



*Vision for Prosperity*



**RICH VISION INDIA**  
**E-COMMERCE MULTISERVICES PVT. LTD.**

(A Group Of Companies In Multiple Sectors)

[www.richvisionindia.com](http://www.richvisionindia.com)

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# POLICIES & PROCEDURES

## SECTION 1 – INTRODUCTION

### 1.1 POLICIES INCORPORATED INTO THE DIRECT SELLER(S) AGREEMENT

These Policies and Procedures are an integral part of the Rich Vision India E-commerce Multiservices Private Limited ("Rich Vision India") Direct Seller(s) Application & Agreement in their present form and as amended from time to time at Rich Vision India's discretion. It is the responsibility of each Direct Seller(s) to read, understand, adhere to, and ensure that he/she is aware of and operating under the most current version of these Policies and Procedures. For the purposes of these policies the term Direct Seller(s) refers to all individuals who entered into a Direct Seller(s). Application and Agreement with Rich Vision India by submitting the signed application and agreement to Rich Vision India and whose application was accepted by Rich Vision India. If you do not wish to adhere to the Policies and Procedures listed in this document or any of the terms of the Direct Seller(s) Agreement, please do not execute the application and/or execute the Direct Seller(s) Agreement.

### 1.2 TITLES NOT SUBSTANTIVE

The titles and headings to these Policies and Procedures are for reference purposes only and do not constitute, and shall not be construed as, substantive terms of these Policies and Procedures or used for interpretation purposes.

### 1.3 WAIVER

Rich Vision India never forfeits its right to require Direct Seller(s) to comply with these Policies and Procedures or the Direct Seller(s) Agreement or with applicable laws and regulations governing business conduct. Only in rare circumstances will a term of the policy be waived, and such waivers will be conveyed in writing by the Compliance Officer of Rich Vision India and shall apply only to that specific case.

### 1.4 RICH VISION INDIA COMPLIANCE DEPARTMENT

The Direct Seller(s) may contact the Rich Vision India Compliance Department personally during business hours at the corporate office of Rich Vision India or by e-mailing the Rich Vision India Compliance Department at [care@richvisionindia.com](mailto:care@richvisionindia.com)

## SECTION 2 - BECOMING A DIRECT SELLER(S)

### 2.1 IDENTIFICATION AND DIRECT SELLER(S) NUMBER

Each Direct Seller(s) will be allotted a unique membership number. This will become the Direct Seller(s) ID. Direct Seller(s) must use their Direct Seller(s) ID whenever they call the Rich Vision India Direct Seller(s) Services departments to place orders and track pay-outs and for any other communication with Rich Vision India.

### 2.2 DIRECT SELLER SHIP CARD

Direct Seller(s) will be issued a membership card within fifteen (15) days from the date of joining i.e. from the date when Rich Vision India accepts the application form in accordance with the Direct Seller(s) Agreement. If a Direct Seller(s) Distributorship card is lost, broken or misplaced, a written letter along with a nominal fee of Rs.100 /-(Rupees Hundred Only) must be remitted for reissue of card and such card will be reissued within thirty (30) days from the date of receipt of such request along with the prescribed fee.

### 2.3 DIRECT SELLER(S) BENEFITS

Once **Rich Vision India** accepts a Direct Seller(s) Application and Agreement, the benefits of the Business Plan and the Direct Seller(s) Agreement are available to the new Direct Seller(s).

These benefits are as follows:

- a. To purchase **Rich Vision India** products and services at the distributor(s) price.
- b. To participate in the Rich Vision India Business Plan (receive pay-outs, if eligible). Sponsor other eligible individuals as Direct Seller(s) into the Rich Vision India business and thereby build a Down line in the organization and progress through the Rich Vision India Business Plan. The Direct Seller(s) shall be responsible for obtaining all clarifications and understanding the process, terms, conditions, benefits and responsibilities of the Direct Seller(s) Rich Vision India and shall be deemed to have understood the same by executing the Direct Seller(s) Agreement and Application. No adverse inference shall be made against Rich Vision India by virtue of it having drafted the Direct Seller(s) Agreement and Application and the Policies and Procedures and the Business Plan.
- c. Receive Official **Rich Vision India** Material and other **Rich Vision India** communications.
- d. Participate in **Rich Vision India** sponsored support, service, training, motivational, and recognition functions upon payment of appropriate charges, if applicable.
- e. Participate in promotional and incentive contests and programs sponsored by **Rich Vision India** for its Direct Seller(s).
- f. Direct Seller(s) may retail **Rich Vision India** products and earn retail profit from these sales, subject to the terms and conditions of these Policies and Procedures.

### 2.4 REFUND POLICY

#### 2.4.1 CUSTOMER REFUND POLICY

Retail customers are guaranteed 100% product satisfaction within 7 days from the date of purchase of the product.

- a. Retail customers can obtain a new replacement for any defective product from the Direct Seller(s).
- b. Retail customers can cancel the purchase, return the products and obtain a full refund from the Direct Seller(s).

**Rich Vision India** reserves the right to reject repetitive product returns.

#### 2.4.2 BUY BACK FROM DIRECT SELLER(S)

**Rich Vision India** shall buy back any unsold, saleable **Rich Vision India** products (other than literature) that has been purchased within the previous twelve months from any **Rich Vision India** Direct Seller(s) who terminates his **Rich Vision India** Direct Seller(s)ship.

- a. The products should be returned with relevant invoices and should be unopened and in saleable condition and must be purchased in the previous twelve months.
- b. Upon receipt of these items, reimbursement will be issued to the Direct Seller(s) for the full amount paid for the returned product by the Direct Seller(s), less 15% processing fee.
- c. Shipping charges, service tax and sales tax paid on the original order will not be reimbursed.
- d. **Rich Vision India** will deduct the amount of Incentives or any other earnings, benefits paid on the returned products from the appropriate Direct Seller(s) and adjust ranks as needed.

#### 2.4.3 PRODUCT STACKING AND INVENTORY LOADING

Every Direct Seller(s) shall ensure that at least 70% of the products purchased in the prior order is retailed before placing the next product order with the company.

- a. Direct Seller(s) should keep accurate records of monthly sales to their customers and must be produced upon company's request for inspection
- b. Products previously certified as having been sold, consumed or retailed shall not be subject to repurchase under the Buyback scheme.
- c. The Buyback policy is designed to ensure that the Direct Seller(s) are buying products wisely.

### SECTION 3 - OPERATING A RICH VISION INDIA DIRECT SELLER(S)SHIP

#### 3.1 ACTIONS OF HOUSEHOLD MEMBERS

If any member of a Direct Seller(s) immediate household engages in any activity which, if performed by the Direct Seller(s) would violate any provision of the Direct Seller(s) Agreement, such activity will be deemed a violation by the Direct Seller(s).

#### 3.2 ADHERENCE TO THE RICH VISION INDIA BUSINESS PLAN

- a. Direct Seller(s) must adhere to the terms of the **Rich Vision India** Business Plan as set forth in the Official **Rich Vision India** Material.
- b. Direct Seller(s) shall not offer the **Rich Vision India** opportunity through, or in combination with, any other opportunity or unapproved method of marketing such as misrepresentation about the healing qualities of a product or providing any information about the product which is incorrect, false or exaggerated.
- c. Direct Seller(s) shall not require or encourage other current or prospective Direct Seller(s) to participate in **Rich Vision India** in any manner that deviates / varies from the program as set forth in Official **Rich Vision India** Material.
- d. Direct Seller(s) shall not require or encourage other current or prospective Direct Seller(s) to execute any agreement or contract other than official **Rich Vision India** Agreements and contracts in order to become a **Rich Vision India** Direct Seller(s).
- e. Similarly, Direct Seller(s) shall not require or encourage other current or prospective Direct Seller(s) to make any purchase from, or payment to, any individual or other entity to participate in the **Rich Vision India** Business Plan, other than those purchases or payments identified as recommended or required in Official **Rich Vision India** Material.

