written permission. If such permission is granted, then as the Company changes or abandons any of the trademarks or trade names, the Distributor agrees to also change or abandon such trademarks or trade names. To protect the Company's rights, a Distributor may not obtain, through filing for trademark, Internet domain name, or copyright, any right, title, or interest in or to Ad Bazaar's names, trademarks, logos, or trade names and those of Ad Bazaar's Products.

E.4.1 Unauthorized Registrations. Distributors may not use or attempt to register with a government or private agency (including any Internet domain registration service) any Company trade names, trademarks, service marks, copyrights, Product names, or the Ad Bazaar name or any derivative thereof.

E.4.2 Rights of Usage. Distributor acknowledges that any license received from the Company to use Ad Bazaar’s trademarks and copyrighted materials is non-exclusive. Distributor expressly recognizes that any and all goodwill associated with the trademarks and copyrighted materials (including goodwill arising from Distributor’s use) inures directly and exclusively to the benefit of Ad Bazaar and is the property of Ad Bazaar and that, on expiration or termination of the Agreement, no monetary amount shall be attributable to any goodwill associated with Distributor’s use of the trademarks or copyrighted materials. 5.4.5 Damages. Distributors are liable to Ad Bazaar for any damages arising out of their misuse of Ad Bazaar’s trade names, trademarks, service marks, copyrights and other intellectual property rights, in any form, except as specifically authorized by these Policies and Procedures or as otherwise approved in writing by Ad Bazaar.

E.4.3 Copyrights. All of the Company’s literature, audiotapes, videotapes, Internet web site material, and programs are copyrighted by the Company and may be duplicated only by obtaining the Company’s prior written consent.

E.5. Others Uses and Means of Advertising

E.5.1 Identifying Independent Contractor Status. Any use of a Ad Bazaar tradename or trademark in an advertisement must clearly indicate that the Distributor is an independent Distributor of the Company.

E.5.2 “Toll Free” Telephone Number Listings. Ad Bazaar Distributors are not permitted to list their “toll free” telephone numbers under the Ad Bazaar trade name.

E.5.3 Imprinted Checks. Ad Bazaar Distributors are not permitted to use the Ad bazaar trade name or any of its trademarks on their business or personal checking accounts.

E.5.4 Imprinted Business Cards or Letterheads. Ad Bazaar independent Distributors are not permitted to create their own business cards or letterhead with the use of the Ad Bazaar name or trademark without written approval from Ad Bazaar.

E.6. Internet and Website Advertising

E.6.1 Ad Bazaar Replicating Websites. Except as described in this subsection, only Ad Bazaar’s replicating website program may be used for advertising and selling the Ad Bazaar Products or opportunity on websites. The replicated websites should link seamlessly and directly to the official Ad Bazaar (www.adbazaar.com) website, giving the Distributor a professional and Ad Bazaar-approved presence on the Internet.

E.6.2 No Unauthorized Websites. No Distributor may authorize, own, or use a website (except as described herein), or use the names, logos, or Product descriptions of Ad Bazaar therein to promote (directly or indirectly) the Ad Bazaar Products, opportunity or services on a website.

E.6.3 Training Website. A Distributor must achieve the rank of Gold Team in order to apply for permission to operate a training website, which includes a website providing a lead generation service. Such websites shall make no association to Ad Bazaar and shall not use Ad Bazaar’s brand or trademarks. Such sites are only to be used for providing training and related information to the Distributor’s organization. A Distributor must enter into a website agreement before launching a training website. See the Training Website License and Procedure Form will be given in due course.

E.6.4 Social Media. Distributors may use social networking sites, blogs, and other social media and applications and other sites that have content that is based on user participation and user generated content, forums, message boards, blogs, wikis and podcasts (e.g., Facebook, Twitter, Flickr etc.) (collectively, “Social Media”) to (1) communicate preliminary information about Ad Bazaar or the Distributor’s involvement with the Company, (2) direct users to a Company website or an approved Distributor website; and (3) post Official Company Materials

authorized for posting. In the event that Ad Bazaar deems any content posted pursuant to this subsection inappropriate for whatever reason, the Distributor shall remove the content within 24 hours or less.

