

# TERMS AND CONDITION OF I AM CHOSEN INTERNATIONAL

## COMPANY POLICY

This is the company policies, rules, and regulations of I AM CHOSEN INTERNATIONAL TRADING INC. ("the Company") that would govern the transactions and any business dealings involving the products of the Company, by and among the members, I AM CHOSEN Distributors, clients of the Company and such other related matters.

This Company Policy, Rules, and Regulations (the "Company Policy") form an integral part of the contract of each I AM CHOSEN Distributors with the Company. As such, each I AM CHOSEN Distributor is expected to have read and understood the contents of this Company Policy.

Further, each I AM CHOSEN Distributor is required to familiarize himself with the Company Policy.

I AM CHOSEN Distributors are strictly required to observe the terms and conditions embodied in this Company Policy. Any violation of these rules would be meted with appropriate penalties, including automatic cancellation/termination/deactivation of accounts and/or membership depending on the gravity of the violation committed. Upon deactivation of the account, the I AM CHOSEN Distributor shall be given a period of three (3) days to clarify in writing the issues pertaining to the ground/s for the cancellation/termination/deactivation.

I AM CHOSEN Distributor's failure to submit the required clarificatory letter shall be construed as waiver of his/her right to be heard that would merit the permanent cancellation/termination/ deactivation of his/her account/s or membership.

THIS COMPANY POLICY MAY BE AMENDED, REVISED OR MODIFIED IN WHOLE OR IN PART WITHOUT NEED OF CONSENT OF THE I AM CHOSEN DISTRIBUTORS.

## SECTION

1. Any natural person at least eighteen (18) years of age who has not been convicted of any crime involving moral turpitude may become a I AM Distributor. Applicants below the age of fifteen (15) years old may be accepted provided their application are with the consent of their parents. Any corporation, partnership, or association, duly registered with the Securities and Exchange Commission (SEC) or its equivalent and legally authorized to do business in the Philippines may become a I AM CHOSEN Distributor. In all instances, the Applicant must have capacity to enter a contract in the Philippines and must comply with all the legal requirements under the Philippine laws.
2. The Applicant shall read in full and familiarize himself with the terms and conditions embodied in the Application Form and in this Policy.
3. Husband and wife may become individual I AM CHOSEN Distributors. However, they will automatically be considered as one entity and should register under the same group such that the husband or the wife can only be an upline or downline and sponsorship of his or her spouse. Legally married spouses may not engage in different Groups (Crosslining) in conducting the business.
4. Partnerships, corporations, or associations duly organized and recognized under Philippine laws may become a I AM CHOSEN Distributor. The said entities must submit a letter of intent to become a I AM CHOSEN Distributor together with the appropriate Secretary's Certificate (for corporations) authorizing the filing of Application, designation of the authorized representative for purposes of such application and authorizing the submission of pertinent documents as may be required by the Company.
5. As a I AM CHOSEN Distributor of the Company products, the I AM CHOSEN Distributor shall be authorized to engage into direct selling of the products.

6. As direct seller of the products, the I AM CHOSEN Distributor shall be entitled to receive corresponding compensation, rebates, commissions, and such other privileges as may be determined by the Company from time to time.
7. Privileges granted shall automatically cease to exist at the precise moment of the I AM CHOSEN Distributor's termination or revocation of affiliation with the Company.
8. Sponsors shall be responsible for their direct downlines. They shall ensure that their downlines are properly trained and familiar with the Company and its products, the terms and conditions of this Company Policy, the Company's Compensation Plan and his obligations, duties and responsibilities as I AM CHOSEN Distributor, which includes, but not limited to the following:
  - \* Ensuring that the downline attends the required trainings and seminars;
  - \* Entertaining products enquiries and clarifications from the downline;
  - \* Advising and guiding the downline in respect of marketing and sales strategy;
  - \* Updating and inform their downlines of new Company issuances and policies.
9. The Sponsor may extend his sponsoring activities to any country where the Company has presence subject to the approval of the Company. However, I AM CHOSEN Distributors are allowed to purchase products from any Business Center.
10. I AM CHOSEN Distributors are prohibited from joining any other Direct Selling or multi- level marketing or engage in selling products that are similar to or in competition with the Company's products.
11. In the event that a I AM CHOSEN Distributor is actively involved in a similar competing company, direct selling, or multi-level in nature, prior to the registration, he must show proof that he has nullified his involvement with these competing companies and is prohibited to entice or sponsor people from the latter. Failure to do so will merit applicable sanctions to protect the company and its I AM CHOSEN Distributors.
12. As a distributor of I AM CHOSEN, it's important to be fully aware of the company's policies, especially regarding affiliations with other companies. In our continuous effort to ensure the integrity and reputation of our distribution network, I AM CHOSEN strictly prohibits its distributors from engaging in activities with any investment companies that operate by luring distributors with promises of compensation for investments or recruiting other participants.