#### 3.3 ADVERTISING

##### 3.3.1 IN GENERAL

Direct Seller(s) must avoid all discourteous, deceptive, misleading, illegal, unethical, or immoral conduct or practices in their marketing and promotion of **Rich Vision India**, the **Rich Vision India** opportunity, the Business Plan, and **Rich Vision India**'s products.

##### 3.3.2 TELEVISION, RADIO AND PRINT

Direct Seller(s) may advertise on television and radio and in print or by any other mode, subject to **Rich Vision India**'s express prior written approval.

##### 3.3.3 MEDIA INQUIRIES

Direct Seller(s) must refer all media inquiries regarding **Rich Vision India** to the **Rich Vision India** Compliance Department. This will ensure that accurate and consistent information reaches the general public.

##### 3.3.4 INTELLECTUAL PROPERTY RIGHTS

The Direct Seller(s) acknowledges that the right, title and interest in all the products of **Rich Vision India** and all the Official **Rich Vision India** Material belongs to and is proprietary to **Rich Vision India** and/or its affiliated entities (whether registered, registrable or not) and shall remain so and the Direct Seller(s) shall not be responsible, whether directly or indirectly, for any action or commission which infringes or potentially infringes this right. **Rich Vision India** shall be entitled to specific performance.

Without prejudice to the generality of the foregoing:

- a. A Direct Seller(s) should not use the **Rich Vision India** trademark or trade name or corporate logo to promote their Direct Seller(s) without the prior written approval from **Rich Vision India**.

- b. Direct Seller(s) may describe themselves as a “**Rich Vision India** Direct Seller(s)” in the business pages of the telephone directory.
- c. Direct Seller(s) may describe themselves as a “**Rich Vision India** Direct Seller(s)” in the business pages of the telephone directory.
- d. Direct Seller(s) should not answer the telephone in any manner that might indicate or suggest that the caller has reached a **Rich Vision India** corporate office.
- e. Direct Seller(s) may not record, reproduce, or copy any presentation, or materials from any **Rich Vision India** corporate function or event, or speech by any **Rich Vision India** spokesperson, representative, speaker, officer, director, or other Direct Seller(s) or any Official **Rich Vision India** Material.
- f. Direct Seller(s) may not reproduce or copy any recording of a **Rich Vision India** produced media presentation including audio tapes, videotapes, compact discs, etc.
- g. Direct Seller(s) may not publish, or cause to be published, in any written or electronic media, the name, photograph or likeness, copyrighted materials, or property of individuals or Direct Seller(s) with **Rich Vision India** express prior written authorization from the individual and **Rich Vision India**.
- h. Direct Seller(s) may not publish, or cause to be published, in any written form or electronic media, the copyrighted materials or property of **Rich Vision India**, without express written authorization from **Rich Vision India**.

### 3.3.5 USE OF DIRECT SELLER(S) NAME, LIKENESS, AND IMAGE

Direct Seller(s) hereby consents to **Rich Vision India**'s use of his/her name, testimonial (or other statements about **Rich Vision India**, its products or opportunity in printed or recorded form, including translations, paraphrases, and electronic reproductions of the same), and image or likeness (as produced or recorded in photographic, digital, electronic, video or film media) in connection with advertising, promoting, and publicizing the **Rich Vision India** opportunity or products, or any **Rich Vision India** related or sponsored events.

### 3.4 DIRECT SELLER(S) CLAIMS AND REPRESENTATIONS

#### 3.4.1 PRODUCT CLAIMS

**Rich Vision India** Direct Seller(s) may not make claims or representations that **Rich Vision India** products have therapeutic or curative properties except those contained in Official **Rich Vision India** Material. In particular, no Direct Seller(s) may make any claim or representation that **Rich Vision India** products are useful in the cure, treatment, diagnosis, mitigation, or prevention of any diseases. Such statements can be perceived as medical or drug claims. Not only are such claims and representations violative of the Direct Seller(s) Agreement, but they also violate the laws and regulations of India.

#### 3.4.2 INCOME CLAIMS

Direct Seller(s) may not make income projections or claims or when presenting or discussing the **Rich Vision India** opportunity or Business Plan, except as set forth in Official **Rich Vision India** Material.

### 3.5 COMMERCIAL OUTLETS

Direct Seller(s) may only display and retail **Rich Vision India** products in approved service-oriented establishments where professional services are the primary source of revenue and product sales are secondary. Such approved service-oriented establishments shall include (but are not limited to) health spas, beauty shops, and physicians' offices. Unapproved retail-oriented establishments may include (but are not limited to) retail stores, Internet auction sites, and pharmacies.

### 3.6 UNAUTHORIZED RECRUITING

**Rich Vision India** Direct Seller(s) may participate in other direct selling or network marketing or direct selling ventures (collectively, “Direct Selling”) and Direct Seller(s) may engage in selling activities related to non- **Rich Vision India** products and services, if they desire to do so. Although Direct Seller(s) may elect to participate in another Direct Selling opportunity, he/she is prohibited from unauthorized recruiting activities, which include the following:

- a. Recruiting or enrolling **Rich Vision India** customers or Direct Seller(s) for other Direct Selling ventures, either directly or through a third party. This includes, but is not limited to, presenting or assisting in the presentation of other Direct Selling ventures to any **Rich Vision India** Direct Seller(s), or implicitly or explicitly encouraging any **Rich Vision India** Direct Seller(s) to join other business ventures. It is a violation of this policy to recruit or enrol a **Rich Vision India** Direct Seller(s) for another Direct Selling business, even if the Direct Seller(s) does not know that the prospect is also a **Rich Vision India** Direct Seller(s). Therefore, each **Rich Vision India** Direct Seller(s) should specifically seek information from a prospective Direct Seller(s) about his/her participation in other direct selling agencies and companies;
- b. Producing any literature, tapes, or promotional material of any nature for another Direct Selling business which is used by the Direct Seller(s) or any third person to recruit **Rich Vision India** Direct Seller(s) for that business venture;
- c. Selling, offering to sell, or promoting any competing products or services to **Rich Vision India** Direct Seller(s);
- d. Offering **Rich Vision India** products or promoting the **Rich Vision India** Business Plan in conjunction with any non- **Rich Vision India** business plan, opportunity, product, or incentive.
- e. Offering any non – **Rich Vision India** products or opportunities in conjunction with the offering of **Rich Vision India** products or business plan or at any **Rich Vision India** meeting, seminar, launch, convention, or other **Rich Vision India** function;
- f. Where a prospective Direct Seller(s) accompanies a Direct Seller(s) to a **Rich Vision India** meeting or function, no other **Rich Vision India** Direct Seller(s) may recruit the prospect to enrol in **Rich Vision India** or any other Direct Selling business for a period of fourteen (14) days or unless and until the Direct Seller(s) who brought the prospect to the function advises the other **Rich Vision India** Direct Seller(s) that the prospect has elected not to enrol in **Rich Vision India** and that the Direct Seller(s) is no longer recruiting the prospect to enrol in **Rich Vision India**, whichever occurs first. **Rich Vision India** will immediately cancel the Direct Seller(s) ship of any Direct Seller(s) who violates this provision. Violations of this policy are especially detrimental to the growth and sales of other Direct Seller(s) and to **Rich Vision India**'s business; and
- g. Where a Direct Seller(s) participates in other Direct Selling ventures, they may not participate in **Rich Vision India**'s Leadership Bonus Program.



### 3.6.1 POST CANCELLATION SOLICITATION PROHIBITED

A former Direct Seller(s) shall not directly or through a third party solicit any **Rich Vision India** Direct Seller(s) to enrol in any direct sales, network marketing or Direct Selling program or opportunity for a period of one (1) year after the cancellation or termination of an individual or entity's Direct Seller(s) Agreement. This provision shall survive the expiration of the Direct Seller(s) obligations to **Rich Vision India**, pursuant to the Direct Seller(s) Agreement.

