



Dear Distributor

Welcome to be a very glad and Proud Member of "**Nuwish**" Congratulation on your Decision ! We wish you ALL THE BEST We are delighted you have joined us your Contribution is important To ensure our Sustained Success hope that your career here will be gratifying one you would get maximum support from the whole of our team and we look forward to having the best. The **Nuwish Marketing** Business is your company and you are responsible for this business. It is a business that will free you from the challenges of everyday life and give you the tools to chart your own destiny. I am putting all my energies, the commitment of my team and the resources of the **Nuwish Marketing** Group behind your success.

Our key differentiation versus other direct selling companies is that our business is more than a business, it is a bond between you, me and your company **Nuwish**.

I feel that in life anyone can make money but very few can also experience unique bonding of oneness, joy, fun and enjoyment. Our bond is pure, priceless and not for sale. its permanent and unbreakable. We may not always talk or connect but nevertheless this bond gets stronger with every passing movement. My endeavour is to help you build a business that will last for generations to come. It will be a testament of the Legacy you will leave behind The core values of **Nuwish** are Growth, Honesty, Autonomy, Passion and Commitment, Adaptability and Customer Centricity, These core values combined with your passion for success, positive attitude and perseverance will form a formidable partnership.

This partnership will enable us to reach new heights of success together. In the following pages of this **Nuwish success plan**, we will elaborate to you the unique and robust career growth plan that Nuwish Marketing offers. The promises made by **Nuwish** are realistic and are achievable if you work industriously towards creating strong bonds and relationships, and if you empower others to achieve success by following the system religiously.

Often we hear people saying Direct Marketing is not their cup of coffee or it's too difficult, but that's not true. The secret behind your success lies in giving a solution to the problem and trying a different approach. In life one must have a big vision, but while accomplishing a goal, it is essential to start with small steps and start achieving them. Small victories will boost your confidence and eventually, you will be able to work for your vision and achieve it with consistency and dedication. So don't be scared of dreaming *Dr.J.K.David* big or don't tread on the usual path. Take the road less taken and achieve the new heights that are not based on your background, education or luck,



Managing Director

but purely on your hard and smart work. Lastly, the only way to get started is to quit talking and start doing. So think once before beginning your journey and while on path, fuel yourself with enthusiasm and keep moving forward.

Again Welcome to the **Nuwish** team join further details login on. www.nuwishmarketing.com OR www.nuwishmarketing.in

Managing Director



ABOUT US



Nuwish marketing.com, is now becoming a leading direct selling company dealing in world class wellness products. The growth rate in itself speaks volumes about the quality of the products, the marketing that has been able to deliver such a rewarding and sustainable system.

Nuwish is a provide GMP and HALAL certified products and believes in world class service levels to all its customers. Nuwish believes in empowering its members with the opportunity to lead their lives on their own terms, with the motto of spreading wealth, i.e. Spreading wealth through wellness Nuwish has continued to enrich the lives of everyone who i a part of enrich the lives of everyone who is a part of the company and those who believe in its products.

VISION



Their is main vision of Nuwish no one should be unemployed through a Nuwish marketing, their employment and their own makes them self identity.

Nuwish is India's best direct selling company our vision is with a network of more than above 10 million direct selling partners like you.

Nuwish has a proven plan with clear vision and strength, enabling independent direct sellers to earn residual income, which can lead towards financial security.

And also Nuwish vision to help people live a life of economic independence on their own terms.





MISSION



Our mission is to have 0% unemployment in the country And every person in the country has his own identity through the Nuwish and to grow a global scale and become the benchmark in direct selling. Grow your business with right products. Everyone wants to have a house, a car, a bungalow, a bank balance, a dignity in their society, and a business of their own, to have their own identity. The objective of the Nuwish Marketing is that every citizen of India has to live high lifestyle with own identity and our country become rich through the Nuwish Marketing business.

BENEFITS



No one will be unemployed after joining with Nuwish. To join our business, if anyone has a degree or not, is a student or is a common man, it is a very professional person and a person with a lots of degrees. Even if you are an ordinary person, then he / she will get the same benefits that a person with a degree gets, that is, to join our business, you do not need a degree nor any professional still you will be called successful business man or business women and you will be able to change your life completely, after doing business with us, you can join the list of a professional business man or business women.





Strategy

Goal

Idea

Planning

Feamwork

Progress

Success





1. Nuwish marketing plan :-

is a specifically designed with the view of providing an equal business opportunity, It is an accumulative plan, where you never slide down from your existing level and ascend higher on the ladder of success.



2. Self use :-

Confidence comes by doing things yourself hence it's important that you first become a 100% self user of **Nuwish** products and replace all your current products in your home with **Nuwish** products we offer you best in class product to choose from.





3. Share :-

Once you start using your **Nuwish** products, start sharing the products with your friends, relatives and acquaintances start sharing your positive products experiences so that people know to you can also experience the power of **Nuwish** products, we offer you 100% personal satisfaction.



4. Sponsor :-

This is your own business but you don't do it alone. You should work on getting 1% of 100 people effort rather than Potting 100% of your own start building a term of users and experience the power of **Nuwish Marketing plan**.





5. BV :-

All products are assigned a number called bv {business volume} this is the figure on which all commissions are paid every month. The level and profits are based and calculated on business volumes generated by the **distributor**.

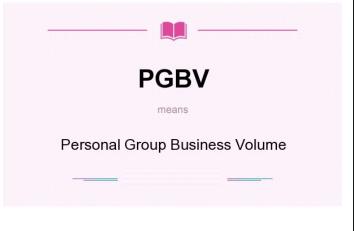




6. Personal business volume {PBV} :-

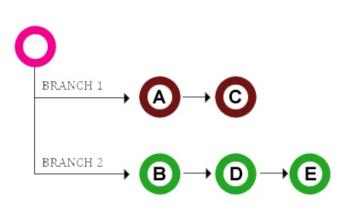
All the products purchased by **distributor** on his/her **distributor** ID will be his/her personal business volume {PBV}.





7. Personal Group Business Volume { P.G.B.V} :-

The BV earned by **distributor** in different downlines, and his personal BV will be your PGBV. When in Distributor any downline, Distributor qualifies as a qualified DIRECTOR LEVEL 20% and above, than his BVs will not be treated as your PGBV



8. Group Business Volume { GBV } :-

The BV earned by Distributor in different downloads , irrespective of any level or qualification , will be a Distributor Group Business Volume { GBV }



THE BENEFITS OF BECOMING BUSINESS DISTRIBUTOR OF NUWISH

Business with no investment ╋ Free web page ╋ Free mobile application ╋ **Acumulative performance** incentive income 5% to 20% + **Diamondship bonus up to 16%** + Funds up to 10% **Royalty bonus up to 4%**





Nuwish offers very rewarding bonus for your untiring efforts in promoting the business.

