New Distributor Frequently Asked Questions

Mar 2014

1. Is there any enquiry hotline or email for Singapore distributors?

Should you have any enquiries and concerns, please feel free to contact us at ± 1 (336) 478-1370 or email to SingaporeEMP@marketamerica.com by using your nominated email address in distributor profile for verification.

2. What requirements do I need to fulfill during grace period?

The first three Q-date periods is your grace period, you will need to purchase at least 1 UFMS and place at least 50 BV to your BDC 001 to fulfill monthly accrual requirement. Also, you will need to submit Form 1000 to fulfill minimum activity requirement. Please note that if a commission has been earned within the first Three-Q-Date Period, the First-Quarter Grace Period is effectively ended. For details, please refer to EMP Career Manual Ch.8 Sec.8.

3. Do I need to attend New Distributors Training (NDT), Basic 5 training and Executive Coordinator Certification Training (ECCT)?

You will need to complete NDT, Basic 5 and ECCT trainings when you reach the Executive Coordinator pin level. Executive Coordinators must complete and pass (tests) a New Distributor Training, a Basic 5 Training, and an Executive Coordinator Certification Training online within 28 days of qualifying for their first Executive Coordinator USD\$600 commission. For details, please refer to EMP Career Manual Ch.8 Sec.10.

4. How can I attend NDT, Basic 5 and ECCT trainings online?

You could attend the trainings online by logging in your emp.unfranchise.com and the steps as below:

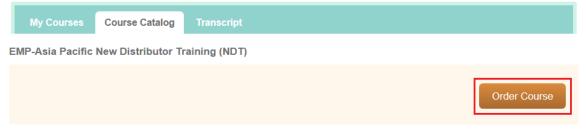
1	Ordering v	My Distributorship	My Customers v	My Organization v	Downloads v	Help & Trail	ning 🔻
				My Courses	Online	Online Training	
Dashboard > Home > Dashboard			Course Catalog	MA Events			
System Alerts 0 Personal Alerts 0 New Products Sale Products		Transcript	Conta	ict Us/Corporati	e Info		

i. Select Help & Training > Course Catalog

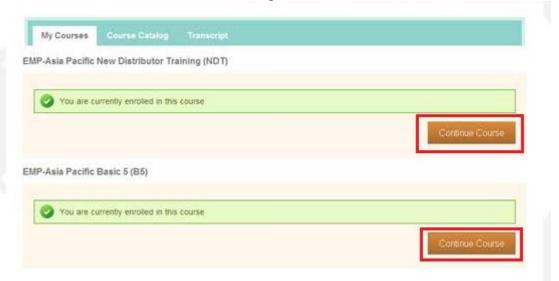
ii. Select the course that you would like to attend

	My Courses	Course Catalog	Transcript						
G	Seneral Business see all courses								
fo	These trainings and materials will relate to building your business from the beginning and beyond. These topics will apply regardless of what your focus within the business is, and would be beneficial to learn them as soon as possible once you start your business and also to review them periodically as you grow and expand.								
C	ourse			Available in the following languages					
E	EMP-Asia Pacific Executive Coordinator Certification Training (ECCT) ENG								
E	EMP-Asia Pacific New Distributor Training (NDT) ENG								
F	EMP-Asia Pacific Basi	c 5 (B5)		ENG					

iii. Click "Order Course" and continue the ordering steps



iv. Courses that have ordered will be available in My Courses, click "Continue Course" to complete the course



v. After complete the courses and passed the tests, the transcript will be available for download at Transcript category.

My Courses Course Catalog	Transcript		
Course		Completion Date	Print Certificate of Completion
EMP-Asia Pacific New Distributor Training (NDT)		02/04/2014	Certificate of Completion
EMP-Asia Pacific Basic 5 (B5)		02/04/2014	Certificate of Completion
	Certifica	Global. SHOP•COM	

5. Can I attend NDT, B5 and ECCT trainings in any of the Asia Pacific countries, i.e. Hong Kong, Taiwan, Australia and New Zealand?

In recognition for successfully completing EMP-Asia Pacific New Distributor Training (NDT)

> 02/04/2014 Date of Completion

Market America recommends distributors to take the NDT, B5 and ECCT trainings in their home country because the rules and regulations vary from country to country.