This policy is designed to protect the reputation of both our distributors and our brand. Engagement with dubious investment schemes can harm personal reputations and, by association, the I AM CHOSEN brand.

Joining or participating in the activities of certain investment companies may present a conflict of interest, detracting from our core mission and potentially diverting focus and resources away from I AM CHOSEN operations.

Be wary of any company that promises guaranteed returns or compensation simply for recruiting others or investing money. These schemes, often recognized as pyramid or Ponzi schemes, are not only unsustainable but may also be illegal.

Compliance with this policy is not optional. Violation can result in consequences up to and including termination of distributorship with I AM CHOSEN. This measure is necessary to maintain the trust and safety of our distributor network.
13. The I AM CHOSEN Distributors are considered independent contractor for all intents and purposes. It is understood that he is not an agent, employee or legal representative of his/her Sponsor or the Company. The I AM CHOSEN Distributors shall not, in any manner, represent himself as such.
14. Has no power to bind the Company to any obligation and he shall be solely responsible for all applicable income, sales, social security or other applicable taxes, licenses and fees arising out of his activities as such I AM CHOSEN Distributor.
15. The I AM CHOSEN Distributor shall be responsible for keeping the information in his accounts accurate. The Company has the right to terminate any account that is determined to contain inaccurate information.

16. I AM CHOSEN Distributor shall not employ any machination or manipulation, including but not limited to the use of dummies, in order to defeat the limitation set forth in Section 14 above. Any violation of this provision shall give the Company the right to automatically cancel and terminate the I AM CHOSEN Distributor's account.
17. I AM CHOSEN Distributors whose accounts have been inactive for an aggregate period of six months (180 days) shall be notified through email, text or social media that their accounts will be temporarily put on "hold". To activate said account, they will need to purchase Products.
18. Reselling of existing accounts to any person is strictly prohibited regardless of whether the transferee belongs to the same group, crossline, upline, downline, relative or a complete stranger.
19. If the account holder is found to have committed violations in the company policy, which prompted cancellation/termination of the account, the Company reserves the right to transfer the account to the ownership of the company.
20. The Company may allow the transfer of registration by reason of the I AM CHOSEN Distributor's death. The transfer shall take effect upon the request of the legal heirs of the Distributor subject to the application of Philippine law on succession. The following transfer procedure shall be observed in case of death of the I AM CHOSEN Distributor:
  21. The legal surviving spouse, any legitimate child, or illegitimate child in the absence of legitimate children, parent or sibling in that order, shall have one year from the date of the I AM CHOSEN Distributor's Death to notify the company of such death;
  22. The legal surviving spouse, any legitimate child, or illegitimate child in the absence of legitimate children, parent or sibling in that order, shall write a letter request for the transfer of registration of account of the deceased I AM CHOSEN Distributor.
  23. The letter-request shall be accompanied by certified true copy of death certificate, judicial or extra-judicial settlement of estate of the deceased I AM CHOSEN Distributor, last will and testament (if the account is adjudicated in the will) and proof of relationship between the deceased I AM CHOSEN Distributor and the legal heir;
  24. The letter-request shall state in whose favor the account should be transferred.
  25. The Company shall evaluate the request and may request for additional supporting documents to aid in processing the request.
  26. The transferee shall step-in the rights of the deceased I AM CHOSEN Distributor and assumes all his obligations as such I AM CHOSEN Distributor. Any account transferred by reason of the I AM CHOSEN Distributor's death shall not void the account's current income and incentives.
27. Any I AM CHOSEN Distributor is not allowed to change Sponsor under any circumstances. In such instances, the Company has no obligation to honor subsequent registrations and will consider only the first registration as a valid registration.
28. In the event that the potential I AM CHOSEN Distributor is invited and has already signed an application, even though that potential I AM CHOSEN Distributor has not purchase a package that will satisfy completion of registration process, the signed application form will be honored for a period of three months, provided it does not fall under fraudulent acts whose aim is to let the potential I AM CHOSEN Distributor sign the said application form known as "Unauthorized Forms".
29. It is strictly prohibited to engage in any activity that involves the solicitation or invitation of, or otherwise motivating or encouraging any existing I AM CHOSEN Distributors to transfer from one sales group to another in consideration of any kind of offer such as, but not limited to free slots, marketing support, financial support and others.
30. Sponsoring active I AM CHOSEN Distributors from his own sales group or from other groups or crosslines constitutes "Unauthorized Re-sponsoring" and is strictly prohibited.
31. Bonus buying is strictly prohibited. The following acts constitute bonus buying:

\* Registration of certain individuals without his/or knowledge and/or accomplishment of Application Form without his/or consent.

\* Fraudulent registration of any individual as a I AM CHOSEN Distributor without purchasing any package and without the knowledge and consent of such individual.

\* Registration or attempted registration of fictitious or non-existing individual/s as I AM CHOSEN Distributor for purposes of qualifying for bonus, commissions or to avail of any privileges or promotions.

\* Any other ways or machinations by which strategic purchases are made to maximize commissions or bonuses when a I AM CHOSEN Distributor does not have a bona-fide use for the products purchased.

32. Commission of any of the prohibited acts enumerated above shall merit proper sanctions, which may include, among others, outright termination of account.
33. The I AM CHOSEN Distributor recognizes that the Company is the exclusive owner of all the Company's Intellectual Property in the products. The I AM CHOSEN Distributor shall not challenge Company's ownership of such Intellectual Property and shall not do any act that may have detrimental effect to the Company's Intellectual Property.
34. The I AM CHOSEN Distributor undertakes not to use or disclose to any other person or entities any of the Company's Confidential Information and will use only such Confidential Information (as defined in Section 32 hereof) in good faith and subject to any restrictions imposed by the Company as herein contained.
35. The I AM CHOSEN Distributor's confidentiality undertaking under this Section shall survive the termination of the I AM CHOSEN Distributor's account with the Company and shall remain in full force and effect perpetually.
36. The I AM CHOSEN Distributor's authorization to distribute the Company's products and packages is granted perpetually unless terminated voluntarily or involuntarily.
37. The I AM CHOSEN Distributor may voluntarily terminate the distributorship upon his submission of written request withdrawing or pulling out his account from the Company. Termination under this clause is effective upon receipt of the written request or on the date stated in such written request.
38. The Company shall have the right to terminate the I AM CHOSEN Distributor's account with the Company on the ground of violation of any provisions in this Company Policy, the terms and conditions embodied in the Application Form and the Company's Compensation Plan. Termination under this clause is effective upon actual receipt by the I AM CHOSEN Distributor of the written notice of termination from the Company and retroacts to the day of the commission of the offense;
39. I AM CHOSEN Distributors, whose account has been terminated, whether voluntarily or involuntarily, are prohibited to engage into multi-level marketing or direct selling activities that offer products that are similar to or in competition with the Company's products within a period of one (1) year from the date of termination.
40. I AM CHOSEN Distributor may voluntarily terminate his account(s). In the event that the I AM CHOSEN Distributor desires to become active again either from the same line of business, group, or upline or transfer to another sponsor, group, or line of business, the latter may do so provided that the conditions mentioned on the Re-Entry process are met.
41. RE-ENTRY- It is the process by which a I AM CHOSEN Distributor of the company is given the clearance to transfer to any sponsor, group, or organization within the company other than his original sponsor or line of business bounded by the company policy. Re-entry program requires a I AM CHOSEN Distributor to "purchase" a new package to signify entry and the latter may choose either to join in his previous line of business, sponsor, or upline or to a new sponsor, group or line of business provided that the line he will belong to does not have any waiting accounts or unpaired accounts under his new line of business, and the pending financial obligation from the previous line of business or direct sponsor have been met or satisfied.