- A . Savings on consumption 5 % to 20 %
- B . Cumulative performance

bonus 5% up to 20%

- C . Mobile fund 1%
- D. Bike fund 2%
- E . Travel fund 2%
- F. Car fund 2%
- G. Home fund 3%
- H. Diamonds bonus 16%
- I. Royalty bonus 4%





A. Savings on Consumption 5% to 20%

As a DISTRIBUTOR, you save this amount as the difference between MRP and distributor price. **Nuwish** offers a savings of up to 20% on most of the products which means savings in your household expensive month on month.

The following example have explain the saving Distributor price + saving = MRP Rs 100 + Rs 20 = 120

Sharing products with your customer is the first step in building a strong foundation for your business. As a **Nuwish** distributor you purchase products at distributor price and can share the products with your customer at retail price /MRP. The difference between the price that you pay and the price at which the products are sold is the retails profit that you earn you can earn retails profits of up to 20%



B. Cumulative to performance bonus 5% - 20%

A distributor has to qualify for getting the performance bonus and is entitled to earn the bonuses according to the level qualified.

Nuwish offers very rewarding performance bonuses, which are amongst the best in the world of direct selling to earn this performance bonus, the qualifying level of BV {business volume} has to be accumulated.

In order to calculate performance incentive BV's of products purchased every month by distributor/his the downline will be accumulated. **Nuwish** marketing and sales plan provides you and an opportunity to earn 5% to 20% of incentives on total business volume made by adding personal business volumes {PBV} and group business volume {GBV}.

If any distributor in your downline qualified any level, then the percentage difference between his level and his distributor level will be paid to you. The performance incentive due to your downline is deducted from the gross performance incentive and will be paid directly to your downline and your earnings will be paid directly to you.



Cumulative to performance bonus 5% - 20%

Performance Bonus Level	Accumulative BV Minimum to Maximum	% Each	Mobile Fund		
Distributor	29BV – 9000BV	5%	Total create Personal		
Active Distributor	9029BV – 37000BV	9%			
Senior Distributor	37029BV – 90,000BV	12%	Business Volume 14129		
Assistant Director	90,029BV – 1,50,000BV	15%	PBV and Become Entitled To		
Senior Director	1,50,029BV – 2,29,000BV	17%	Mobile Fund 1%		
Director	2,29,029BV - +	20%			



Month 1 : PERFORMANCE BONUS CALCULATION

Let's assume that in month 1 you have joined.

You sponsor 3 of your friends as your

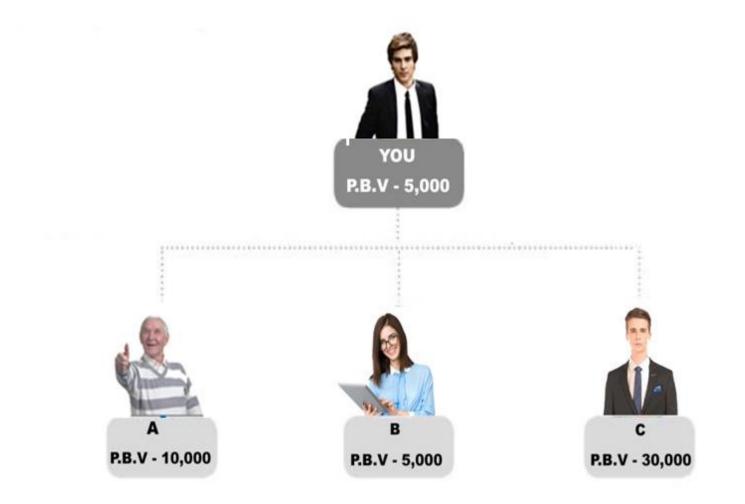
To qualify for performance bonus, A distributor should do a minimum personal purchase of 300 PBV

If in any case a distributor Falls to make the required minimum personal purchase The accumulative performance bonus earned in that month is carried forward and is released makes the required minimum personal purchase.



How do you calculate these performance bonus

The following examples the calculations in BV only let us assume that in 1st month of your joining you have sponsored 3 of your friends as your downline distributors.





How do you calculate these performance bonus

Your's group business volume {GBV} = 50,000

You group is entitled to 12% performance bonus $50000 \times 12\% = 6000$ and you qualifies as a senior distributor Rs 6000 is to be divided amongst your downlines and you according to the levels of their achievements

A. Is qualified for 9% and gets $10000 \times 9\% = 900$ B. Is qualified for 5% and gets $5000 \times 5\% = 250$ C. Is qualified for 9% and gets $30000 \times 9\% = 2700$

Rs 900+250+2700 = 3850 is distributed to your downlines and the balance Rs 2150 is your performance bonus for the month

NOTE = These are mathematical examples for illustration purpose only incentives are paid out only when personal target are not.



Month 2 : PERFORMANCE BONUS

YOU P.B.V - 9,000 BV LAST MONTH - 5,000 BV ACCUMULATED BV - 14,000 BV



P.B.V - 10,000 BV LAST MONTH - 10,000 BV ACCUMULATED BV - 20,000 BV



P.B.V - 10,000 BV LAST MONTH - 5,000 BV ACCUMULATED BV - 15,000 BV c

P.B.V - 49,000 BV LAST MONTH - 30,000 BV ACCUMULATED BV - 79,000 BV



Your's group business volume {GBV} for this month =78000BV

Your's last month group business volume {GBV} was =50000

Your's accumulative GBV is =128000BV

Your group would be at the 15% level because of accumulation benefit and your would qualify as a Assistant director and if you create personal total business volume of 14129 {PBV} then you also get a mobile fund

You is paid on the business volume BV which he has generated in the current month whereas previous month BV is added to determine the performance bonus levels.