### 3.6.2 DOWNLINE ORGANIZATION REPORTS

The **Rich Vision India** Downline Organization Reports online are CONFIDENTIAL and contain proprietary business trade secrets. A Direct Seller(s) may not use the reports for any purpose other than for developing their **Rich Vision India** business. Where a Direct Seller(s) participates in other Direct Selling ventures, he/she is not eligible to have access to Downline Organization Reports. Therefore, each Direct Seller is required to disclose his/her membership with other Direct Selling entities and any other entity who may be or is a competitor of **Rich Vision India**. The Direct Seller(s) acknowledges and agrees that the Downline Organization Reports are being provided to the Direct Seller(s) subject to this agreement of confidentiality and nondisclosure and in the event of non-compliance with these requirements, **Rich Vision India** will take severe action which may even lead to termination and shall not provide access to Downline Organization Reports to the Direct Seller(s) During any term of the Direct Seller(s) Agreement and for a period of five (5) years after the termination or expiration of the Direct Seller(s) Agreement between Direct Seller(s) and **Rich Vision India**, for any reason whatsoever, a Direct Seller(s) all not, on his/her own behalf or on behalf of any other person, partnership, association, corporation, or other entity:

- a. Disclose any information contained in the Downline Organization Reports to any third party;
- b. Use the Downline Organization Reports or any information contained in it, to compete with **Rich Vision India** or
- c. Recruit or solicit any Direct Seller(s) listed on the Downline Organization Reports to participate in other Direct Selling ventures this provision shall survive the termination or expiration of the Direct Seller(s) Agreement.

### 3.7 DECEPTIVE PRACTICES

Direct Seller(s) must fairly and truthfully explain the **Rich Vision India** products, opportunity business Plan and Policies and Procedures to prospective Direct Seller(s). This includes:

- a. Being honest and thorough in presenting material from the **Rich Vision India** Business Plan to all potential Direct Seller(s).
- b. Making clear that income from the **Rich Vision India** Business Plan is based on product sales to get the generation income and by sponsoring new Direct Seller(s) to get the income.
- c. Making estimates of profit that are based on reasonable predictions for what an average Direct Seller(s) would achieve in normal circumstances.
- d. Representing that past earnings in a given set of circumstances do not necessarily reflect future earnings.
- e. Not misrepresenting the amount of expenditure that an average Direct Seller(s) might incur in carrying on the business.
- f. Not misrepresenting the amount of time an average Direct Seller(s) would have to devote to the business to achieve the profit estimated, and not stating that profits or earnings are guaranteed for any individual Direct Seller(s).
- g. Never stating or inferring that you will build a Downline Organization for anyone else.
- h. Never stating that any consumer, business, or government agency has approved or endorsed the **Rich Vision India** products or its Business Plan.
- i. Never participating in downline purchasing (placing a sales order in a different ID other than the ID under which the sale was generated).

### 3.8 INDEPENDENT CONTRACTOR STATUS

Direct Seller(s) are independent contractors and are not purchasers of a franchise or business opportunity. The agreement between **Rich Vision India** and its Direct Seller(s) does not create an employer/employee relationship, agency, partnership, or joint venture between the Company and the Direct Seller(s). All Direct Seller(s) are responsible for paying their own income and employment taxes. Direct Seller(s) will not be treated as an employee for any purpose. Each Direct Seller(s) is encouraged to establish his/her own goals, hours, and methods of sale, as long as he/she complies with applicable laws and the terms and conditions of the Direct Seller(s) Agreement.

### 3.9 ADHERENCE TO LAWS

You must obey all laws that apply to your business.

### 3.10 ONE DISTRIBUTORSHIP PER PERSON

A Direct Seller(s) may have only one **Rich Vision India** Direct Seller(s) ship.

A legal married couple is only allowed to apply for one Direct Seller(s) ship.

### 3.11 REPACKAGING AND RELABELING PROHIBITED

Direct Seller(s) may not re-label or alter the labels on any **Rich Vision India** products, information, materials, or programs in any way. Direct Seller(s) may not repackage or refill any **Rich Vision India** products. **Rich Vision India** products must be sold in their original containers only. Such re-labelling or repackaging would violate governing laws, which could result in severe criminal penalties. Civil liability may also result when the persons using the products suffer any type of injury or their property is damaged as a consequence of the repackaging or re-labelling of products.

### 3.12 TRANSFER, OR ASSIGNMENT OF DIRECT SELLER(S)SHIP

A Direct Seller(s) may not transfer, or assign their Direct Seller(s) ship rights to any person or entity without **Rich Vision India's** express written approval. To obtain approval, you must:

- a. Opt for transfer of the Direct Seller(s) ship within thirty (30) days from the date of joining and subject to the transferee being eligible to become a Direct Seller of **Rich Vision India**.
- b. Be a Direct Seller(s) in good standing as determined by **Rich Vision India** in its sole discretion.
- c. Before any transfer will be approved by **Rich Vision India**, any debt obligations the transferring Direct Seller(s) has with **Rich Vision India** must be satisfied.

- d. The transferring Direct Seller(s) must be in good standing and not in violation of any of the terms of the Direct Seller(s) Agreement or Policies and Procedures, to transfer his/her Direct Seller(s) ship.
- e. The combining of Direct Seller(s) ships is not permitted.
- f. **Rich Vision India** will not approve the transfer of a Direct Seller(s) ship to any individual or Entity that is a current Direct Seller(s) or who has an ownership interest in any Direct Seller(s) ship. Similarly, **Rich Vision India** will not approve the transfer of a Direct Seller(s) ship to any individual or Entity that has previously had any ownership interest in, or operated, a **Rich Vision India** Direct Seller(s) ship.
- g. No Direct Seller(s) who is also a Stockist may transfer his/her Direct Seller(s) independently of his Stockist. If a Direct Seller(s) wishes to transfer his/her Direct Seller(s) ship, all Stockists must be included in the transfer.
- h. The transferring Direct Seller(s) must notify the **Rich Vision India** Compliance Department of his/her intent to transfer the Direct Seller(s) ship by completing and submitting a signed Transfer of Direct Seller(s) ship and Direct Seller(s) Application Form.
- i. No changes in line of sponsorship can result from the transfer of a Direct Seller(s) ship.
- j. Approval from **Rich Vision India** Compliance Department by submitting the "Transfer Agreement" duly signed by the existing & the New Direct Seller.
- k. The No objection certificate (NOC) from the Sponsor.
- l. Remit Rs.2500/- (Rupees Two Thousand Five Hundred Only) in favour of **Rich Vision India** towards the transfer processing fee.

### 3.13 SUCCESSION

If a Direct Seller(s) dies or becomes incapacitated, his/her rights to pay-outs and Downline Organization, together with all Direct Seller(s) responsibilities, will pass to his/her successor(s) as stated in the Direct Seller(s) will or as otherwise ordered by a court of competent jurisdiction. Upon death or incapacitation, the successor(s) must present the **Rich Vision India** Compliance Department with proof of death or incapacitation, along with proof of succession including but not limited to a court order, copy of the will and/or letters of administration in the event there is no will and a properly completed Direct Seller(s) Application and Agreement. You may inherit and retain another Direct Seller(s) ship even though you currently own or operate a Direct Seller(s) ship.

### 3.14 TAXES

#### 3.14.1 INCOME TAXES

Tax return filing and reporting is the responsibility of the individual Direct Seller(s). Any individual operating a business is required to obtain a Permanent Account Number from the income Tax Department when their earnings become taxable under the Indian Income Tax Act. Please consult your tax advisor for rules and details as Tax laws will change from time to time. It is mandatory for all Direct Seller(s) to provide their PAN number details. Currently, TDS deduction of 10% is applicable for those who provide PAN details and 20% deduction for those who do not provide the PAN number details as per the Income Tax Act.