6. Why I need a Payoneer account?

Market America commissions will be paid through Payoneer accounts. There are 2 choices to accept commission payment: Payoneer prepaid MasterCard or Global Bank Transfer. Payoneer MasterCard is for distributors to make purchase with it or withdraw from ATM, while for the Global Bank Transfer, the commission will transfer to designated bank account via Payoneer. For details, please visit <u>www.payoneer.com</u>.

7. How to set up Payoneer account?

Payoneer account could be set up by logging in your emp.unfranchise.com and the steps as below:

i. Select My Distributorship > My account > Bank information								
Cordering ▼		g ♥	My Distributorship 🔻	My	Customers 👻	My Organia	zation v	
Dashboard >			My Account	۲	Credit Card A	dmin		
			My Services	0	Change Password			
System	System Alerts 0 Pe		Online Forms	Ø	Distributor Pro	ofile	rnational C	
Alert		1 01001	WebCenter	0	Bank Informa	tion	- icket	
0		BV/IBV Placement	ement O Credit on Account		ount	your 20		
No System Alerts		lerts we	International	Θ	Email Notifica	itions		
			G		View Persona	al PC IDs		

Select My Distributorship > My account > Bank information

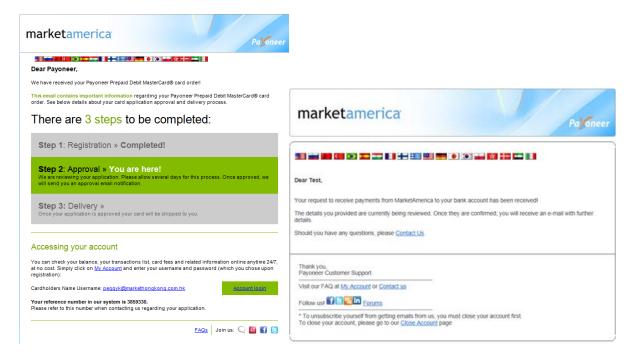
Click "Register account" ii.

yoneer Informatio	n
Paloneer	
	ay to get paid. It's fast, secure and offers you the most flexibility with your money. By receiving your payments iid MasterCand, there is no need to wait for the checks to arrive in the mail, or to wait for funds to clear.
Use your card anywhere Del	bit MasterCard is accepted worldwide or online.
Get cash at ATM's worldwide	
Online access to your card	account allows you to easily check your balance and transaction history.
aready applied for a Payone	er account or already own one? Register your account with Market America.

Select sign up prepaid MasterCard or Global bank transfer service and iii. complete the application according to instructions.

Mar and Mar	Get your prepaid MasterCard card Now! Your Payoneer card can be used online, in stores and at ATMs worldwide where MasterCard is accepted!	Sign Up
	Get paid directly to your bank account	Please select a country
	Sign up for the Global Bank Transfer service! Please select your bank country	Sign Up

iv. Confirmation email will be received upon complete the sign up process and it will take several working days for Payoneer review the application.



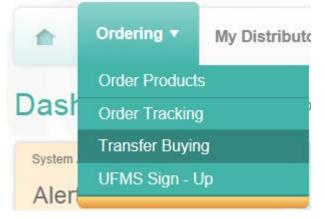
V. You will be able to login your Payoneer account to review the application status by using your user name and password.
 Confirmation email will be sent to you once Payoneer approved your application.

Pa oneer	Select your language:	English 🔹	
Access your Paroneer online account directly from our iOS / Android device! Image: DownLoad Or Android Image: DownLoad Or Android Image: DownLoad <	Aburne and a state	w to Payoneer? Sign up for an account	

8. How to set up Transfer Buying?

Transfer Buying could be set up by logging in your emp.unfranchise.com and the steps as below:

i. Select Ordering > Transfer Buying



ii. Select the Transfer Buying pull month and pull week according to your Q-date. If you select "Automatically", your Transfer Buying will be started to pull two weeks before quarter end.

"Automatically" selection would be applicable after Q-date confirmed and it will take two weeks time for Q-date confirmation. For details, please refer to EMP Career Manual Ch.8 Sec.5.

You may have your Transfer Buying date set automatically or you can specify the Tuesday and month to start.								
O Automatically (recomm	ended)							
Manually Select the month and Tue) Manually Select the month and Tuesday for your Transfer Buying to start.							
Process my order on	1st Tuesday (If Q-Date is 15 🔻	Starting Select a Month	▼					

** Any changes made to your Transfer Buying Order Information must be made by the week ending Friday prior to the next scheduled (Tuesday) pull date for change to be in effect.

iii. If you select "Manually", the Transfer Buying will start according to your selected month and week.