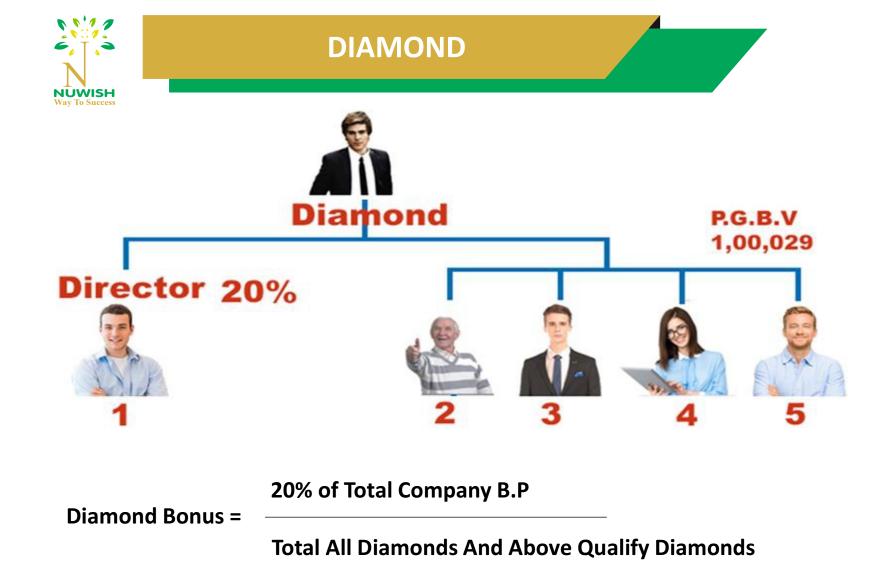
Your's group is entitled to 15% performance bonus 78000 × 15% = 11,700

Rs 11,700 is to be divided amongst you and your downlines according to the levels of their achievement. Let's see how your's downlines earn their bonuses

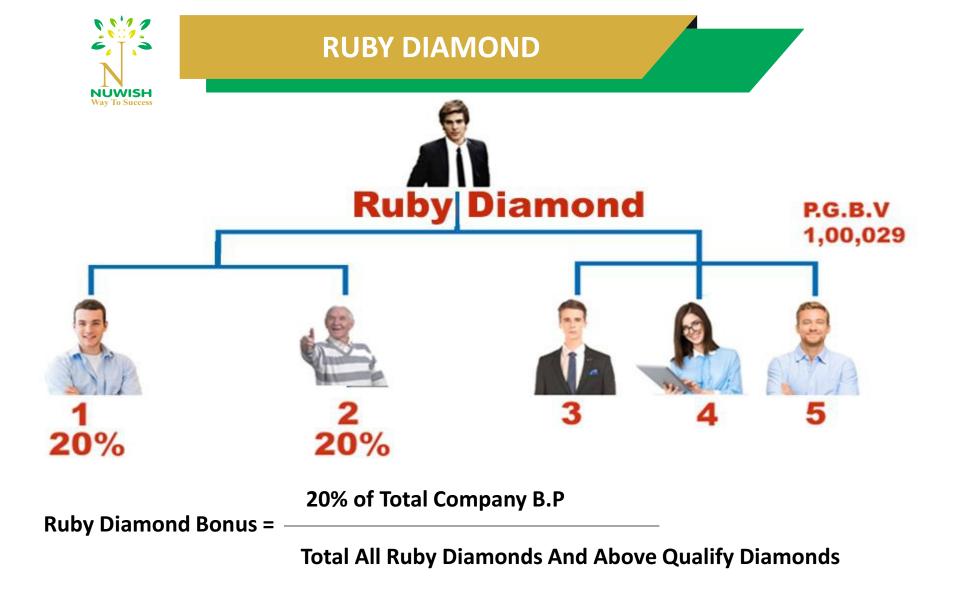


DIAMOND

Level	Director	Personal Group Business Volume				Royalty Bonus = 4%	PBV- EM	Fund	
Diamond	1	1,00,029	4%					929 pbv	Bike
Ruby Diamond	2	1,00,029	4%	4%				1529 pbv	Travel
Sapphire Diamond	3	1,00,029	4%	4%	4%				
Emerald Diamond	4	1,00,029	4%	4%	4%	4%		1929 pbv	Car
Universal Diamond	5	1,00,029	4%	4%	4%	4%	4%	2929 pbv	Home

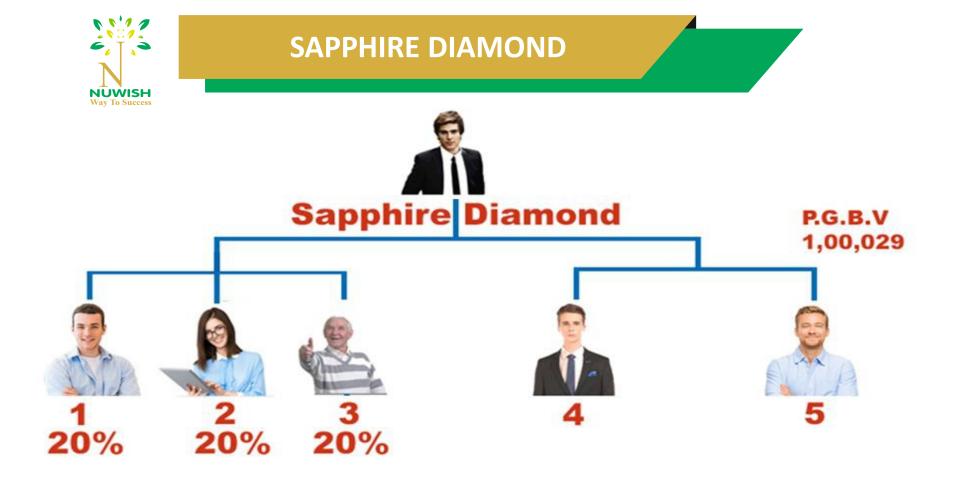


When one of your line becomes A DIRECTOR in one of your members downline and your personal group business volume 100029 { PGBV } then you are called DIAMOND and you get an auto pool income of 4% of the Diamonds group.



When your two line become 2 DIRECTOR and your personal group business volume is 100029 {PGBV} then you are called ruby diamond.

Then you get 4% of Diamonds group and 4% of Ruby diamond autopool income.

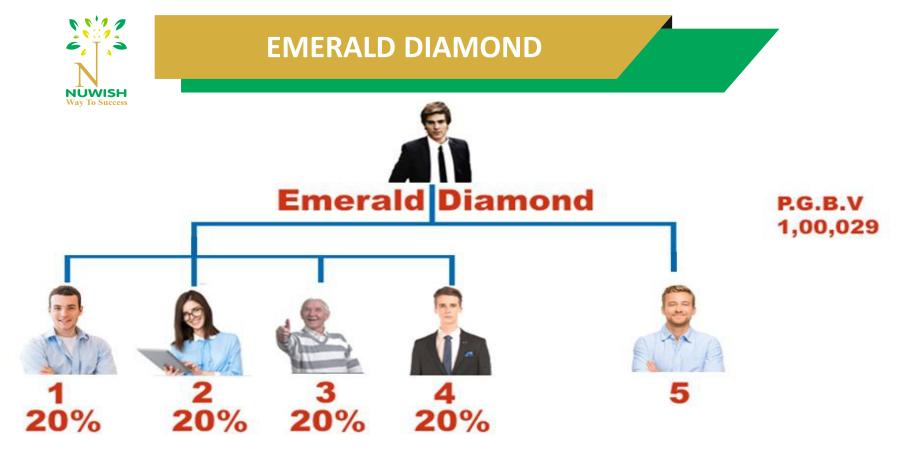


20% of Total Company B.P

Sapphire Diamond Bonus =

Total All Sapphire Diamonds And Above Qualify Diamonds

When your 3 line become 3 DIRECTOR and your personal group business volume is 100029 { PGBV } .Then you are called sapphire diamond. Then you get 4% of Diamond's group 4% of Ruby diamond's and 4% of sapphire diamond's auto pool income.