42. Notwithstanding the existing re-entry process, I AM CHOSEN Distributors who have been inactive for a period of at least one (1) year reckoned from their last transaction shall be allowed to undergo the process of Re-entry and will only have to comply with the following procedure:
- \* The I AM CHOSEN Distributor must submit a Letter of Intent stating her desire and willingness to undergo the Re-entry process.
  - \* The Letter of Intent must state the following:
    - \* The period of his/her inactivity and last transaction (year will be sufficient), if possible
    - \* He/she must indicate whether he intends to stay in his previous sales group prior to their inactivity or then chosen sales group should he/she desires to change his sales group, if ever the request for Re-entry is approved;
    - \* Outstanding obligation if any
    - \* The request shall be evaluated and subject to the approval of the higher management.
    - \* Once approved, the I AM CHOSEN Distributor must comply with the following conditions to complete the Re-entry process
    - \* There shall be no carry-over of points from old accounts to new accounts created under this process.
43. The I AM CHOSEN Distributor shall faithfully comply with the Company Policy, Compensation Plan, terms and conditions embodied in the Application Form and the Company's Code of Conduct and Ethical Standards. Any violation of any of such rules and regulations and terms and conditions shall be meted with appropriate sanctions at the sole discretion of the Company depending on the gravity of the violation.
44. The I AM CHOSEN Distributor holds the Company free and harmless against any and all claims, demand, liability, loss, cost or expense including but not limited to legal fees, cost of suit that may arise from, relating to or in connection with the I AM CHOSEN Distributor's conduct of business or transactions.
45. Any transaction entered into by the I AM CHOSEN Distributor in violation of the Company Policy, Compensation Plan, terms and conditions embodied in the Application Form, Company's Code of Conduct and Ethical Standards, the Revised Penal Code of the Philippines, or any other existing Philippine laws, or as may be enacted hereafter, or laws of other territories where the I AM CHOSEN Distributor transacted shall not bind the Company and shall be the sole obligation of the I AM CHOSEN Distributor.

## **CODE OF CONDUCT AND ETHICAL STANDARDS**

### **SECTION**

1. I AM CHOSEN Distributor shall remain Loyal to the Company.
  - a. Being a I AM CHOSEN Distributor with the Company goes with it the unbridled loyalty of its members not only to the Company but to its products and shall faithfully abide by this Company Policy and Code of Conduct and Ethical Standards, as may be revised or updated from time to time.
  - b. The I AM CHOSEN Distributors/members shall not join, represent, associate, sponsor, recruit or conspire in any manner to the benefit of any company, group or association who are in competition with the Company, or commit any act that would be disadvantageous to the Company or any of the products.
  - c. The I AM CHOSEN INTERNATIONAL greatly values the loyalty and good faith of the I AM CHOSEN Distributors to the Company and its products. To protect and prevent the Company from any issues that will arise in the future that would be disadvantageous on our part, the commission of any act mentioned above shall constitute unfaithfulness and disloyalty against the Company and its products. This shall therefore be considered as GRAVE OFFENSES and is strictly prohibited by this Policy. In addition to the remedies provided by law, the Company shall have the right to automatically deactivate, cancel or terminate the account/s or membership of any I AM CHOSEN Distributor who violates this provision without need of notice.
2. I AM CHOSEN Distributor shall protect the Company, its Products and Goodwill.
  - a. It shall be the duty of the I AM CHOSEN Distributor to protect the Company, its products, and its Goodwill. As such, the I AM CHOSEN Distributor shall not make any written statement or oral remarks that may discredit or disrepute the Company, its officers, directors and employees as well as its products. In addition to the remedies provided by law, the Company shall have the right to automatically deactivate, cancel or terminate the account/s or membership of any I AM CHOSEN Distributor who violates this provision without need of notice.