E.6.5 Additional Requirements. If the Company grants prior written approval to a Distributor to use a website or other forms of advertising via the Internet for promoting the Products or Opportunity in any way, a Distributors must abide by the guidelines in the written approval, as well as the following:

E.6.5.1 Distributors shall not make offers or solicitations in the guise of research, surveys or informal communication, when the real intent is to sell Products or services or Sponsor Distributors;

E.6.5.2 Distributors, whether or not they collect personal information from individual consumers, shall disclose to the consumer in a prominent place on the website how the consumer information will be used and shall otherwise comply with all privacy and personal data protection laws and regulations;

E.6.5.3 Distributors shall never use or share personal information collected on-line, unless the use is in accordance with the Agreement. Distributor shall provide individual consumers with an opportunity to prohibit the dissemination of such information, and if any consumer requests that his/her personal information not be shared, Distributors shall refrain from sharing such information;

E.6.5.4 Distributors shall provide individual consumers the option to terminate any further communication between the Distributor and the consumer and if any consumer requests that a Distributor cease communication, the Distributor shall immediately stop communicating upon such request;

E.6.5.5 Distributors must abide by all laws and regulations regarding electronic communications;

E.6.5.6 Distributors may not distribute content by use of distribution lists or to any person who has not given specific permission to be included in such a process; spamming or distribution of chain letters or junk mail is not allowed;

E.6.5.7 Distributors may not distribute content that is unlawful, harassing, libelous, slanderous, abusive, threatening, harmful, vulgar, obscene or otherwise objectionable material or which could give rise to civil liability or otherwise violate any applicable local, state, national or international law or regulation; and

E.6.5.8 Distributors may not, directly or indirectly, send bulk, unsolicited e-mails to persons with whom they have no prior or existing personal or business relationship.

E.6.6. Internet Domains. A Distributor shall not use the trademarks of Ad Bazaar or any derivative or abbreviation thereof as a domain name or email address, or to advertise, sell, or promote Ad Bazaar and its Products and services.

E.6.7. Email and Newsgroup Advertising. Distributor emailing, or employing the services to email, unsolicited and unapproved email flyers are fully responsible for all information regarding the Product and marketing program which is not expressly contained in advertising and promotional materials supplied directly by Ad Bazaar. "Spamming", as well as telephoning or faxing, without compliance with various laws is strictly prohibited. Distributors shall not defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others. Distributors shall not publish, post, upload, distribute, or communicate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information. Distributors shall not advertise or offer to sell any goods or services for any commercial purpose or conduct or forward surveys, contests, or chain letters. Users of the Ad Bazaar website will not participate in any activity that will restrict or inhibit any other user from using and enjoying the website. Per section E.4, Ad Bazaar trademarks shall not be used by Distributors in email addresses (e.g., adbazaardiamondmaker@lifetimeincome.com).

E.6.8 Recordings. Distributors shall not produce or reproduce Ad Bazaar produced audio or video materials detailing the Ad Bazaar opportunity or Products. Distributors shall not audiotape in any manner any Ad Bazaar meeting, event, or conference nor shall they post such recordings online in any social media forum.

E.6.9 Telephone Answering. Distributors may not answer the telephone or create recordings saying “Ad Bazaar” or anything similar that could lead the caller to believe that he/she has reached the Corporate Office of Ad Bazaar.

E.7. Media Interviews Distributors are prohibited from granting radio, television, newspaper, tabloid, Internet, or magazine interviews, or using public appearances, public speaking engagements, or making any type of statement to the public media to publicize Ad Bazaar, its Products or their Ad Bazaar businesses, without the express prior written approval of Ad Bazaar.

SECTION F COMMISSIONS, BONUSES AND OTHER REWARDS

F.1 Eligibility and Payment

F.1.1 Earnings. A Distributor is eligible to be paid Commissions and granted rewards pursuant to the currently published Financial Rewards Plan and if he/she is not in breach of the Agreement and has otherwise complied with the requirements. Commissions and bonuses are paid ONLY on the sales of Ad Bazaar Products. No bonuses are paid on the purchases of any sales material, sales aids or the recruitment of Distributors.