#### 3.14.2 TAXES

**Rich Vision India** will collect and remit sales taxes on behalf of Direct Seller(s) at the maximum retail price according to applicable tax rates to which the shipment is destined. In the event a Direct Seller(s) has submitted and **Rich Vision India** has accepted a Sales Tax Registration Certificate Agreement with a photocopy of the Direct Seller(s) valid state resale registration certificate, sales taxes will not be added to the invoice and the responsibility of collecting and remitting sales taxes to the appropriate authorities will be upon the Direct Seller(s). Exemption from the payment of sales tax is applicable only to orders which are shipped to a jurisdiction for which the proper tax registration papers have been filed and accepted. Sales taxes will be charged on orders that are shipped to another jurisdiction, based on the sales tax laws of the destination. Any sales tax exemption accepted by **Rich Vision India** is not retrospective.

### 3.15 TELEPHONE AND E-MAIL SOLICITATION

The use of any automated telephone solicitation equipment in connection with the marketing or promotion of **Rich Vision India**, its products, or the **Rich Vision India** opportunity is strictly prohibited. Direct Seller(s) are also forbidden from sending unsolicited e-mail messages or "spamming" to sell products or to recruit Direct Seller(s).

### 3.16 TERRITORIES

There are no exclusive territories for marketing **Rich Vision India** products or services, nor shall any Direct Seller(s) imply or state that he/she has an exclusive territory to market **Rich Vision India** products or services.

### 3.17 TRADE SHOWS AND EXPOSITIONS

Direct Seller(s) may display and /or sell **Rich Vision India** products at trade shows and expositions subject to obtaining prior written approval from **Rich Vision India**, but Direct Seller(s) shall not display or sell **Rich Vision India** products at swap meets, garage sales, flea markets, or farmers' markets as these events are not conducive to the image **Rich Vision India** wishes to portray. All literature displayed at the event must be Official **Rich Vision India** Material and must clearly identify the individual(s) as Direct Seller(s).

### 3.18 TRANSFER OF SPONSORSHIP

#### 3.18.1 CONFLICTING ENROLLMENTS

Every prospective Direct Seller(s) has the ultimate right to choose his/her own Sponsor. As a general rule, the first Direct Seller(s) who does meaningful work with a prospective Direct Seller(s) is considered to have first claim to sponsorship. Basic tenets of common sense and consideration should govern any dispute that may arise. In the event that a prospective Direct Seller(s) or any Direct Seller(s) on behalf of a prospective Direct Seller(s), submits more than one Direct Seller(s) Application and Agreement to **Rich Vision India**, listing a different Sponsor on each, **Rich Vision India** will only consider valid the first Direct Seller(s) Application and Agreement that it receives, accepts, and processes. If there is any question concerning the sponsorship of Direct Seller(s), the final decision will be made by **Rich Vision India**.

#### 3.18.2 CROSS-LINE RAIDING

**Rich Vision India** will not permit any change in the line of sponsorship except in the following circumstances:

- a. Where Direct Seller(s) has been fraudulently or unethically induced into joining **Rich Vision India**.
- b. Where an incorrect placement was made due to a Direct Seller(s) error, a change in the line of sponsorship cannot be made
- c. If you terminate your Direct Seller(s) ship in writing you may re-join under the Sponsor of your choice after a period of six (6) months. Following termination of your Direct Seller(s) ship, you may participate as a retail Customer during the six (6) month period. In the event you terminate your Direct Seller(s) ship, you forfeit all rights, pay-outs and incentives under your previous line of sponsoring. You may not avoid compliance with this policy through the use of assumed names, corporations, partnerships, trusts, spouse names, fictitious ID numbers, etc.
- d. Cross-line raiding is strictly prohibited. "Cross-line raiding" is defined as the enrolment or attempted enrolment of an individual or Entity that already has Direct Seller(s) Agreement on file with **Rich Vision India**, or who has had such an agreement within the preceding six (6) calendar months within a different line of sponsorship. The use of trade names, corporations, partnerships, Trusts, spouse names, or fictitious ID numbers to circumvent this policy is prohibited. Direct Seller(s) may not demean, discredit, or invalidate other **Rich Vision India** Direct Seller(s) in an attempt to entice another Direct Seller(s) to become part of the first Direct Seller(s) Downline Organization.

## SECTION 4 - RESPONSIBILITIES OF DIRECT SELLER(S) AND SPONSORS

### 4.1 ONGOING SUPERVISION, TRAINING, AND SALES

Any Direct Seller(s) who sponsors another Direct Seller(s) into **Rich Vision India** must train the new Direct Seller(s) in product knowledge, effective sales techniques, the Business Plan, and the Policies and Procedures. Direct Seller(s) must also supervise and monitor Direct Seller(s) in their Downline Organization to ensure they conduct business professionally and ethically, promote sales properly, and provide quality customer service. As a Direct Seller(s) progresses through the various Levels of leadership, his/her responsibilities to train and motivate downline Direct Seller(s) will increase.

### 4.2 NON-DISPARAGEMENT

In setting the proper example for their downline, Direct Seller(s) must not disparage other **Rich Vision India** Direct Seller(s), **Rich Vision India's** Products, the Business Plan, or **Rich Vision India's** employees, personnel or agents. Such disparagement constitutes a material breach of these Policies and Procedures.

### 4.3 HOLDING APPLICATIONS OR ORDERS

All Direct Seller(s) must forward to **Rich Vision India** any forms and applications they receive from other Direct Seller(s) or applicant Direct Seller(s), on the same or the next business day following the date on which the forms or applications are signed.

### 4.4 REPORTING POLICY VIOLATIONS

Direct Seller(s) should report any observed violations of a policy violation to the **Rich Vision India** Compliance Department.

## SECTION 5 - SALES REQUIREMENTS

### 5.1 RETAIL CUSTOMER SALES

shall sell **Rich Vision India** Products at the maximum retail price (MRP) mentioned on the product label.

### 5.2 EXCESSIVE PURCHASES OF INVENTORY PROHIBITED

**Rich Vision India** strictly prohibits the purchase of products in unreasonable amounts solely for the purpose of qualifying for incentives, bonuses, or advancement in the Business Plan. Direct Seller(s) may not purchase more than they can reasonably resell or consume in any four-week rolling period, nor encourage others to do so. Each Direct Seller(s) must make his/her own decision with regard to these matters.

### 5.3 DEPOSITS

No monies should be paid to or accepted by Direct Seller(s) for a sale except at the time of product delivery.

## SECTION 6 - BONUS AND INCENTIVES

### 6.1 BONUS AND INCENTIVES CYCLES

A Direct Seller(s) must review his/her incentives and report any errors or discrepancies to **Rich Vision India** within Fifteen (15) days from the date of the incentives cheque. Errors or discrepancies which are not brought to **Rich Vision India's** attention within the said fifteen (15) days period will be deemed waived or accepted by the Direct Seller(s).

### 6.2 LOSS OF RIGHTS TO INCENTIVES

You must be an Active Direct Seller(s) and in compliance with the terms of the Direct Seller(s) Agreement, the Business Plan and these Policy and Procedures to qualify for incentives and pay-outs. No amount shall stand to be payable under the circumstances of Termination or Resignation from the Direct Seller(s)ship and All benefits accrued or otherwise shall cease with immediate effect without any previous consideration, if any.

### 6.3 UNCLAIMED INCENTIVES AND CREDITS:

Direct Seller(s) must deposit incentives and pay-out cheques within three (3) months of the date of the cheque. A cheque that remains uncashed after six months will be void.

### 6.4 INDEX SAFETY FEATURE:

Independent Index Safety Feature (trimming) will be applicable when required by the company.