- b. Company reputation and goodwill are essential part of its business. To protect the Company's reputation and goodwill, issuing any statement, written or oral, especially those made in multi-media (including but not limited to television, radio, print, social) that tends to defame, malign, discredit or disparage the products, the Company and its directors, stockholders, officers, employees, agents and other I AM CHOSEN Distributors is strictly prohibited. This shall be considered as GRAVE OFFENSES to its extent but shall always be observed in good faith for the protection of the Company's reputation and goodwill.
    - c. **Upload, post, transmit or otherwise make available any content that is unlawful, harmful, threatening, abusive, harassing, alarming, distressing, tortuous, defamatory, vulgar, obscene, libelious, invasive of another's privacy, hateful, or racially, ethnically or otherwise objectionable against the company at any social media platform, I will be subject to a fine amounting to PhP 100,000.00 (first offense) PhP 500,000.00 (second offense) PhP 1,000,000.00 (third offense) and/or Termination of his respective account in I AM CHOSEN INTERNATIONAL.**
  3. In addition to the remedies provided by law, the Company shall have the right to automatically deactivate, cancel or terminate the account/s or membership of any I AM CHOSEN Distributor who violates this provision without need of notice.
  4. An I AM CHOSEN Distributor shall be Honest in All its Dealings.
    - a. I AM CHOSEN Distributors shall, at all times, observe decency and uphold high moral standards in its business dealings within the Company premises and in all its dealings relative to the products. I AM CHOSEN Distributors/members are expected to conduct its business dealings with utmost professionalism. They shall not make any false statements, misrepresentation, exaggeration, disinformation, unrealistic and vain promises, or introduce products or services that are not among the products of the Company. Thus, this shall be considered as LIGHT OFFENSES but shall always be observed with utmost sincerity.
  5. I AM CHOSEN Distributor shall Treat Fellow I AM CHOSEN Distributors with Respect, Fairness, Candor and Sincerity.
  6. The I AM CHOSEN Distributors/members shall, at all times, treat their fellow I AM CHOSEN Distributors with highest degree of respect. The following acts, which are not mutually exclusive, shall be considered as LIGHT OFFENSES but shall always be observed with great integrity and are considered disrespectful act which are strictly prohibited:
    - a. Forging signature of another I AM CHOSEN Distributor or making it appear that other I AM CHOSEN Distributor has signed or drawn any document;
    - b. Claiming, reporting or representing that his fellow I AM CHOSEN Distributor has participated or committed an act when he knew that the same is not true;
    - c. Attributing acts to his fellow I AM CHOSEN Distributor when he knows the same to be untrue.
    - d. Making false statements in any written documents such as affidavits, contracts, letters, advertisement materials, etc.
    - e. Altering, modifying, changing or revising any document relative to the Product or the Company without the written consent of the author thereof.
    - f. Issuing any certification or document that contains false or inaccurate information.
    - g. Commission of any dishonest act in its dealings concerning the Product or the Company.
  7. An I AM CHOSEN Distributor shall not interfere with any business dealings of his fellow I AM CHOSEN Distributors regardless of the relationship between him and the potential distributor. I AM CHOSEN Distributors shall not convince or encourage any person to change sponsorship when they have been previously recruited or invited or in the process of invitation, whether or not the potential I AM CHOSEN Distributor has not signed the application form yet, nor purchase a package by other I AM CHOSEN Distributors.
    - a. In the event that a potential distributor has signed an application form, said application form shall only be valid for (30) thirty days, after which, he must sign another application form and may be invited by a different I AM CHOSEN Distributor.
    - b. In the event that the potential I AM CHOSEN Distributor has an immediate family member (parents or sibling) other than a spouse that is a current I AM CHOSEN Distributor of the Company, the person who invited the latter

may opt to suggest where the potential I AM CHOSEN Distributor may choose to register either from him or from his immediate family member (parents or siblings) giving the potential I AM CHOSEN Distributor absolute initial right to choose a sponsor. In this way, future conflicts and fraudulent form or acts maybe minimize or eliminated.