F.1.2 No Earning Guarantee. Each Distributor is neither guaranteed a specific income nor assured any level of profit or success. His/her profit and success can come only through the successful retail sales, use, and consumption of Products and the activities of other Distributors in their downline.

F.1.3 Payment. Ad Bazaar pays Commissions within thirty (30) days following the close of a Commission period. Bonuses from promotions will be paid within the period stated in the promotion’s terms. For company accounts, we will pay to the company listed on the account; otherwise Ad Bazaar will pay to the primary account holder. Without prejudice to the Company’s right of termination, Ad Bazaar may suspend or revoke payment if a Distributor is in breach of any term or condition of the Agreement. Ad Bazaar may also debit the Distributor’s account or withhold payable Commissions if money is owed.

F.1.4 Adjustments to Commissions. When a Product is returned to Ad Bazaar for a refund, the Commissions and Bonuses attributable to the returned Product(s) will be deducted from the Commission Month in which the refund is given, and continuing every pay period thereafter until the Commission and/or Bonus is recovered from the Distributors who received Commissions or Bonuses on the sales of the refunded Products.

F.1.5 Errors or Questions. If a Distributor has questions about or believes any errors have been made regarding Commission and Bonus calculations, charges, or offsets, the Distributor must notify the Company in writing within sixty (60) days of the date of the purported error or incident in question. Ad Bazaar will not be responsible for any errors, omissions, or problems not reported within sixty (60) days.

F.1.6 Minimum **Check Amount. INR 700** for the minimum amount a Commissions check must be in order to be issued.

F.1.7 Unclaimed Commission Checks. Should a Distributor fail to cash a Ad Bazaar check or otherwise claim property paid to him/her pursuant to the Agreement, Ad Bazaar will charge a fee for reissuing a check and a fee for each notice that is sent to the Distributor advising that the check had not been cashed or that the property has not been claimed. The fee amount is INR200.

SECTION G –PRODUCT ORDERING

G.1. Ordering

G.1.1 Purchase at Price offered. Distributors are entitled to purchase Products from Ad Bazaar at a price offered by Ad Bazaar. All Ad Bazaar Products and literature prices are subject to change without prior notice.

G.2. Credit Card Purchases

G.2.1 Limitations. Credit card purchases may only be made by the individual whose name and address is on the credit card. Any Distributor who uses another individual's credit card to pay for purchases should submit a credit card authorization form to Ad Bazaar with the order prior to placing the order.

G.2.3 Insufficient Funds. Should a check for payment of a Product order not clear, Ad Bazaar will resubmit it one (1) time. A processing fee will be charged to the Distributor's account INR Rs.500.

SECTION H – DISPUTES; VIOLATIONS; BREACH OF CONTRACT; TERMINATION; APPEAL

H.1. Disputes Between Distributors.

When a Distributor has a grievance or complaint with another Distributor regarding any practice or conduct in relationship to his/her Distributorship, the Distributor should try to resolve it with the other Distributor. If the matter involves interpretation or violation of the Agreement by the other Distributor, the complaining or aggrieved Distributor must report it in writing to the Ad Bazaar Compliance Department, via email or certified mail. Details of the incident such as dates, number of occurrences, persons involved, witnesses and any other supporting documentation should be included in the report. Such communications must bear the Distributor's signature and UserID. Anonymous complaints will be accepted, but Ad Bazaar may not take corrective action without credible evidence. No telephone calls will be accepted with such matters, as documentation must be presented in writing from both the complaining party(ies) and ultimately from the individual(s) cited for the policy violation. Ad Bazaar may inform a Distributor's upline leaders of any actions or potential actions taken pursuant to this section H.