You may have your Transfer Buying date set automatically or you can specify the Tuesday and month to start.							
O Automatically (recommen	Automatically (recommended)						
Manually Select the month and Tuesd	Manually Select the month and Tuesday for your Transfer Buying to start.						
	1st Tuesday (If Q-Date is 15-21)* 2nd Tuesday (If Q-Date is 22-31)* 3rd Tuesday (If Q-Date is 1-7)* 4th Tuesday (If Q-Date is 8-14)*	Ű	Select a Month April May				
** Any changes made to your	Transier buying Order Information n	hust be made b	by the week ending Friday prior to th	e next scheduled			
(Tuesday) pull date for change	e to be in effect.						

iv. If BV purchase in the Transfer Buying order beyond your Monthly Accrual Option criteria, it can be placed elsewhere in your organization within standard volume placement guidelines. Leaving this blank defaults all BV on your order to 001.

Excess BV Placement

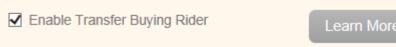
BV on this order beyond your Monthly Accrual Option criteria can be placed elsewhere in your organization within standard volume placement guidelines. Leaving this blank defaults all BV on your order to 001.

BV Placement	
Distributor ID	Placement Ext :
	Validate Placement

v. Transfer Buying Rider selection - If the BV amount required to exercise your Monthly Accrual Option increases, this selection will double or triple your current Transfer Buying order to cover the difference.

Insured Transfer Buying Rider

If the BV amount required to exercise your Monthly Accrual Option increases, this selection will double or triple your current Transfer Buying order to cover the difference



vi. Add products to Transfer Buying by entering the product codes and click "Add Products".

Add Products	Search for Products
Product Code: Qty:	What are you looking for?
Product Code: Qty:	
Add Products	Search for Products

vii. Enter shipping information and billing information. Please note that if credit card account owner is not the distributor, the account holder must be the distributor's spouse.

Shipping Information				Bi	lling Informa	ation	
Note: Our carrier will not d * First Name : * Last Name : * Last Name : * Address 1 Address 2 Unit * City / Town * State * Post Code * Country : SGP	eliver without s	ignature in	some area		Credit Card		Learn More
Payment Options Credit Cards Accepted Credit Cards Zip	Code/Post Code	Month	Year	Transfer Buy 1	Save Transfer Buy 2		
		•					
		•	•				
		•	•				
To remove an existing credit card or Once clicked you can use the "UNDC	update with a diffe 7 link to reverse y	erent credit car our changes	d, please clic	k the delete 🔇	icon above. Save		

viii. Read the Terms of Services and checked the "I have read, understand and agree to the terms set forth on this form" box.

Terms of Services

Transfer Buying Form is an easy way to make sure that you will not run out of stock of your favorite products. Please enter all required fields, check the "I Agree" checkbox and click the "I Agree - Submit Application" button to complete this form.

I am hereby requesting permission to use a credit card as the method of payment for participation in Market America's Transfer Buying Program. I have executed a Market America Independent Distributor Application and Agreement and I am an active Independent Distributor with Market America. I understand that if this authorization form is accepted by MA Global, Inc. ("Market America"), I am only permitted to use the listed credit cards as payment solely for the products specified on this order form and not for any other orders I may subsequently submit unless I enroll in the Credit Card Management Program. I acknowledge that my credit card and Transfer Buying privileges will be revoked if I return merchandise ordered without authorization, violate any of the company's policies, procedures, or rules and regulations, or request a charge-back from the bank or Credit Card Company. I acknowledge that I understand Market America's product return policy. and that it

I have read, understand and agree to the terms set forth on this form

Print

Submit Order

9. Is there any VAT applied on the product purchase in Singapore?

7% VAT applies when total order placed in Suggested Retail Price SGD 400 or above, including CIF (Carriage, Insurance and Freight). The applicable VAT will be collected at the time of purchase.

10. Can I request cancel orders?

According to EMP Career Manual Ch.18 Sec.4, all canceled orders are subject to a 10 percent processing fee. The 10 percent processing fee applies to all canceled orders, including without limitation Transfer Buying Orders, orders placed through the Distributor's UnFranchise® Business Account, telephone orders and paper orders. For cancellations submitted after shipment. For the refund policy, please kindly refer to Career Manual Ch.18.