20% of Total Company B.P

Emerald Diamond Bonus =

Total All Emerald Diamonds And Above Qualify Diamonds

When your 4 line becomes 4 DIRECTORS and your personal group business volume is 100029 {PGBV} then you are call emerald diamond.

Then you get 4% of Diamond's group, 4% of Ruby diamond's group, 4% of sapphire diamond's group and 4% of emerald diamond's auto pool income.



Total All Universal Diamonds

When you 5 line becomes 5 DIRECTORS ,You are called universal diamond. Then you get 4% of Diamond's group, 4% of ruby diamond's group, 4% of sapphire diamond's group, 4% of emerald diamond's group and 4% of royalty universal diamond's auto pool income.



Mobile	Fund	1%
Bike	Fund	2%
Travel	Fund	2%
Car	Fund	2%
Home	Fund	3%



MOBILE FUND

A distributor should be total personal business volume 14129 {PBV} to get to mobile fund {pool}

Mobile fund Member =-

10% of Total Company FV Total All Qualifying Mobile Fund member

Maintain qualifying mobile fund member for 3 consecutive month and earn the mobile fund from Fourth month onwards.

Rs 1000 /month is the maximum amount one can earn in mobile fund



BIKE FUND



Diamond level : Personal business volume should be 929 {PBV} every month to be taken on a bike at the Diamond level

20% of total company FV

Bike fund member =

Total All Diamond and above Qualifying diamond's

Maintain Qualifying bike fund member for 3 consecutive month and earn the bike fund from Fourth month onwards.

Rs 3000/month is the maximum amount one can earn in bike fund.





TRAVEL FUND



Ruby Diamond level : Personal business volume should be 1529 {PBV} every month to be taken on a travel fund at the Ruby diamond level.

20% of total company FV

Travel fund member =

Total All Ruby diamond's and above qualifying diamonds.

Maintain qualifying travel fund member for 3 consecutive month and earn the travel fund from fourth month onwards.

RS 5000 /month is the maximum amount one canearn in travel fund.





CAR FUND

Emerald diamond : Personal business volume should be 1929 PBV every month to be taken on a car fund at the Emerald Diamond level



20 % of total company FV Car fund member =

Total all Emerald diamonds and above qualifying diamonds

Maintain qualifying car fund member for 3 consecutive month and earn the car fund from 4th month onwards.

Rs 12000/month is the maximum amount one can earn in car fund.



DREAM HOME FUND



Universal diamond : business volume should be 2929{ PBV} every month to be taken on a dream home fund at the universal diamond

30% of total company FV

Dream home fund :

Total all Universal diamonds

Main qualifying dream home fund three consecutive month and earn the dream home fund from fourth month onwards

Rs 29000/ month is the maximum amount one can earn in dream home fund



BONUS

DIAMONDSHIP BONUS 16% = Whichever product becomes the business point and above the sell and whichever leader will be at that level, one / fourth part of it will be distributed to those who are at the diamondship level.

ROYALTY BONUS 4% = one /fifth of the total business point Of the royalty bonus company will be taken out and The Fifth part will be distributed in all those Universal Diamonds.



What ever business point and fund value is created above the product sale and at the level at which the member will be distributed



CODE OF ETHICS TO BE FOLLOWED BY NUWISH DISTRIBUTOR

As owner of my **NUWISH** Distributorship, I agree to conduct my **NUWISH** business according to the following ethical guidelines

- 1. I will perform all my duties a NUWISH consultant and maintain highest standards of conduct. **NUWISH** expects you to observe and strictly adhere to the following guideline at all times that are applicable to all **NUWISH** Distributor under **NUWISH MARKETING PLAN**.
- 2. I will at all times follow the Code of Ethics and the Rules of conduct in letter as well as in spirt and comply with strictly adhere to the guidelines, systems, requirements, procedures, policies, terms and conditions mentioned in it.
- 3. I will not engaged in activities that may bring disturbed to **NUWISH** or any **NUWISH** products services and are detrimental to **NUWISH** images/business.
- 4. I will at all times make a fair and truthful presentation of **NUWISH** products and the sales and marketing plan, and i shall make sure to present what is approved in official **NUWISH** publications.
- 5. I shall be courteous and prompt in handing of any or all claims for exchange and return and follow the procedures prescribed by **NUWISH** from time to time in its official publication.
- 6. I will always carry out the responsibility of a **NUWISH** distributor and that Sponsor as detailed in official **NUWISH** publication and not in bulge in any activity, which damages distributor group or business.



CODE OF ETHICS TO BE FOLLOWED BY NUWISH DISTRIBUTOR

- 7. I will conduct myself in a civilized and courteous manner of the highest standard while representing **NUWISH** to the word at large aa this may have grave consequencee for the **NUWISH** Business.
- 8. I will only use **NUWISH** products or **NUWISH** Authorized Literature and publications in order to protect the **NUWISH** Business.
- 9. I will not promote opportunity / product / services of other company in director or indirect competition to **NUWISH**, Also I will not directly or indirectly deal with anyone from any competition company.
- 10. I will not covertly or overtly undermine any of company's initiatives or manipulate any company Promotions, Overseas Tips or any other activity etc.
- 11. I will always follow the 3 Cardinal Rules of the **NUWISH** Business
 - A. Never do anything first time without checking ones upline.
 - B. Never disrespect with anybody's spouse Ego and Money.
 - C. Never pass any negative comments or do any activity that might damage my downlines and cross lines, This putting the larger **NUWISH** business.
- 12. Use misleading, deceptive and / or unfair trade practices.
- 13. Use misleading, false, deceptive, and / or unfair recruiting practices, including misrepresentation of actual or potential sales or earnings and advantages of direct selling to any potential direct seller, in their interaction with potential direct sellers.



