

Zennoa's Product Return Policy

Returns on Products Within 30 Days.

- a. ZENNOA will refund one hundred percent (100%) of the purchase price (plus applicable tax if prepaid) of Currently Marketable products that are returned by an Affiliate or Preferred Member within thirty (30) days of purchase from the Company, less shipping costs and paid Commissions and Bonuses.
- b. ZENNOA will provide a Product Credit of one hundred percent (100%) of the purchase price (plus applicable tax if prepaid) or a refund of ninety percent (90%) of the purchase price (plus applicable tax if prepaid) on products not Currently Marketable (see #4 below) that are returned by an Affiliate or Preferred Member within (30) days of purchase, less shipping costs and paid Commissions and Bonuses.

Returns Thirty-one (31) days to Ninety (90) days After Purchase. From thirty-one (31) days and up to ninety (90) days from the date of purchase, ZENNOA will provide a Product Credit of one hundred percent (100%) or a refund of ninety percent (90%) of the purchase price (plus applicable tax if prepaid) on Currently Marketable products that are returned by an Affiliate or Preferred Member, less shipping costs and paid Commissions and Bonuses.

Currently Marketable. Products and Sales Aids shall be deemed currently marketable if each of the following elements is satisfied: 1) they are unopened and unused; 2) packaging and labeling have not been altered or damaged; 3) the product and packaging are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; 4) the product expiration date has not elapsed; and 5) the product contains current ZENNOA labeling. Products shall not be considered Currently Marketable if the Company discloses prior to purchase that the products are seasonal, discontinued, limited time offers, or special promotion products not subject to the Return Policy.

Return of Damaged or Incorrectly Sent Products. ZENNOA will exchange products if the returned products were received by the purchaser in damaged condition or were incorrectly sent. Such products must be returned within fifteen (15) days of receipt. Whenever possible, returned products will be replaced with undamaged products. However, when an exchange is not feasible, the Company reserves the right to issue a credit for the amount of the exchanged products.

Duty to Retain Sales Order Number. In order for the Company to correctly recoup the applicable Commissions and Bonuses on returned products, the original sales order number from the invoice must be retained. This number must be provided to the Company at the time the request for a refund is made.

Kit Returns. Products purchased as part of a kit or package must be returned as the entire kit.

Refund Alternatives. The Company in its discretion may determine the acceptable refund alternatives for product returns, including but not limited to the following: ZENNOA Product Credit, bank check, bank transfer, or credit card charge back, and as outlined herein. The actual form of refund will be based upon payment procedures in the Local Market and the original form of payment. Refunds will only be paid to the original payor.

Return Procedure. To obtain a refund for returned products or Sales Aids, an Affiliate must comply with these procedures:

- a. Approval for the return must be received prior to the return of the shipment to the Company. This approval must be obtained, either by telephone or in writing, and the actual return shipment must be accompanied by the Affiliate number. The Affiliate obtains a return authorization number (RA#). That RA# may be obtained by calling Zennoa's customer service number. The RA# must be clearly written on the outside of the package with a note clearly stating the reason for the return.
- b. The Company will provide the Affiliate with the correct procedures and location for returning the products or Sales Aids. All return shipping costs must be paid for by the Affiliate.
- c. Products or Sales Aids returned to the Company without prior authorization will not qualify for a product credit or refund and will be returned to the Affiliate at the Affiliate's expense.
- d. This return/refund procedure may vary in jurisdictions where different repurchase requirements are imposed by law. Applicable laws may dictate the terms of the refund policy.
- e. The Company may charge a \$10 fee for shipments that are refused at the point of delivery and returned to the Company.

Company's Right to Recoup Unearned Commissions and Bonuses. Commissions and Bonuses are paid to Affiliates based on the purchase of Company products by customers or by members of their Downline Organization. When products are returned, the Company has the right to recoup the Commissions and Bonuses that were paid based on the purchase of the products that were returned. The Company may recoup these Commissions and Bonuses by requiring an Affiliate to pay the Company directly, or the Company may withhold the amount of the Commission or Bonus from future Commission or Bonus payments.

