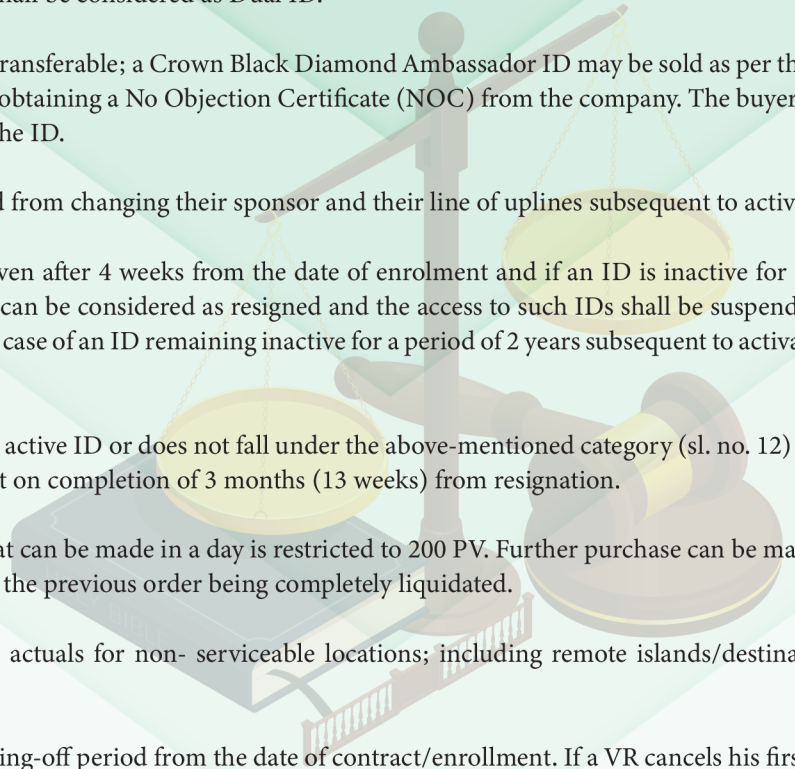
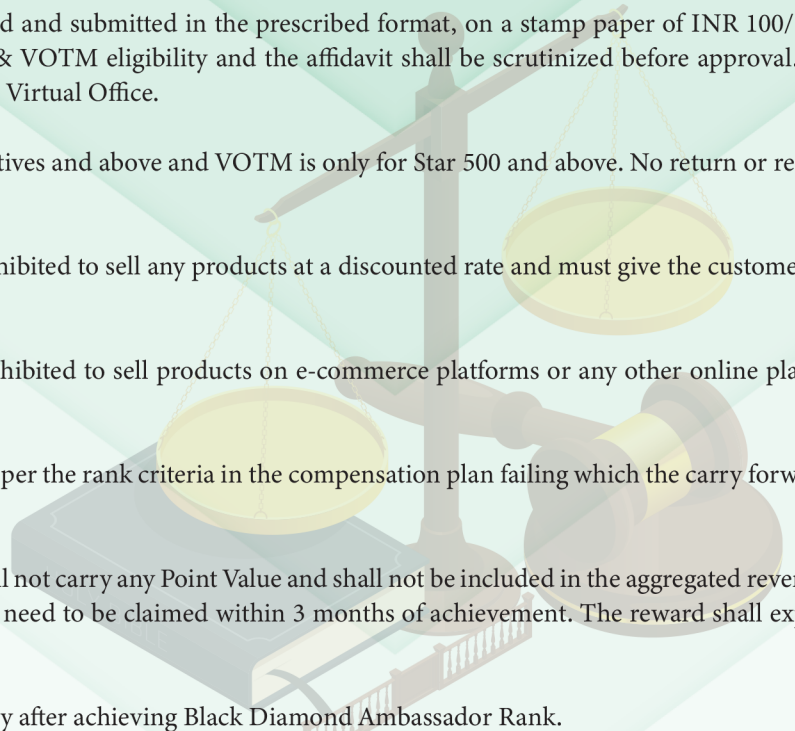
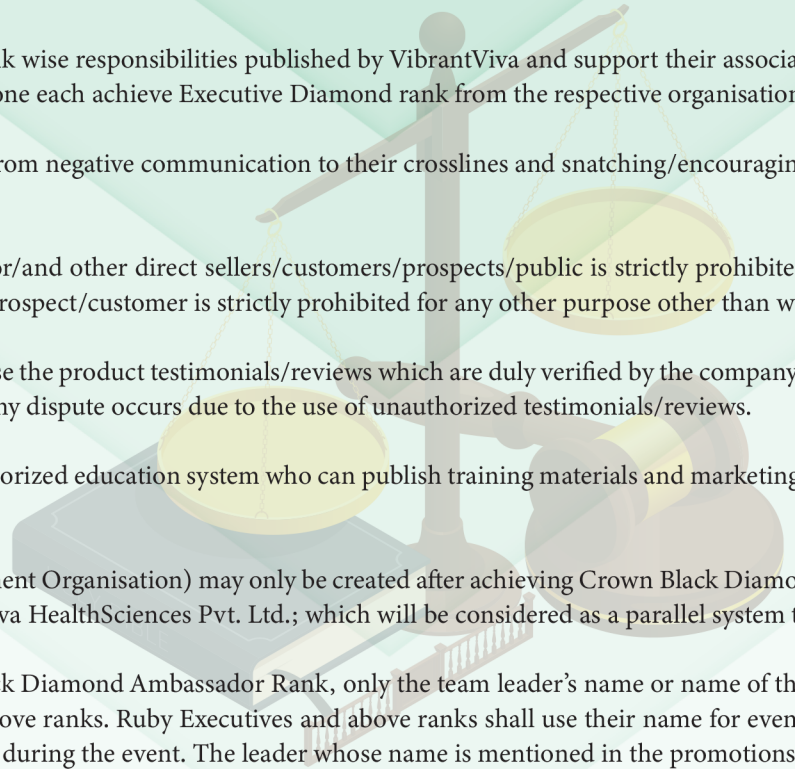