## SECTION 7- DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

### 7.1 DISPUTES BETWEEN DIRECT SELLER(S)

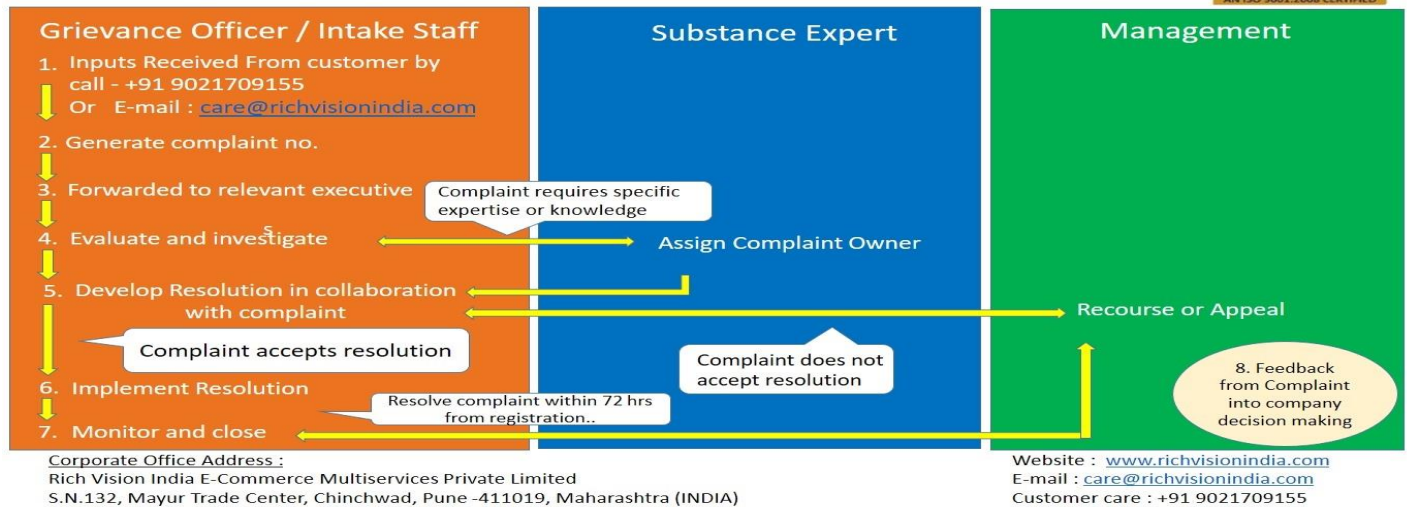
#### 7.1.1 GRIEVANCES AND COMPLAINTS

When a Direct Seller(s) has a grievance or complaint with another Direct Seller(s) regarding any practice or conduct in relationship to their respective **Rich Vision India** businesses, the complaining Direct Seller(s) should first discuss the problem with the other Direct Seller(s). If this does not resolve the problem, the complaining Direct Seller(s) should report the problem to customer care support call - +91 9021709155 or E-mail : [care@richvisionindia.com](mailto:care@richvisionindia.com) to resolve the issue at a local level. If the matter cannot be resolved within minimum 3 days to thirty (30) working days from the date on which it was registration, it must be reported in writing to the



**Rich Vision India** Compliance Department. The Compliance Department will review the complaint and make a final decision. The complaint should identify specific instances of alleged improper conduct and, to the extent possible, identify the relevant dates on which the event(s) complained of took place, the location(s) where they occurred, and all persons who have first-hand knowledge of the improper conduct.

## Steps in Grievance Mechanism Process



### 7.1.2 COMPLIANCE DEPARTMENT REVIEW

Upon receipt of a written complaint, the **Rich Vision India** Compliance Department will investigate the matter, review the applicable policies, and render a decision on how the dispute shall be resolved. The Compliance Department may also issue disciplinary sanctions consistent with the provisions of Section 7.3. Subject to applicable law, **Rich Vision India** Compliance Department's decision shall be final and binding on the Direct Seller(s) to the dispute.

### 7.2 DISCIPLINARY ACTIONS

Violation of any of the terms and conditions of the Direct Seller(s) Agreement or these Policies and Procedures, or any illegal, fraudulent, deceptive, or unethical business conduct by Direct Seller(s), may result, at **Rich Vision India's** discretion, in one or more of the following sanctions:

- A written warning, clarifying the meaning and application of a specific policy or procedure, and advising that a continued breach will result in further sanctions;
- Probation, which may include requiring a Direct Seller(s) to take remedial action and will include follow-up monitoring by **Rich Vision India** to ensure compliance with the Agreement;
- Withdrawal or denial of an award or recognition, or restricting participation in **Rich Vision India** sponsored events for a specified period of time or until the Direct Seller(s) satisfies certain specified conditions;
- Suspension of certain privileges of Distributor(s)ship, including but not limited to placing a product order, participating in **Rich Vision India** programs, progressing in the Business Plan, or participating as a Sponsor, for a specified period of time or until the Direct Seller(s) satisfies certain specified conditions or any other right or privilege;
- Withholding incentives or pay-outs for a specified period of time or until the Direct Seller(s) satisfies certain specified conditions;
- Imposing fair and reasonable fines or other penalties in proportion to actual damages incurred by **Rich Vision India** and as permitted by law; and/or
- Terminating the Direct Seller(s) ship by terminating the Direct Seller(s) Agreement.

## SECTION 8 - ORDER PROCESSING

### 8.1 ORDERING METHODS

Direct Seller(s) may place phone orders, fax orders, e-mail, and walk into the nearest **Rich Vision India** distribution.

#### 8.1.1 Walk-ins:

When ordering in person at the **Rich Vision India** distribution centre, complete the order form and hand over the same along with the payment to the Direct Seller(s) services officer at the counter. Payments can be made by cash, credit card, debit card, bank draft or electronic fund transfer to **Rich Vision India's** bank account mentioned in Section 9.1.3 of these Policies and Procedures

#### 8.1.2 Phone:

When ordering by phone - be prepared to present all information requested on the Direct Seller(s) Product Order Form along with the Bank in of orders amount details. For Phone orders contact +91 9021709155. Payments must be made by Bank draft, credit card, or electronic fund transfer to **Rich Vision India's** bank account mentioned in Section 9.1.3 of these Policies and Procedures.

#### 8.1.3 Fax:

When ordering by fax - print information legibly on the order form and use the white copy to fax along with the payment details to +91 9021709155. Payments may be made by Bank Draft, credit card, or Electronic Fund transfer to **Rich Vision India's** bank account mentioned in Section 9.1.3 of these Policies and Procedures.

#### 8.1.4 E-mail:

When ordering by email — Send Completed order with the Payment to [order@richvisionindia.com](mailto:order@richvisionindia.com). Payments may be made by Bank Draft, credit card, or Electronic Fund transfer to **Rich Vision India's** bank account mentioned in Section 9.1.3 of these Policies and Procedures.

#### 8.1.5 Mail:

When ordering by mail—send completed white order form with the payment to M/s. RICH VISION INDIA E-COMMERCE MULTISERVICES PVT LTD, PUNE. Keep a copy of the order form for your records. Payment may be made by credit card, bank draft, Electronic fund transfer to **Rich Vision India's** bank account mentioned in Section 9.1.3 of these Policies and Procedures.

#### 8.1.6 From Stockist:

Orders can also be placed from our authorized Stockist. Please call our Customer support for Stockist Locations.