CODE OF ETHICS TO BE FOLLOWED BY NUWISH DISTRIBUTOR

- 14. Make any factual representation to a prospective direct seller that cannot be verified or make any promise that cannot be fulfilled.
- 15. Present any advantages of direct selling to any potential direct seller in a false and / or a deceptive manner.
- 16. Knowingly make, omit, engage or cause or permit to be made, any representation relating to the direct selling operation, including remuneration system and agreement between **NUWISH** and the direct seller / Distributor or the goods and / or services being sold by such an Distributor which is false and / or misleading;
- 17. Force prospective or existing direct sellers / Distributor to purchase any literature or training materials or sales demonstration equipment.







DISTRIBUTORS AGREEMENT AND APPLICATION FORM

- 1) The Contract Between the Distributor and Nuwish Is on a Principal to Principal Basis. The Singing of the From/Application by a Distributor Does Not Bind the Distributor as an Employee or Agent of the Company
- 2) Each Applicant Should Be a Least 18 Years of Age at the Application to Become a Nuwish Distributor.
- 3) This Form Is an Application and an Agreement to Appoint an Individual as a Self-employed and Independent Distributor. This Form Read with "Nuwish Success Plan" Shall Together Be Construed as a Validly Entered Contract and the Distributor and Nuwish Shall Be Bounded by the Terms and Conditions Here In.
- 4) Distributors Are Not Permitted, under Any Circumstances to Advertise, Market or Deal in Any Manner with Any Product And/Or Services, Which Are Not Approved by Nuwish Marketing in Their Network
- 5) The Registration Is Non Transferable and Non Refundable.
- 6) The Distributor Shall Take Appropriate Steps to Ensure Protection of All Private Information Provided to Him/Her by a Consumer.
- 7) In Cash of Any Grievance or Compliant Received by the Distributor from a Consumer Regarding Any Product of Nuwish Sold in Pursuance of This Contract The distributor Shall Refer Such Complaint to the Grievance Rederessal Committee of Nuwish Which Shall Address Such Grievances with 30 Days. The Decision of the Grievances Redressed Committee in Respect of Such Complaints Shall Be Final.



DISTRIBUTORS AGREEMENT AND APPLICATION FORM

- 8) The Distributor Is Permitted to Sell the Products Services on an E-commerce Platform/Market Place, Only If He/She Has Taken Prior Written Consent from Nuwish to Do the Same.
- 9) The Distributor Shall Mandatory Provide Her/His Bank Account Details Are Not Updated with Nuwish and If the Distributor Is Entitled to Monthly Commission Between Rs-100 to 499 Then Nuwish Will Issue a Product Voucher Against Such Accrued Commission Amount.
- 10) The distributor Shall Not Make Any Claim That Is Not Consistent with Claims Authorized by Nuwish.
- 11) The Distributor Shall Attend the Mandatory Orientation Session by Nuwish Regarding Provision of Fair and Accurate Information on All Accepted of the Direct Selling Operation Remuneration System and Expected Remuneration for Newly Recruited distributors. The Date of Such an Orientation Session Will Be Available to the Distributor on Nuwish Company Web Site
- 12) The Distributor Hereby Authorizes Nuwish to Send Text Messages Related to Nuwish Marketing on His/Her Registered Mobile Number with Nuwish.
- 13) One Person Can Apply Only One ID.



DISTRIBUTORS AGREEMENT AND APPLICATION FORM

- 14) A Distributor Who Does Not Adhere to These Rules Can Be Suspended, Pending Inquiry or Terminated from the Membership.
- 15) Assistant Director Should Be Total Personal 14129 PBV to Get a Mobile Fund.
- 16) To Get a Bike Fund at the Diamond Level Personal 929 PBV Should Be Every Month
- 17) To Get a Travel Fund at the Ruby diamond Level Personal 1529 PBV Should Be Every Month
- 18) To Get a Car Fund at Emerald Diamond Level Personal 1929 PBV Should Be Every Month
- 19) To Get a Home Fund at Universal Diamond Level Personal 2929 PBV Should Be Every Month.
- 20) Diamond ship Bonus 16% = the Level at Which the Leader Will Be, and the Amount of Product That Will Be Sold, Will Be Commissioned on the Basis of His Business Volume.
- 21) Royalty Bonus 4% =royalty to Be given Based on Business Point of the Product Sell of Universal Diamond Group
- 22) All Disputes Are Subject to the Jurisdiction of District Court Ratlam Madhya Pradesh India.



TERMINATION, RESIGNATION, TRANSFER AND REJOINING OF BUSINESS DISTRIBUTOR

Resignation : - Distributor can resign from Business Distributorship any time. Although if he / she intends to rejoin the business, then he / she can join again only after 6 months of such resignation and cannot claim for the business, income and / or downline or business team which was generated by him as per the old Distributor ID. In this 6 month period, the Distributor will not work and he / she will not be active in the Company's business.



Resignation Procedure :-

- a) Business Distributor has to submit a duly filled Resignation form stating reason for his / her resignation, to the company.
- b) He / She shall have no claims and rights on any incentive, commissions, gift and award arising through / by his Distributor ID from the date of resignation.
- c) Bonuses and BV's received by the resigning Business Distributor's upline on the products returned will be deducted from the upline.



TERMINATION, RESIGNATION, TRANSFER AND REJOINING OF BUSINESS DISTRIBUTOR

- d) Resigning Business Distributor shall get a cheque on the cost of product returned {if any} other deducting bonuses on the original purchase, shipping cost and 10% handling charges or any other expense paid by the company, as Full and Final Payment to his / her.
- **Cooling off period: Nuwish** also offers to its business Distributor a 10 days cooling off period from the date of his / her joining, within which the direct seller may cancel the contract without being subject to any penalty and seek refund for any marketable product purchased within such time upon returning such product in currently Marketable condition.
- **Termination**: if any associate violates any of the clause in this code of ethics and terms and conditions given in the application form, then **Nuwish** reserves the right to terminated the delinquent business Distributor association with **Nuwish** immediately with written notice. It is important to note that once terminated, A Distributor cannot rejoin the **Nuwish** Business.
- **Transfer of Business:** If any Distributor due to some reason wants to transfer his her Business, he / she shall have to take a prior consent from **Nuwish** Although a Business Distributor can transfer the business to a family member only. All required documents to this assignment shall be submitted to the company along with the consent letter of the Business Distributor. **Nuwish** reserves the Right for any such Transfer of Business, the decision of the company shall be binding and final.