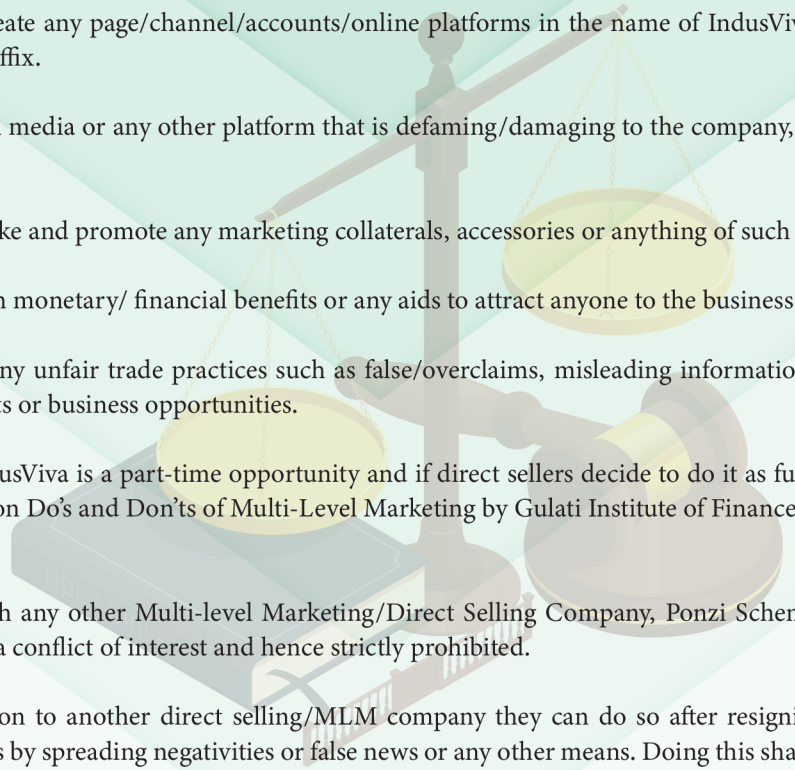
POLICIES AND PROCEDURES

1. Terms & Conditions mentioned in the application form should be clearly explained to a prospective VBO before sponsoring.
2. No ID can be created on any partnership basis or in the name of a firm. However, an ID's ownership may be transferred to a firm from the rank of Black Diamond Ambassador.
3. Every business week begins on Saturday and ends on the following Friday. Revenues/Bonuses earned during one business week will be credited into the bank account of the individual VBO on or before next Friday.
4. Every VBO must upload the scanned copies of their KYDS, PAN card, address proof and cancelled cheque before the end of the first 4 weeks starting from the week of their enrollment failing which they will be unable to place a subsequent order and their payouts shall be put on hold.
5. In case of failure in submitting the scanned copy of their PAN card before becoming eligible to get a revenue, TDS of 20% instead of 5% will be deducted from the direct seller.
6. Direct seller's status changes to VBO from VR by achieving Star rank. Ranks have to be achieved one after another; jumping of ranks is not allowed.
7. To become a VBO, the VR has to upload a scanned copy of the application form along with the complete contract duly filled in and signed by self, the default co-applicant and sponsor, as witnesses, failing which the VBO status and incentives will be withheld.
8. The default co-applicant of a person is their spouse. However, in the case of a VBO being unmarried the default co-applicant for a female VBO is her father and the mother in the case of a male VBO. In case of the said relationships are non-effective, the same shall be considered only if it is taken up to the company along with proper documentation. In any case, the co-applicant has to be an adult.

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9. No husband and wife or their dependents are entitled to hold separate distributorship. Dual/multiple IDs will amount to termination of both/all the IDs. Multiple IDs with the same name or in the name of spouse/relatives for which an existing direct seller is beneficiary, shall be considered as Dual ID.
 10. The distributorship is non-transferable; a Crown Black Diamond Ambassador ID may be sold as per the norms of the Transfer of Property Act, 1882, after obtaining a No Objection Certificate (NOC) from the company. The buyer of the ID can claim the revenue and benefits from the ID.
 11. VBOs are strictly prohibited from changing their sponsor and their line of uplines subsequent to activation of the ID.