- c. The Company, in the exercise of its discretion, reserves its right to terminate/deactivate/cancel the membership and/or accounts of the I AM CHOSEN Distributor for a violation of any provisions of this Company Policy.
8. The following penalties shall be imposed for every act committed by the Distributor that constitutes disrespect or dishonesty:
- a. No Fraudulent Activities - The Company strictly prohibits any commission of fraudulent acts or false pretenses towards the Company itself, its products, fellow I AM CHOSEN Distributors and the public in general. In addition to those provided by the Revised Penal Code, the following acts constitute fraudulent activities and shall be considered GRAVE OFFENSES unless otherwise stated:
    - b. Using fictitious name or dummy, or employing other means for purposes of advancing personal gains or benefit.
    - c. Soliciting fund from persons who purport to be investors;
    - d. Failure to remit any legitimate sales to the Company;
    - e. Failure to deliver any Product to any person;
    - f. Unauthorized re-sponsoring or transferring to other group except as may be authorized by the Company;
    - g. Giving gifts to any officer or employees of the Company with an aim of receiving a favor or benefit therefrom;
    - h. Altering, changing, modifying or changing the contents, size or composition of the products or product package;
    - i. Selling any of the products in any medium (including but not limited to social media, kiosk, stores, market stand, bazaars, and the likes) at a price different from the one fixed by the Company, which is the SRP or below SRP (Suggested Retail Price); For those selling especially in social media, all I AM CHOSEN Distributors of the Company who create and promote/sell products from this medium are required to post their I AM CHOSEN Distributor I.D. number, and their complete name in their social media page, and for every post thereafter.
    - j. This shall be considered as GRAVE OFFENSES as this threatens not only the earning capacity of every I AM CHOSEN Distributor but more importantly, poses a serious threat to the sustainability of the business endeavors of the company. This shall always be observed in good faith for the protection and control of every I AM CHOSEN Distributor and the Company. To dissuade the commission of this offense, the following penalties shall be meted out to I AM CHOSEN Distributors who shall be found guilty of selling below the suggested retail price:
      - \* **First Offense** – Holding of account of erring distributor for three months
      - \* **Second Offense** – Suspension for six months, resetting of account and zeroing out of points already earned.
      - \* **Third Offense** – Termination.
9. Selling below distributor's price will be meted out with the following penalties:
  - \* **First Offense** – Holding of account for six months and zeroing of account
  - \* **Second Offense** – Termination
10. An I AM CHOSEN Distributor may give discounts to its customers, provided it is done discreetly through personal calls and private messages and not posting them publicly on social media or in any other means that may trigger unfair pricing.
11. Using of any funds duly issued by the Company for any other purpose other than for the purpose allotted, intended, and dictated by the Company. An I AM CHOSEN Distributor must present proof that the amount was properly utilized. This shall be considered grave to its extent and is strictly prohibited by this Policy and will serve as the protection of the Company against dishonest utilization of its financial resources; and
- a. Penalties: Light offenses are those in violation of the Company Policy and Code of Conduct and Ethical Standards which shall be merited the following penalties:
    - \* **First Offense** -
      - \* Deactivation for a period of thirty (30) days (1 Month) of ALL accounts of the errant I AM CHOSEN Distributor counted from the date the I AM CHOSEN Distributor's accounts were on hold;
      - \* Forfeiture of income amounting to the average monthly income of the I AM CHOSEN Distributor for the last six (6) months; and

\* Forfeiture of all benefits and privileges in favor of the Company earned within thirty (30) days starting from the date of commission of an act or violation.

**\* Second Offense -**

- \* Deactivation for a period of 180 days of ALL accounts of the errant I AM CHOSEN Distributor counted from the date the I AM CHOSEN Distributor's accounts were frozen;
- \* Forfeiture of all income earned of the I AM CHOSEN Distributor in the last six (6) months prior to receipt of Notice of Resolution; and
- \* Forfeiture of all benefits and privileges in favor of the Company earned in six (6) months from the date of commission of an act or violation

**\* Third Offense** – perpetual deactivation of ALL accounts of the errant I AM CHOSEN Distributor with forfeiture of all benefits and privileges in favor of the Company accruing from the date of commission of an act or violation.