- Inactivity, Rejoining and Change in Business Team: If an Distributor having an active Distributor ID wants to rejoin with another person / Distributor / introducer / sponsor the rules given below will be applicable.
- A) Change in LOS of an Active Distributor :- If a Business Distributor wants to change his / her business team (Line of Sponsorship), he / she can do that by resigning as a Distributor and serve an inactivity period of 6 months by submitting a duly filled 'Change in LOS " form, stating his / her reason.
- B) Change in LOS for Inactive Distributor: An inactive Distributor who is not active for a period of more than 2 years, can resume activity in any other business team (Line of sponsorship) by resigning as a Distributor by filling "{change of loss forms} After that he / she can join N u w i s h business under any business team (Line of Sponsorship). This will be subject to approval of Nuwish.



In such a condition :-

if any existing Business Distributor entice another Distributor for joining his team as a Re - joinee either in his own name or in the name of any other family member, the company reserves the right to terminate the New Distributor ID of that Re - Joinee and the entire team made by the Distributor in new downline shall be transferred as downline in the old Distributor ID of that Re - joinee.

Nuwish reserves the right to terminate, suspend or to take any other action against both / anyone of the Business Distributor who had enticed other Distributor to join under his downline as a rejoiner and the re-joiner himself / herself.

Nuwish also reserves the right to stop the sales.

Miscellaneous :-

NUWISH

- 1. Nuwish Company has the sole right to make any change in the products, Price and Business Volume, Business Point, Fund Value of the Products, Business Plan and Code of Ethics as per requirement at any time without any prior notice. Such change shall be communicated to all the Distributor through the official website of Nuwish.
- 2. Nuwish shall not be responsible for any loss of the Distributor due to any change thereof.
- **3.** Nuwish shall not be responsible for any kind of losses caused due to the termination of an Distributor. Distributor will be solely responsible for all the losses.
- 4. Nuwish shall cease all the rights of the Distributor after termination of his / her Distributor ID and shall stop income from Business (if any) and his / her team will be rolled upto his / his sponsor / up line.



1:- Renewal of Distributorship

- A. The Company does not charge any renewal fee. Distributorship is discontinued if the Distributor resigns and if the resignation is accepted by the Company. The Distributorship is terminated by the Company if the Distributor does not conduct any Business with the Company for more than two years or for any violations of Company policies
- B. In the above cases the Distributor will be required to put forth his/her clams within one month of the date of the above happenings there after no claim will be entertained, The claims will be settled as per Company Policies.
- C. The limitation period of claiming any amount due to the Distributor by Nuwish shall be 3 years No claims after a Period of 3 years from date shall be entertained by Nuwish.



2:- KYC

person/entity who completes the KYC (Aadhar Card, Driving License, Voter ID, Card Passport, Ration Card, or any other identity document(s) issued by any State Government or the Central Government which can be verified) formalities and fills the Distributor Application +Agreement Form (the "Applicant") shall be assigned an Applicant Number The Applicant Number shall be valid for 35 days and the Applicant shall be confirmed as a Distributor pursuant to it carrying out atleast one transaction within 35 days from the date of submission of the Distributor Application + Agreement Form.

3 :- Submission of distributor application form

- **a.** In case a prospect fills the hard copy of Distributor Application Form (DAF) he/she shall be entitled to commence business and build a network only upon completion of Know Your Customer ("KYC") and physical submission of Distributor Application Form (DAF) at any of the Company's Centers and only after an order has been placed.
- **b**. In case the prospect fills the DAF online and sends the scanned copy of signed DAF along with KYC documents to the Company the Distributor can commence Business with the Company only after an order has been placed However if the Distributor does not submit the copy of DAF with signatures (to be verified with Passport/Driving License/PAN) within 10 days of joining online, the Distributor's ID will become invalid.



4 :- Representations Made by Distributors

- **a.** Distributor(s) shall not exaggerate or misrepresent benefits associated with the Company and the Company's products and services
- **b.** Distributor(s) must know and convey that earnings come only through hard work commitment and consistent efforts
- c. Distributor(s) shall not make claims other than what is mentioned in the Company's plans and literature about products, quality and earnings. Company has the unconditioned rights to take any and all actions including seeking damages for distributor's inaction inviting and causing ilrepute /loss to the Company for misdeclaration or misrepresentation.
- **d**. The Distributor shall be provided with a cooling off period of 30 days.

5:- Labeling, Packaging and Pricing

The product description, labeling, pricing and packaging done / determined by the Company is final and sacrosanct. No alteration is permissible in these. Distributor(s) are not authorised to relable, repack, and alter description or sale products loose or in a form not originally caused by the Company or at a price not fixed by the Company. Allegations against distributor(s) for contravening this rule shall be investigated and appropriate action will be taken.



6:-Cross Sponsoring

No Cross Sponsoring of distributorship shall be allowed "Cross Sponsoring" in this context means:

- **a**. Signing up an existing distributor another group.
- **b**. Signing up the wife when husband is already a distributor or vice versa.
- **c.** Signing up under another sponsor to operate his/her distributorship when his/her distributorship is still valid.
- **d.** Allowing other people or relative to use his/her distributorship to do business
- **e**. If son or unmarried daughter joins the Business with their own ID but their line of sponsorship is not under their family*ID, then such a case will be treated as cross sponsoring and the ID taken by son/unmarried daughter will be terminated.

Same will apply for any of the family members not joining under their son/unmarried daughter's line of sponsorship. In the event of Cross sponsoring the following action shall be taken.

if the complaint is received after more than 6 months of distributor having taken another ID the same will not be entertained. one receipt of such complaint, the company will terminate one of the IDs of the Distributor, which ever may deem fit, and the network will remain with the active ID.



If the company received complaint within 6 months of cross sponsoring, the company will terminate the second and later IDs of distributor and the network developed under the second /later IDs will be shifted under the first ID.

Company will terminate the Distributorship and also with hold the bonus payment of any distributor who found doing cross sponsoring of the existing distributor /s. In addition if the Distributor running any DLCP/MINI DLCP/DCC, the same will also be closed down by the Company.

However, if the investigations reveal that any of the IDs registered was manner, which the management finds out is not ethical/without the knowledge of the distributor, then the Company will terminate the ID/IDs, which they may deem fit and the network of the terminated ID will move up to the next higher Distributor or will be shifted under the ID which is not terminated. In addition the Distributor who imitated the Cross sponsoring will be subjected to disciplinary Company that may result in the Company suspending/terminating/withholding bonus payments of the Distributor and/or imposing a fine the Distributor The Company's decision in the above I cases will be final.

6:-Place Order

The Distributor has to place order (With BV, exuding orders on Nuwish Best Deals) within 35 days of joining. If the order is not placed then it Will result in Distributor's application not boing accepted by the Company and the ID will be rendered invalid.