H.2. Violations of the Agreement

H.2.1 Education. When a Distributor violates any of the policies in the Agreement, Ad Bazaar may take the opportunity, when appropriate, to notify the Distributor in order to inform and educate him/her of the Ad Bazaar policies. When such education efforts are ignored and violations are repeated, Ad Bazaar may escalate its action against the Distributorship. However, this section in no way limits Ad Bazaars rights to take stronger action, to include suspension and termination, if Ad Bazaar, in its sole discretion, determines that such action is appropriate and necessary to protect the Company.

H.2.2 Suspension. Ad Bazaar reserves the right to suspend any Distributor position at any time for cause when it is deemed that the Distributor may have violated the provisions of the Agreement, as they might be amended from time to time, or the provisions of the applicable laws and standards of fair dealing. Ad Bazaar shall make such involuntary suspension at its discretion pending the investigation of possible Policy violation. Ad Bazaar will notify the Distributor by postal delivery and/or email sent to the latest address listed with Ad Bazaar for the Distributor. In the event of a suspension, a Distributor agrees to immediately cease representing himself/herself as a Distributor with Ad Bazaar. This remedy is cumulative and not exclusive of other remedies.

H.2.3 Effects of Suspension.

H.2.3.1 Any Commissions, overrides or bonuses, which may be due, if any, will be held in abeyance by Ad Bazaar pending resolution. Should the breach be deemed unsubstantiated by Ad Bazaar, the suspension shall be lifted and the unpaid earnings will be credited to the Distributorship; however, should the breach be substantiated, Ad Bazaar may withhold some or all of the earnings to offset damages it incurs as a result of the Distributor's breach.

H.3 Termination

Ad Bazaar reserves the right to terminate any distributor for violating the company policy after giving an opportunity of Arbitration. Once Termination is done, the distributor cannot join our business for a period of 2 Years.

SECTION I – MISCELLANEOUS PROVISIONS

SECTION J – DEFINITIONS

J.1 Commissions. Money earned by a Distributor, as determined by the Commissionable Volume of Products retailed or purchased by a Distributor and/or by his/her downline may also be called as bonus

J.2 Advertising Customer. Who has advertised in our premium directory in his personal ID. The advertisement might be of any other party but the person in whose ID, the advertisement/ listing is placed is the advertising customer.

J.3 Distributor. An independent contractor whose Distributor Application has been accepted by Ad Bazaar. He may be a dealer and the Advertising Customer. Both can earn the commissions as per our Business and Reward Plan.

J.3 Distributorship. The collective rights and obligations arising from the Agreement. It is sometimes also referred to as a Distributor's "account".

J.4 Business and Rewards Plan. The method by which a Distributor may generate Commissions and is compensated for retail sales and sales volume within his or her downline. The Financial Rewards Plan is described in Ad Bazaar's literature.

J.5 Official Ad Bazaar Literature. Brochures and printed materials, audio or video recordings, websites, and other materials developed, printed, published, and distributed by Ad Bazaar to Distributors.

J.6 Personal Account Advertisement. Advertisement placed in his own account , in his own ID.

J.7 Placement. A Distributorship's position in the network .

J.8 Products. Any commodity sold by Ad Bazaar , it may be a physical product or services – advertisement.

J.9 Sponsor. A Distributor who introduces an applicant to Ad Bazaar and is listed as the Sponsor on the Distributor Application online. To Sponsor means to introduce a person to Ad Bazaar who becomes a Distributor.

SECTION K - JURISDICTION TO ADJUDICATE A DISPUTE

Only courts in Ludhiana, Punjab, India will have jurisdiction to adjudicate a dispute arising from any transaction.

APPENDIX X – MODIFICATIONS TO POLICIES & PROCEDURES –

APPENDIX A – RETURN POLICIES:

Our product is "listing in our premium directory". We give full opportunity to our prospect to think and then pay for the advertisement. We give you the opportunity to first join for free and you can take your time to understand the site, advertisement and the marketing strategy of Ad Bazaar. As we give the referral income to the persons sponsoring the advertising customer and that too up to 8 levels deep and many other rewards. The commissions are paid weekly. Still our return policy allows to get the refund within a month, but any commissions and the GST paid will be deducted from the refund amount.