Return of Personalized Sales Aids. Personalized Sales Aids are not returnable or refundable, except for personalized Sales Aids with printing errors. Such sales aids must be returned within thirty days and in conformance with the Product Return Policy.

Credit Card Charge Backs. Affiliates are required to return products under the Company's product exchange and return policies rather than doing a credit card chargeback.

Refunds of More Than \$1,000 in a 12 Consecutive Month Period. If an Affiliate or Preferred Member returns more than \$1,000.00 worth of products for a refund in any 12 consecutive month period, the request will constitute the Member's voluntary cancellation of his or her Affiliate or Preferred Member Agreement, and the refund will be processed as an inventory repurchase.

Additional Return Policies Based on State Law in the United States:

- a. In Georgia: ZENNOA will repurchase all unencumbered products, sales aids, literature, and promotional items which are in a reasonably resalable or reusable condition and which were acquired by the Affiliate from ZENNOA. The repurchase shall be at a price not less than 90% of the original net cost to the Affiliate of the goods being returned. For purposes of this paragraph,

"original net cost" means the amount actually paid by the Affiliate for the goods, less any consideration received by the Affiliate for purchase of the goods that is attributable to the specific goods being returned. Goods shall be deemed "resalable or reusable" if the goods are in an unused, commercially resaleable condition at the time the goods are returned to the Company. Goods which are no longer marketed by the Company shall be deemed "resalable or reusable" if the goods are in an unused, commercially resaleable condition and are returned to the Company within one year from the date the Company discontinued marketing the goods; provided, however, that goods which are no longer marketed shall be deemed not "resalable or reusable" if the goods are sold to Affiliate as non-returnable, discontinued, or seasonal items and the non-returnable, discontinued, or seasonal nature of the goods was clearly disclosed to the Affiliate seeking to return the goods prior to the purchase of the goods by the Affiliate.

- b.** In Maryland: ZENNOA will repurchase products that are in resaleable condition at the price actually paid by the Affiliate for the products being returned within three (3) months of purchase.
- c.** In Massachusetts and Wyoming: ZENNOA will (i) repurchase all unencumbered products in a resaleable condition then in the possession of the Affiliate at a price of not less than 90% of the original net cost to the Affiliate returning such goods taking into account any sales made by or through such Affiliate prior to notification to ZENNOA of the election to cancel, (ii) repay 90% of the original net cost of any services provided to Affiliate, and (iii) refund 90% of any other consideration Affiliate paid to ZENNOA in order to participate in the marketing program.
- d.** In Puerto Rico: ZENNOA will (i) repurchase all unencumbered products in a resaleable condition then in the possession of the Affiliate at a price of not less than 90% of the original net cost to the Affiliate returning such goods, (ii) repay 90% of the original net cost of any services provided to the Affiliate, and (iii) refund 90% of any other consideration the Affiliate paid to ZENNOA in order to participate in the marketing program.
- e.** In Louisiana: ZENNOA will repurchase all or part of any product that is in a resaleable condition (i) at 90% of the original net cost to the Affiliate, and (a) repay 90% of the original net cost of any services provided to the Affiliate, and (iii) refund 90% of any other consideration the Affiliate paid to ZENNOA in order to participate in the marketing program.
- f.** In Montana: Affiliates who are residents of Montana who cancel their participation in ZENNOA within 15 days are entitled to a 100% refund of any consideration given to participate in ZENNOA. Upon the request of a Montana Affiliate who decides to terminate participation in ZENNOA, ZENNOA will repurchase, at not less than 90% of the amount paid by the Affiliate, any currently marketable goods or services sold to the resident within 12 months of the request that have not been resold or consumed by the resident. If disclosed to the Montana Affiliate at the time of purchase, goods or services are not considered currently marketable if the goods have been consumed or the services rendered or if the goods or services are seasonal, discontinued, or special promotional items. Sales plan or operation promotional materials, sales aids, and sales kits are subject to this refund provision if they are a required purchase for the Montana Affiliate or if the Affiliate has received or may receive a financial benefit from their purchase."