





An Epin is defined as an internal credit issued within the iX Global ecosystem to a customer and/or Brand Ambassador. This credit may be used only to purchase products within the iX Global ecosystem. With that understanding, please understand that iX Global provides Epin functionality as a courtesy to its users, and will take any and all steps necessary to prevent abuse of the functionality.

Several rules and norms govern the use of Epins. An Epin costs a \$5 flat fee to generate, and the Epin must cover the entire cost of the product or service being purchased. Epins that do not cover the full cost of a product or service will not be honored, and Epins can not be aggregated to make a purchase. Once you have created an Epin(s), you may Transfer this Epin(s) to other iX Global users once you have uploaded all required KYC documents and been Verified by the system. Epin Transfer is unavailable to non-Verified users (non-KYC users). A Brand Ambassador may accumulate a maximum of 20 Epins in their back office environment at one time, once this limit has been reached one or more of the Epins must be used or transferred to allow further Epin generation.

The following items are considered flagrant infractions of the Epin system and will be prosecuted according to the rules set out below. Reselling epins for any more than 5% off of the face value of the Epin is prohibited, and Epins generally should be sold at their full face value. Using Epins to manipulate the iX Global Compensation Plan is prohibited; all Epins must be used by valid, active users of the iX system. Enticing existing Brand Ambassadors to leave their current position in the iX Global genealogical structure to re-enter elsewhere is always prohibited, and in this specific instance using free or discounted Epins as enticement is strictly prohibited.

iX Global depends on our Brand Ambassadors to self police in these matters. In order to lodge a complaint against a fellow Brand Ambassador, the accuser must send in writing via email to <u>support@ixglobal.us</u> a formal denunciation of the offending Brand Ambassador, and be prepared to speak with iX Global compliance officers in regards to their claim. Please submit any evidence of the claim in this email. iX Global retains the exclusive right to determine what constitutes a credible complaint and will make those judgements at its sole discretion.

## If a Brand Ambassador is suspected of Epin abuse, they will be immediately suspended pending investigation. During the suspension period the Brand Ambassador will not be able to enroll new Brand Ambassadors, nor will they have access to any pending commissions.

Once a verdict of the investigation is reached, the infraction will be classified as Level 1, Level 2, or Level 3 infraction, which each carry the following penalties:

Level 1 - Accidental or ignorant Epin abuse: Full reinstatement of position

**Level 2** - Isolated Epin abuse incident: Reinstatement with fine to be determined by iX Global compliance officer. **Level 3** - Mass and/or egregious Epin abuse: Termination and forfeit of all pending and future commissions, banned from returning to the company

If a Brand Ambassador is suspected of Epin abuse a second time, they will be immediately suspended pending investigation, once again being unable to enroll new Ambassadors and unable to access any pending commissions.

## If the Brand Ambassador is found guilty they will be terminated and forfeit all pending and future commissions, and also be banned from returning to the company.

The rules are very clear - DO NOT abuse the Epin system. It is a violation of iX Global Policies and Procedures, as well as a violation of ethics and trust. We appreciate each and every one of our Brand Ambassadors and the hard work you put in to build your iX Global businesses, and we will protect those businesses to the full extent of our abilities.