#### 8.2 Banking info for Orders:

Bank : BANK OF INDIA  
Account Name : RICH VISION INDIA E-COMMERCE MULTISERVICES PVT. LTD.  
Branch : TALEGAON DABHADE  
Account Number : 062120110000364  
IFSC CODE : BKID0000621

#### 8.3 GENERAL ORDER POLICIES

Mail orders received with invalid or incorrect payment, **Rich Vision India** will attempt to contact the Direct Seller(s) by telephone and/or e-mail, at the telephone number and e-mail ID mentioned in the Direct Seller(s) Application, to try to obtain payment. If these attempts are unsuccessful after five working days, the order will be returned unprocessed. No C.O.D. Cash on delivery) orders will be accepted. Orders for products and sales aids (product guides) may be combined.

#### 8.4 PURCHASING RICH VISION INDIA PRODUCTS

Each Direct Seller(s) must purchase his/her products directly from **Rich Vision India** in order to receive the Sales Volume credits.

#### 8.5 BACK ORDER POLICY

As a general rule, **Rich Vision India** will not book an order for out-of-stock items.

#### 8.6 SHIPPING DISCREPANCIES

The shipments are in perfect condition when the carrier takes possession of the same. By signing "received" on the delivery note, the recipient(s) acknowledges that the order was received in satisfactory condition. Do not sign in the event of damages or product shortages. Hidden damages discovered after the carrier has left and all other discrepancies must be notified within twenty-four (24) hours of receipt of shipment. Failure to notify **Rich Vision India** of any shipping discrepancy or damage within twenty-four (24) hours of receipt of the shipment will cancel a Direct Seller(s) right to request a correction and shall be considered deemed acceptance of the products.

### SECTION 9 - PAYMENT AND SHIPPING

#### 9.1 METHODS OF PAYMENT

All forms and authorizations must be accompanied by the Direct Seller(s) signature.

##### 9.1.1 BANK DRAFT

Make payable to M/s. RICH VISION INDIA E-COMMERCE MULTISERVICES PRIVATE LIMITED, PUNE for the full amount of your order, including applicable sales tax and shipping and handling charges.

##### 9.1.2 CREDIT CARDS

**Rich Vision India** accepts VISA, MasterCard, American Express. In the event that the charge is declined, the order will not be accepted. Using someone else's credit card without their express, written permission is prohibited and may be grounds for involuntarily cancellation of a Direct Seller(s)ship and termination of the Direct Seller(s) Agreement.

##### 9.1.3 ELECTRONIC FUND TRANSFER

The Direct Seller(s) may deposit the order amount, including taxes and shipping into **Rich Vision India's** bank account indicated below & then fax the deposit copy to **Rich Vision India** along with the order number [if provided] for further processing of the order.

Bank name : BANK OF INDIA  
Account name : RICH VISION INDIA E-COMMERCE MULTISERVICES PVT LTD.  
Branch : TALEGAON DABHADE  
Account number : 062120110000364  
IFS Code : BKID0000621

### SECTION 10 – DIRECT SELLER(S) SERVICES

#### 10.1 CHANGES TO THE DIRECT SELLER(S)SHIP

##### 10.1.1 IN GENERAL

Each Direct Seller(s) must immediately notify **Rich Vision India** of all changes to the information contained on the Direct Seller(s) Application and Agreement by submitting a written request, a properly executed Direct Seller(s) Application and Agreement, and appropriate supporting documentation.

##### 10.1.2 ADDITION OF CO - APPLICANTS

When adding a co-applicant to an existing Direct Seller(s) ship, **Rich Vision India** requires both a written request and a properly completed Direct Seller(s) Application and Agreement containing the applicant and co-applicant's proof of residency documents and

signatures. The modifications permitted within the scope of this paragraph do not include a change of sponsorship. Addition of a co-applicant is subject to **Rich Vision India's** approval and discretion.

#### 10.2 INCENTIVE STATEMENTS

Incentive Statements are printed for all active Direct Seller(s) receiving an incentive cheque and are mailed with the incentive cheques.

#### 10.3 ERRORS OR QUESTIONS

In the event a Direct Seller(s) has questions about or believes that any errors have been made regarding incentives, bonuses or orders. The Direct Seller(s) must notify **Rich Vision India** within Fifteen (15) days of the date of the purported error or incident in question. **Rich Vision India** will not be responsible for any error, incentive, or problem not reported within the said fifteen (15) days period.

#### 10.4 RESOLVING PROBLEMS

If you have any questions regarding shipments, orders, incentives and bonuses, or the Business Plan, please call our Customer Support at +91 9021709155 or email at care@richvisionindia.com.

### SECTION 11 - CANCELLATION POLICIES

#### 11.1 INVOLUNTARY CANCELLATION

A Direct Seller(s) violation of any of the terms of the Direct Seller(s) Agreement, including any amendments which may be made by **Rich Vision India** in its sole discretion from time to time, constitutes a material breach of the Direct Seller(s) Agreement and may result, at **Rich Vision India's** option, in any of the Disciplinary Actions listed in Section 7.3, including cancellation of his/her Direct Seller(s) ship and termination of the Direct Seller(s) Agreement. Involuntary Cancellation of a Direct Seller(s) ship will result in the Direct Seller(s) loss of all rights to his/her Downline Organization and any bonuses and incentives generated thereby. A Direct Seller(s) whose Direct Seller(s) Agreement is involuntarily cancelled shall receive incentives and bonus only for the last full calendar week prior to termination, subject to payment of any dues payable to **Rich Vision India**. When a Direct Seller(s) ship is involuntarily cancelled, the Direct Seller(s) will be notified by registered mail at the address on file with **Rich Vision India** or by e-mail to the e-mail ID mentioned on the Direct Seller(s) Application. Cancellation shall be effected in writing and may be served:

- (a) personally;
- (b) By registered post acknowledgment due or courier;
- (c) By facsimile transmission; or
- (d) By email.

Cancellation shall be deemed to have been effective:

- (a) if it was served in person, at the time of service;
- (b) if it was served by registered post or courier, upon receipt, as reflected by the confirmation of delivery receipt provided by the delivery receipt provider;
- (c) if it was served by facsimile transmission, on receipt of confirmation of successful transmission; and
- (d) If sent by email, twenty (24) hours after the email is sent.

In the event of such Involuntary Cancellation, the Direct Seller(s) must immediately cease to represent himself/herself as a **Rich Vision India** Direct Seller(s). The Direct Seller(s) may appeal the termination to the **Rich Vision India** Compliance Department. The Direct Seller(s) appeal must be in writing and must be received by **Rich Vision India** within fifteen (15) calendar days of the date of **Rich Vision India's** cancellation letter. Subject to applicable law, if **Rich Vision India** does not receive the appeal within the fifteen-day period, the cancellation will be final. The Direct Seller(s) must submit all supporting documentation with his/her appeal correspondence. The written appeal will be reviewed by the Compliance Department. If the Direct Seller(s) files a timely appeal of termination; the Compliance Department will review and reconsider the termination, consider any other appropriate action, and notify the Direct Seller(s) in writing of its decision. Subject to applicable law, this decision of the Compliance Department will be final. A Direct Seller(s) whose Direct Seller(s) Agreement is involuntarily cancelled may reapply to become a Direct Seller(s) six (6) calendar months from the date of cancellation. Any such Direct Seller(s) wishing to re-apply must submit a letter to the **Rich Vision India** Compliance Department setting forth the reasons why he/she believes **Rich Vision India** should allow him or her to operate a Direct Seller(s) ship. It is within **Rich Vision India's** sole discretion whether to permit such an individual to again operate a **Rich Vision India** business.

#### 11.2 WRITTEN CANCELLATION

A Direct Seller(s) may cancel his/her Agreement with **Rich Vision India** at any time and for any reason by providing written notice to **Rich Vision India** indicating his/her intent to discontinue his/her Direct Seller(s) ship. The written notice must include the Direct Seller(s) signature, printed name, address, appropriate identification number & No Objection Certificate (NOC) from the sponsor.

#### 11.3 EFFECT OF CANCELLATION

Following a Direct Seller(s) voluntary or involuntary cancellation, such former Direct Seller(s) shall have no right, title, claim, or interest to the Downline Organization which he/she operated or any bonus and/or incentives from the sales generated by the organization.