 12. If an ID remains inactive even after 4 weeks from the date of enrolment and if an ID is inactive for six consecutive months subsequent to activation, it can be considered as resigned and the access to such IDs shall be suspended and the PAN can be retrieved, if required. In the case of an ID remaining inactive for a period of 2 years subsequent to activation, it will be removed from records permanently.
 13. A direct seller who holds an active ID or does not fall under the above-mentioned category (sl. no. 12) can restart the business or engage in a fresh contract on completion of 3 months (13 weeks) from resignation.
 14. The maximum purchase that can be made in a day is restricted to 200 PV. Further purchase can be made on the following day which shall be presumed as the previous order being completely liquidated.
 15. Courier charges will be on actuals for non- serviceable locations; including remote islands/destinations/locations outside India.
 16. A VR will have 30 days cooling-off period from the date of contract/enrollment. If a VR cancels his first order after the revenue statement is generated, minus PV shall be reflected on all concerned beneficiaries. Additionally, VBOs are liable to settle the accounts with the company within 30 days if it hasn't been set aside by that time.

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17. Trimming: If the sales and marketing cost exceeds 50% of the turnover of the company in any week, the excess amount will be equally deducted from all the beneficiaries of the particular week.
 18. An affidavit must be prepared and submitted in the prescribed format, on a stamp paper of INR 100/- or above duly notarized for PCM & VOTM. The PCM & VOTM eligibility and the affidavit shall be scrutinized before approval. On approval, the respective order can be placed from the Virtual Office.
 19. PCM is only for Ruby Executives and above and VOTM is only for Star 500 and above. No return or refund is eligible for these products.
 20. Direct sellers are strictly prohibited to sell any products at a discounted rate and must give the customer duly filled customer receipt in case of offline sales.
 21. Direct sellers are strictly prohibited to sell products on e-commerce platforms or any other online platforms without prior written approval from the company.
 22. ID needs to be kept active as per the rank criteria in the compensation plan failing which the carry forward, if any, will be reduced to 10,000 GV.
 23. Complimentary products will not carry any Point Value and shall not be included in the aggregated revenue. Sales are subject to audit. All complimentary products need to be claimed within 3 months of achievement. The reward shall expire thereafter and cannot be claimed.
 24. Berth IDs can be opened only after achieving Black Diamond Ambassador Rank.