12. The Company, in the exercise of its discretion, reserves its right to impose additional penalty against a I AM CHOSEN Distributor for violation of any provisions of the Company Policy.
13. Grave offenses are those in violation of the Company Policy and Code of Conduct and Ethical Standards and shall therefore be merited the perpetual deactivation of ALL accounts of the errant I AM CHOSEN Distributor with forfeiture of all benefits and privileges in favor of the Company accruing from the date of commission of an act or violation.
14. It is understood that I AM CHOSEN Distributors are not employees, franchisees, parties to a joint-venture or business partners of the Company with regard to the application of existing taxation laws, rules, ordinances or regulations. I AM CHOSEN Distributors shall strictly comply with existing national and local statutes, rules, ordinances or regulations relating to their business transactions and operations. I AM CHOSEN Distributors shall be solely responsible for their own managerial decisions and expenditures as the timely payment of applicable taxes on their earnings.

## **THE PRODUCTS**

### **SECTION**

1. No Misrepresentation of Business
2. The I AM CHOSEN Distributors fully understand that the Company is NOT ENGAGED in an investment scheme. They shall not misrepresent to people that they will earn as INVESTORS just by investing their fund with the Company and earn an interest without need of doing anything other than placing their money as investment with the Company.
3. Any person who shall commit an act described in the immediately preceding paragraph, directly or indirectly, will be dealt with severely, which includes, but not limited to outright cancellation of ALL accounts of the errant I AM CHOSEN Distributors with forfeiture of any monetary entitlements already earned and damages.  
The Company shall not be liable for any transaction entered into by any person in in violation of this Section.
4. Product Refund and Return Policy  
Product policy request for return and exchange of products purchases may be honored if the following conditions are met:
  - \* The request shall be made within five (5) days from the date of purchase.
  - \* Receipt of payment shall be presented together with the request without any alternations in the writings.
  - \* The product is not damaged or destroyed in any way. Packaging is un-opened, with no markings, and not tattered or destroyed.
  - \* All returns products can only be exchanged with other products and not cash.
  - \* No returns will be honored if the reason for return is a mere change of mind.
  - \* This applies only to products purchased in the Company's Headquarters. This does not apply to Business Centers.
5. Advertising and Use of Intellectual Property Rights
6. I AM CHOSEN INTERNATIONAL name, logos, trademarks and copyrights are exclusively owned by I AM CHOSEN International Trading Inc. (the "Company"). I AM CHOSEN Distributors shall not use in advertising, promoting or



describing the products or Marketing Plan of the Company any written, printed, recorded or any other material bearing the intellectual properties of the Company, without the prior written consent of the Company.

7. The I AM CHOSEN Distributors shall not make any claim or representation, verbal or otherwise, as to the products' therapeutic or curative properties, unless otherwise provided in the official literature of the products.
8. I AM CHOSEN Distributors shall not use any media (radio, television, print, billboard, and social media) advertising without the prior written approval of the Company.
9. Creating a website with the intention of making it appear that the same is the official website of the Company is strictly prohibited.
10. Fairs and Trade Shows- I AM CHOSEN Distributors may join fairs and trade shows showcasing the products, provided that the products are not mixed, sold, and displayed together with any other products, specifically those products that are also sold through multi-level marketing.
11. For every product package purchase paid thru any card, Sponsor of the subscriber will shoulder 6% financial institution charges.
12. The Company reserves the right to make waivers and exceptions to the application of this Policy as it may deem proper. Failure or delay by the Company in enforcing any of the provisions in this Policy shall not constitute a waiver of his rights as to those provisions or any other provisions hereof.
13. Laws of the Republic of the Philippines shall govern this Policy.
14. Should any part of this Policy be considered in contradiction with any existing laws, it shall not render the rest of this Policy null and void.

I hereby certify that the above information is true and correct to the best of my knowledge, in case of any violation of the terms and conditions herein stipulated, I hereby agree and authorize I AM CHOSEN INTERNATIONAL to revoke, deactivate, and/or suspend my privileges as an Independent Distributor.