Following a Direct Seller(s) voluntary or involuntary cancellation, the former Direct Seller(s) shall not hold himself or herself out as a **Rich Vision India** Direct Seller(s), must remove any **Rich Vision India** sign from public view, and must discontinue using any other materials bearing any **Rich Vision India** logo, trademark, or service mark. A Direct Seller(s) who is voluntarily cancelled will receive incentives and bonuses only for the last full calendar week prior to his/her cancellation. A Direct Seller(s) whose Direct Seller(s) Agreement is involuntarily cancelled will receive incentives and bonuses only for the last full calendar week prior to cancellation, unless monies were withheld by the Company during an investigation period. If an investigation of the Direct Seller(s) conduct results in his/her involuntary cancellation, he/she shall not be entitled to recover withheld incentives, bonuses. Upon request, a Direct Seller(s) who voluntarily cancels his/her Direct Seller(s) Agreement may become a retail Customer.

## SECTION 12 MARKETING PLAN

### GENERATION REPURCHASE:

#### MARKETING PLAN

Dear Direct Seller a **world of opportunity** in RICH VISION INDIA E-COMMERCE MULTISERVICES PRIVATE LIMITED provide a Marketing opportunity helps to give direct selling business and career on your hard work and efforts. Fill up an application form at [www.richvisionindia.com](http://www.richvisionindia.com) and submit passport size photo, ID proof & Address proof in nearest stockiest also upload in website. Your first step to save and earn retail profit by self-using or selling RICH VISION INDIA products begins.

#### SIGN UP – FREE

Any Direct seller can register a free sign up on 1 PAN = 1 ID. Direct seller eligible for purchase any products from Distributor Price (DP) rate. You can upgrade to any below Baskets for extra benefits.

#### Type of BASKET:

A) START UP BASKET B) BASIC BASKET C) STANDARD BASKET OR D) PRIVILEGE BASKET

Select anyone Basket given option and Purchase any RVI products. Direct seller eligible for purchase any products from DP rate. He / She will get entire business plan benefits.

#### Definitions:

A) Business Volume (BV): It is the value of a product on which the Sales Incentive is calculated.

It can be seen on company's website. The BV of product may be equivalent to selling price or different as may be declared by the company from time to time.

Business Volume can also be changed from time to time by the company.

B) Main leg (Group) and other leg / Legs (Group)

The leg (Group) with highest Business Volume is called main leg (Group) of Direct Seller. All the legs (Group) other than main leg (Group) are called other leg/legs (Group). Main leg (Group) may be different in different months.

C) Calculation of Sales Incentive on Difference Basis

Net Sales Incentive of a Direct Seller is calculated by deducting Sales Incentive of downline group from Sales Incentive of total group. This can be termed as calculation on difference basis. The Sales Incentive relates to the Direct Seller who becomes disqualified for any reason for Sales Incentive, shall not be excluded for calculate of Sales Incentive payable to other Direct Sellers on difference basis.

D) Introducer- Just immediate upline of new applicant termed as an Introducer.

#### RETAIL PROFIT:

There is always a great margin in every RICH VISION INDIA products from MRP. All income is based on BV Turnover (Repurchase). Direct Seller can purchase any product on DP rate. He/she will get retail profit up to 33 % approx.

Example:

If you purchase Rich Panch Tulsi Drop, then your retail profit is shown below.

<b>RICH PANCH TULSI DROP</b>	<b>MRP –</b>	<b>DP</b>	<b>=</b>	<b>PROFIT</b>
	<b>300</b>	<b>200</b>		<b>100</b>

#### WINNER CLUB:

A Direct Seller once completed his total self-purchase 3000 BV, he/she enter in Winner Club. He/she qualify, getting benefit of 5% on company BV turnover & Royalty Equally Divided to all Achievers. For avail this benefit he / she self-repurchase minimum 500 BV in a month. If not makes self-repurchase minimum 500 BV, he/she will not get additional benefit of 5%.

$$\frac{5\% \text{ Total BV Turnover of Current Month}}{\text{Total Achievers of Winner Club}} = 1 \text{ Point}$$

#### TEAM RETAIL PERFORMANCE BONUS:

Team Retail Performance Bonus is distributed 18 % of first level on weaker leg BV points. Remaining Unpaid BV points to be carry forward, carry forward Remaining BV points and next other leg BV points same calculation up to N number of first level. Final all points are added; this amount is considered as Team Retail Performance Bonus. If in any case, A Direct Seller fails to make a personal repurchase, the incentive earned in that month is carry forward and release in the next month when distributor makes a personal repurchase.

#### Level Achievement Bonus (LAB):

Level Achievement Bonus (LAB) is distributed 5 % company turnover when achieve Rank is given below table. For getting Level Achievement Bonus Direct Seller maintain this position needs to minimum monthly self-repurchase as per given below.

##### **2000 BV = 1 Level Achievement Bonus (LAB) POINT**

Rank & Recognition	Level Achievement Accumulative Basis	Level Achievement Next To Next Basis	Conditions for Maintain Position Min. Monthly Self-repurchase
Rich Star Direct Seller	25 point	25 point	500 BV
Rich Double Star Direct Seller	75 point	50 point	1000 BV
Rich Silver Direct Seller	150 point	75 point	1200 BV
Rich Pearl Direct Seller	300 point	150 point	2000 BV
Rich Gold Direct Seller	600 point	300 point	3500 BV
Rich Platinum Direct Seller	1200 point	600 point	6000 BV

Rich Ruby Direct Seller	2500 point	1250 point	10000 BV
Rich Emerald Direct Seller	5000 point	2500 point	17000 BV
Rich Diamond Direct Seller	10000 point	5000 point	25000 BV

$$\text{Level Achievement Bonus} = \frac{5\% \text{ of Total BV Turnover of Current Month}}{\text{Total number of Achiever}}$$

#### Global Royalty Bonus :

If he/she achieve below given level. He/she will be able to avail up to 7% of the company's BV Turnover. Royalty Equally Divided to all Achiever.

Achievement Level	Royalty Percentage (%)	Condition for weaker leg
Rich Platinum Direct Seller	2.5 %	30 point
Rich Ruby Direct seller	2 %	60 point
Rich Emerald Direct Seller	1.5 %	80 point
Rich Diamond Direct Seller	1 %	100 point

$$\text{Global Royalty Bonus} = \frac{7\% \text{ of Total BV Turnover of Current Month}}{\text{Total number of Achiever}}$$

#### Global Bonus:

If he/she Achieve below given level. he/she will be able to avail up to 4% of the company's BV Turnover. Royalty Equally Divided to all Achiever.

Achievement Level	C.T.O. Achievement Bonus	Condition for Weaker Leg
Rich Platinum Direct Seller	1.5 % National Travel Bonus	2 Rich Gold Direct Seller in Different Legs
Rich Ruby Direct Seller	1.5 % Car Bonus	2 Rich Platinum Direct Seller in Different Legs
Rich Emerald Direct Seller	1 % International Travel Bonus	2 Rich Ruby Direct Seller in Different Legs
Rich Diamond Direct Seller	1 % Family Security Bonus	2 Rich Emerald Direct Seller in Different Legs

National Travel Bonus: When he/she Rich Platinum Direct Seller Level you are eligible for National Travel Bonus. For avail, this benefit he/she needs in his weaker leg 2 Rich Gold Direct Seller in Different Legs. From second month, he/she get benefit as per the system.

Car Bonus: When he/she Rich Ruby Direct Seller Level you are eligible for Car Bonus. For avail, this benefit he/she needs in his weaker leg 2 Rich Platinum Direct Seller in Different Legs. From second month, he/she get benefit as per the system.