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25. Reward programs are strictly for VBOs and default co-applicants. It is non-transferable and not eligible for carrying forward to subsequent events. Reward programs are available only for VBOs who are actively pursuing the business (earning DTR) till the commencement of the reward event.
 26. VBOs should follow the rank wise responsibilities published by VibrantViva and support their associates from both/all the organizations until at least one each achieve Executive Diamond rank from the respective organisations.
 27. VBOs shall strictly refrain from negative communication to their crosslines and snatching/encouraging them to line switching .
 28. Misbehaving with women or/and other direct sellers/customers/prospects/public is strictly prohibited. Misusing personal details of any direct seller/prospect/customer is strictly prohibited for any other purpose other than what it's intended to.
 29. VBOs are only allowed to use the product testimonials/reviews which are duly verified by the company otherwise, company shall not be responsible if any dispute occurs due to the use of unauthorized testimonials/reviews.
 30. VibrantViva is the only authorized education system who can publish training materials and marketing collaterals on behalf of IndusViva.
 31. System (Business Development Organisation) may only be created after achieving Crown Black Diamond Ambassador rank with the consent of IndusViva HealthSciences Pvt. Ltd.; which will be considered as a parallel system to VibrantViva.
 32. Until achieving Crown Black Diamond Ambassador Rank, only the team leader's name or name of the city can be used by the Ruby Executives and above ranks. Ruby Executives and above ranks shall use their name for event promotions only in the absence of their uplines during the event. The leader whose name is mentioned in the promotions should be present in the event.
 33. The team should not participate in any activities conflicting with the VibrantViva system.

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34. Creating personal/team logos and using it along with the VibrantViva system is strictly prohibited. Unachieved/conferred titles should not be used for any promotions.
 35. VBOs are not allowed to create any page/channel/accounts/online platforms in the name of IndusViva or VibrantViva or with the same as prefix or suffix.
 36. Publishing content on social media or any other platform that is defaming/damaging to the company, products and fellow VBOs is not allowed.
 37. VBOs are not allowed to make and promote any marketing collaterals, accessories or anything of such kind.
 38. Any kind of promotions with monetary/ financial benefits or any aids to attract anyone to the business are strictly prohibited.
 39. VBOs shall not involve in any unfair trade practices such as false/overclaims, misleading information, hiding facts, false promises, etc. about products or business opportunities.
 40. Business opportunity of IndusViva is a part-time opportunity and if direct sellers decide to do it as full-time then they are liable to attend the training on Do's and Don'ts of Multi-Level Marketing by Gulati Institute of Finance and Taxation, Trivandrum, Kerala.
 41. Association of the VBO with any other Multi-level Marketing/Direct Selling Company, Ponzi Scheme, Money Chain of whatsoever kind will create a conflict of interest and hence strictly prohibited.
 42. If someone wants to move on to another direct selling/MLM company they can do so after resigning but they are not supposed to pull other VBOs by spreading negativities or false news or any other means. Doing this shall attract appropriate legal action including returning their entire payouts.

43. Violations of any of the company norms may attract discontinuation or cancellation of Co-applicant Revenue. The payment of Co-applicant Revenue will be at the sole discretion of the company.
44. VBOs should comply with the laws, rules and guidelines of the country and the respective states pertaining to direct selling and all other relevant subjects .
45. Direct sellers are liable to take GST registration and pay GST to government if their business turnover reaches to the threshold limit in the financial year.
46. Any employee of IndusViva or their relatives are not permitted to enroll as the VBO of IndusViva.
47. Violation of any of the above policies will lead to disciplinary action which may even lead to termination.

In case of any dispute contact: compliance@indusviva.com