7:- Inactive Distributor

Irrespective of he level attained, if a distributor is found not to have placed any order in preceding nine months, then he be termed as an 'inactive distributor' and the Company reserves the right to take a decision (including termination) in respect of hs/her distributorship. After completion on of inactive period the Distributor can join under any of the Distributors after termination of the earlier ID.

8:-Expiry/Cancellation/Resignation/Succession of Distributorship

- **a.** Any distributor may resign from distributorship by submitting an application. Acknowledgement of receipt of such communication constitutes resignation. A person what resigns or whose distributorship is cancelled /terminated may reapply for distributor ship only after lapse of a period of 6 month is (cooling period) from the date of resignation /cancellation of his/her distributorship. In such cash the person can not any claim whatsoever over the downlink(s) business he/she had period to reapplication for Distributor ship.
- **b.** In case a Distributor resigns for certain unforeseen circumstances, subject to Company's satisfaction, he/she may transfer the Distributorship to his/her blood relative only (proper proof and documentation required).
- **c.** Distributorship may be cancelled/terminated. declared unclaimed or suspended by the Company for the reasons mentioned in the Company's Policies/Rules and Regulations.



d. Distributorship in ordinary circumstances expires upon death or proven incapacity of the distributor: However, nominee of the deceased upon evincing interest to succeed distributorship may be allowed by the Company, In cases where the nominee does not come forward till 3 months from the date of death or incapacitation of the original distributor as the case may be, successor of the deceased upon submitting appropriate documentation and evincing interest to succeed distributorship may be allowed by the Company. However under no circumstances such distributorship will be entertained after 6 months from the date of death or knowledge of incapacitation of the distributor either from nominee or successor



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This document is published in accordance with the provisions of Rule 3 (1): of the Information Technology (Intermediaries guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of Nuwish website.

The domain name <u>www.nuwishmarketing.com</u> and <u>www.nuwishmarketing.in</u> (hereinafter referred to as "Website) is owned by Nuwish marketing {OPC} Private Limited with its corporate office at shop no 1,Tilak nagar, Choraha, Near Bus Station JAORA - 457226 referred to as "Nuwish :).

Your use of the Website services and tools are governed by the following terms and conditions "Terms of Use") as applicable to the Website including the applicable policies which are incorporated herein by way of reference. If you transact on the Website, you shall be subject to the policies that are applicable to the Website for such transaction. By mere use of the Website. you shall be contracting with Nuwish marketing OPC Private Limited and these terms and conditions including the policies constitute your binding obligations, with Nuwish.



WEBSITE TERMS OF USE

For the purpose of these Terms of Use, wherever the context so requires "You" or "User" shall mean any natural or legal person who has agreed to become a buyer on the Website by providing Registration Data while registering on the Website as Registered User using the computer systems and mobile phones The term "We" "Us" Our" shall mean Nuwish Marketing OPC Private Limited.

When You use any the services provided by Us through the Website, including but not limited to, (e g. Product Reviews, Seller Reviews).You will be subjected to the rules, guidelines, Policies, terms, and conditions applicable to such service, and they deemed to be incorporated into this Terms of Use and shall be considered as part and parcel of this Terms of Use. We reserve the right, at our sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time without any prior written notice to you It is your responsibility to review these Terms of Use periodically for updates / changes Your continued use of the Website following the posting of changes will mean that you accept and agree to the revisions. As long as you comply with these Terms of Use, we grant you a personal; on-exclusive, non-transferable, limited privilege to enter and use the Website.

ACCESSING BROWSING OR OTHERWISE USING THE WEBSITE INDICATES YOUR AGREEMENT TO ALL THE TERMS AND CONDITIONS UNDER THESE TERMS OF USE, SO PLEASE READ THE TERMS OF USE CAREFULLY BEFORE PROCEEDING. By impliedly or expressly accepting these Terms of use.You also accept and agree to be bound by Nuwish Policies (including but not limited to Privacy Policy available at Privacy Policy) as amended from time to time.



Use of the Website is available only to persons who can form legally binding contracts under Indian

Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian

Contract Act, 1872 including minors, un-discharged insolvents etc. are not eligible to use the Website. If

you are a minor i.e under the age of 18 years, you shall not register as a User of the Nuwish website and

shall not transact on or use the website. As a minor if you wish to use or transact on website, such use or

transaction may be made by your legal guardian or parents on the Website, Nuwish reserves the right to

terminate your membership and / or refuse to provide you with access to the Website if it is brought to

Nuwish's notice or if it is discovered that you are under the age of 18 years.



YOUR ACCOUNT AND REGISTRATION OBLIGATIONS



If you use the Website, you shall be responsible for maintaining the confidentiality of your Display Name and Password and you shall be responsible for all activities that occur under your Display Name and Password. You agree that if you provide any information that is untrue inaccurate, not current or incomplete or we have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, or not in accordance with these



When you use the Website or send emails or other data, information or communication to us communicating with us through electronic records and you consent to receive communications via electronic records from us periodically and as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

1. Password Protected Parts of the Nuwish Website

The password-protected parts of the Nuwish Website are intended exclusively for Nuwish Business Distributor's. If you do not already know Nuwish Business Distributors and wish to contact one, please use the <u>Contact Form</u> available at <u>www.nuwishmarketing.in</u> and <u>www.nuwishmarketing.com</u> Please note: Passwords should not be given to third parties and must be protected from unauthorized access. If you become aware of any unauthorized use of your password, you should notify Nuwish immediately. Nuwish disclaims any liability and responsibility for damage caused as a result of improper use of passwords.

2. Nuwish's Privacy Statement and Policies

All personal data provided to Nuwish while using the Website will be handled in accordance with the Privacy Notice If you register or log in as a Nuwish Business Distributor, the Privacy Policy for Nuwish Business Distributor applies in addition. All information provided to Nuwish during the use of the Nuwish.



3. Copyright and Use of Nuwish Website Materials :

The Nuwish Website and materials made available are protected by intellectual property rights, including copyrights, trade names and trademarks, including the "Nuwish and the Nuwish logo are owned by Nuwish marketing OPC Private Limited or used by Nuwish under license or with permission from the owner of such rights. Materials protected by such intellectual property rights include the design, layout, look, appearance, graphics, photos, images, articles, stories and other materials available on the Nuwish Website (collectively, "Website Materials").

Website Materials may only be reproduced, distributed, published or otherwise publicly presented based on a prior written consent by Nuwish. To this rule, Nuwish grants Business Distributor a limited, non-exclusive, revocable license to use Website materials solely for the purposes of operating their As an exception Direct Selling business by downloading, storing, printing. copying, sharing and displaying these materials, provided that the Material is unaltered and the source of information quoted in case any Website materials are disclosed to third parties Should you have additional questions the Website materials, please contact us through the <u>Contact Form</u>

The right to use the password-protected parts of the Nuwish Website as an Nuwish Business Distributor ends on termination of the Business Distributor Contract without the need for any further actions by Nuwish.