Inter-National Travel Bonus: When he/she Rich Emerald Direct Seller Level you are eligible for Inter-National Travel Bonus. For avail, this benefit he/she needs in his weaker leg 2 Rich Ruby Direct Seller in Different Legs. From second month, he/she get benefit as per the system.

Family Security Bonus: When he/she Rich Diamond Direct Seller Level you are eligible for Family Security Bonus. For avail, this benefit he/she needs in his weaker leg 2 Rich Emerald Direct Seller in Different Legs. From second month, he/she get benefit as per the system.

#### Terms and Conditions:

- Without KYC and PAN number ID not activated & payment will not release.
- Except abnormal reasons calculation of Sales Incentive shall be completed within 40 days from the last day of the month, for which Sales Incentive is to be calculated.
- The amount of Sales Incentive will be remitted within in 90 days from the date of calculation of the Sales Incentive.
- After login, Placements cannot be replaced or changed or cancelled or inactivated. It is the responsibility of the Distributor(s) to clearly place the downlines after thoroughly going through the marketing plan.
- All Retail Performance Bonus calculated on calculated on monthly basis.
- On every bonus payout, 10% will be deducted towards the generation plan, which will be automatically uploaded into the system on every month end closing.
- Payment of Sales Incentive shall be made by anyone mode of Banking System (NEFT/RTGS/INTER BANKING TRANSFER). For this, it is mandatory to give correct bank account number and IFSC detail by Direct Seller.
- If Direct Seller does not receive payment due to non-compliance of rules of Direct Selling by Direct Seller or by any other reason created by Direct Seller, then complete responsibility for delay/ non-payment will be of Direct Seller.
- If any defect is found in any of the RVI Products purchased, then the same can be returned/ exchanged within 30 days from the date of purchase. The returned product must be supported with Bill of purchase and such product should not be damaged from any angle. The purchaser should ensure that condition of the product should be similar to the condition, which was prevailed at the time of purchases.



## SECTION 13 – RECOGNITIONS & FUNDS

1. All Recognitions & promotions should be achieved as per the **Rich Vision India's** Business plan.
2. Bonus Leadership Bonus, Car Bonus, Travel Bonus, Family Security Bonus, And Rich Royalty Bonus cannot be transferred.
3. National Travel Bonus & International Travel Bonus can be used only for trips fixed by **Rich Vision India**.
5. Business Development Bonus & Royalty's cannot be carried forwards for the next year.
6. Direct Seller(s) has to first qualify for the National Travel Bonus & then qualify for the Inter-National Travel Bonus.

## SECTION 14 - GENERAL INFORMATION

Business Hours: Monday – Friday: 10.00 am - 6.00 pm & Saturday: 10.00 am – 2.00 pm

### Corporate Office Address:

**Rich Vision India E-Commerce Multiservices Private Limited,**  
**S.N.132, Mayur Trade Center, Chinchwad, Pune -411019, Maharashtra (INDIA)**

**Website:** [www.richvisionindia.com](http://www.richvisionindia.com) **E-mail:** [care@richvisionindia.com](mailto:care@richvisionindia.com) **Customer care:** +91 9021709155

## SECTION 15 – SOCIAL MEDIA POLICY

'Social media' is a term that describes websites & online tools that people use, to connect & interact with other people, share content, profile, experiences and opinions. Online tools usually are blogs, message boards, photo sharing sites etc. While **Rich Vision India** encourages its distributors to engage themselves to use social media, the distributors must ensure that they do not violate any clauses in the rules, policies & procedures, guidelines manual.

### 15.1 DO's FOR DIRECT SELLER(S)

- a) Create your social media profile. Connect with family, friends.
- b) Communicate with your upline / downline.
- c) Be authentic & honest
- d) Share good experiences with **Rich Vision India** products.
- e) Connect with Rich Vision India official website & share photos, videos posted by Rich Vision India.
- f) Follow rules & regulations laid down by Rich Vision India at all times.

### 15.2 Don't s FOR DIRECT SELLER(S)

- a) Do not create websites. Pages for selling Rich Vision India products
- b) Do not offer promotions that are not officially offered by Rich Vision India.
- c) Do not use logos, trademarks. Images without prior permission
- d) Do not upload contents that are not authorized by Rich Vision India.
- e) Do not make claims on Rich Vision India products that are misleading.
- f) Do not post anything that violates the policy guidelines. Ask.
- g) Do not post any material that will spoil your & Rich Vision India's reputation.

## SECTION 16 - COOLING OFF PERIOD

**7 working days Cooling-Off Period** will be extended to customers for products transacted. During this period, the customer/ Business Volume (BV) cannot be transferred from one Direct Seller(s) to another. Need not pay any deposit for the purchase made.

## SECTION 17 - DEFINITION OF TERMS

**Active Direct Seller(s)** – A Direct Seller(s) who satisfies the minimum Personal Business Volume requirements as set forth in the **Rich Vision India** Business Plan.

**Cancellation** - Termination of an individual is Direct Seller(s) Agreement. Cancellation may be either voluntary or involuntary.

**Company** - The term "Company" as it is used throughout these Policies and Procedures, and in all **Rich Vision India** Material, means RICH VISION INDIA E-COMMERCE MULTISERVICES PVT. LTD.

**Downline Organization** – A Direct Seller(s) Downline Organization consists of all Direct Seller(s) below him/her.

**Downline Organization Report** - A report generated **Rich Vision India** that provides critical data relating to the identities of Direct Seller(s) and sales information of each Direct Seller(s) Organization. This report contains proprietary trade secret information. (See Section 3.6.2). **Direct Seller(s)** - An Individual who has executed a Direct Seller(s) Application and Agreement, which has been accepted by **Rich Vision India**. Direct Seller(s) are Required to meet certain qualifications and are responsible for the training, motivation, support, and development of the Direct Seller(s) in them Respective Downline Organizations. Direct Seller(s) are entitled to purchase **Rich Vision India** products at wholesale prices, enrol new Direct Seller(s), and take part in all Company Direct Seller(s) programs. **Direct Seller(s) Agreement** - The Term Direct Seller(s) Agreement, as used in the Policies and Procedures, refers to the Direct Seller(s) Application and Agreement, **Rich Vision India's** Policies and Procedures, and the Business Plan. **Involuntary Cancellation** - The termination of Direct Seller(s) Agreement, which is initiated by **Rich Vision India**. **Level** - The layers of Downline Direct Seller(s) in a particular Direct Seller(s) Downline Organisation. This term refers to the relationship of Direct Seller(s) relative to a Particular upline Direct Seller(s), determined by the number of Direct Seller(s) between them who are related by sponsorship. **Official Rich Vision India Material** - Literature, audio or video tapes, and other materials developed, printed, published, or distributed by **Rich Vision India**. **PAN Number** - Permanent Account Number (PAN) is a ten-digit alphanumeric number, issued in the form of a laminated card, by the Official **Rich Vision India** Material - Literature, audio or video tapes, and other materials developed, printed, published, or distributed by **Rich Vision India**. **PAN Number** - Permanent Account Number (PAN) is a ten-digit alphanumeric number, issued in the form of a laminated card, by the Income Tax Department, for filing the taxes. **Sales Volume (SV)** - The incentive able value of products purchased by a Direct Seller(s) **Introducer** - A Direct Seller(s) who brings another individual into **Rich Vision India** as a Direct Seller(s). **TDS** - Tax Deducted at Source will be applicable on incentives Earned as per the Income Tax rules. **Upline Organisation** - Your Sponsor & their Sponsor & so on. **Voluntary Cancellation** - The termination of a Direct Seller(s) Agreement instituted by the Direct Seller(s) who elects to discontinue his/her affiliation with **Rich Vision India** for any reason.



**RICH VISION INDIA**  
**E-commerce Multiservices Pvt. Ltd.**

(A Group Of Companies In Multiple Sectors)

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