COMMUNICATIONS

In the event of termination thereof, the Business Distributor must delete or destroy all stored, printed or copied materials unless they must be retained to comply with legal requirements.

4. Limitation of Liability, Disclaimer of Warranties and Indemnification:

To the extent permitted by applicable law, neither Nuwish nor its affiliates shall be liable for any direct, indirect, consequential or other damages whatsoever, including but not limited to property damage, loss of use, loss of business, economic loss, loss of data or loss of profits, arising out of or in connection with your use or access to or inability to use or access the Nuwish Website or its content Nuwish will use reasonable efforts to ensure that the information and materials provided on the Website are correct .However, Nuwish cannot guarantee the accuracy of all information and materials and does not assume any responsibility or liability for the accuracy, completeness or authenticity of any information and materials contained on the Website. We do not warrant that the operation of the Website will be uninterrupted or error-free, or that this Website is free from viruses or other components harmful to equipment or software. Nuwish does not guarantee that the Nuwish Website will be compatible with the equipment and software which you may use and does not guarantee that the Nuwish Website will be available all the time or at any specific time. You agree to indemnify, defend and hold Nuwish and its affiliates harmless from any liability or loss, related to either your violation of these Website Terms of Use or your use of the Nuwish Website.



5. Restricting or Blocking Access to the Nuwish Website for Violations of the Website Terms of Use.

In case of a violation of these Website Terms of Use, particularly in case of use of the Nuwish Website or individual elements of the Nuwish Website for other than its intended use access to the Nuwish Website may be restricted or blocked. Nuwish generally reserves the right to partially or entirely alter, block, or discontinue the Nuwish Website or its content at any time and for any reason.

6. Severability Clause

Should one of the provisions of these Website Terms of Use be invalid or declared invalid by a court.this will not affect the validity of the remaining terms

7. Choice of law, Jurisdiction and Venue

The use of the Nuwish Website and these Website Terms of Use are governed by the laws of the Republic of india. The district courts of Ratlam (Madhya Pradesh, India) have exclusive jurisdiction and venue for any disputes arising from or in connection with the use of the Nuwish Website or these Website Terms of Use.







Orders may be placed online on website or picked up from the company office and / or from any of the franchisee outlet. Details are given below:





PICKUP FROM OFFICE OR FRANCHISEE OUTLET:-

Pickup orders can beplaced at any of the outlet. Payment options for Pickup Orders can be Cash Demand Draft, Credit Card and Debit Card. Pickup hours for all Outlets are: Monday to Friday 10:00 a.m.-05:00 p.m. Saturday 10:00 a.m. -01:30 p.m. Sunday (Closed) Please refer to website <u>www.nuwishmarketing.com</u> and <u>www.nuwishmarketing.in</u> for updated information.

HOME DELIVERY:-

Home Delivery orders can be placed on website, or at office / franchisee outlets only





HOME DELIVERY ORDERS DELIVERY FEES:-



Please refer to the website <u>www.nuwishmarketing.com</u> and <u>www.nuwishmarketing.in</u> _information.



Home Delivery Orders Delivery fees

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 Nuwish of any shipping discrepancy or damage within twenty-four (24) hours of receipt of receipt of the shipment will cancel a Nuwish Marketing Distributor (s) right to request a correction and shall be considered deemed acceptance of the products. Orders placed are typically shipped the very next business day. Orders pieced on Saturday after 2.30 pm will be shipped on the following Monday. Delivery time will vary according to the location of customers / Nuwish Marketing Distributor(s). The average time for delivery is between 2 to 7 days. Delivery of products may not happen on Sundays or on major holidays as per the policy of the delivery partner.

Delivery of the Product:-

There are various delivery models for delivery of purchased Product to the Customers / Nuwish Marketing Distributor, as decided by Nuwish. The risk of any damage, loss or deterioration of the Products during the course or delivery or during transit shall be on Company and not on the customer / Marketing Distributor Nuwish represents and warrants that the Products being delivered are not faulty and are exactly those Products which are listed and advertised on the Website and purchased by the customers / Marketing Distributor and meet all descriptions a n d specifications as provided on the Website.



Home Delivery Orders Delivery fees

Customer Business Distributor shipping address, pin code will be verified with the database of Website before they proceed to pay for their purchase. In the event order is not serviceable by logistic service providers or the delivery address is not located in an area that is covered under the order confirmation form, Customer/ Business Distributor may provide an alternate shipping address on which the Product can be delivered by the logistics service provider.

Please note that there is no guaranteed dispatch time and any information about the dispatch should not be relied upon as such. Therefore, time is not the essence of the bi-partite contract between the Customer Business Distributor and Nuwish for purchase and sale of Product on or through the Website. However, the Product shall not be delivered to the customer / Business Distributor unless he /she make the full and final payment.

Customer / Business Distributor shall be bound to take delivery of the Products purchased by him / her that are said to be in a deliverable state. Where Customer/ Business Distributor neglects or refuses to accept the delivery of the Products ordered by him / her, the Customer / Business Distributor may be liable to Nuwish for such non-acceptance. Nuwish at its own discretion may call up the customer / Business Distributor to evaluate the reason of non acceptance of the product. The decision of Nuwish would be final and binding on whether to redeliver or process refund as per the refund policy.

The title in the Products and other rights and interest in the Products shall directly pass on to the Business Distributor from Nuwish upon delivery of such Product and upon full payment of price of the Product.



Home Delivery Orders Delivery fees

Upon delivery, the Business Distributor is deemed to have accepted the Products. The risk of loss shall pass on to the Business Distributor upon delivery of Product. Before accepting delivery of any Product, the Customer / Business Distributor shall reasonably ensure that the Product's packaging is not damaged or tampered.

Governing Law:-

Any dispute(s) between Business Distributor or its nominee(s) and Nuwish, arising from this Policy, shall be referred to the sole arbitrator (appointed by the company) and same shall be adjudicated by such Arbitrator as per provisions of Arbitration Conciliation Act, 1996. However, all proceedings shall come within the jurisdiction of District Court of Ratlam (Madhya Pradesh, India) only and such arbitration proceedings shall be held in Ratlam (Madhya Pradesh, India) only. The final decision of the Arbitrator would be binding upon both the parties. Any breach of this covenant by the Customer / Business Distributor will make him liable for damages and legal costs to the Company

