

Zinzino Compensation Plan

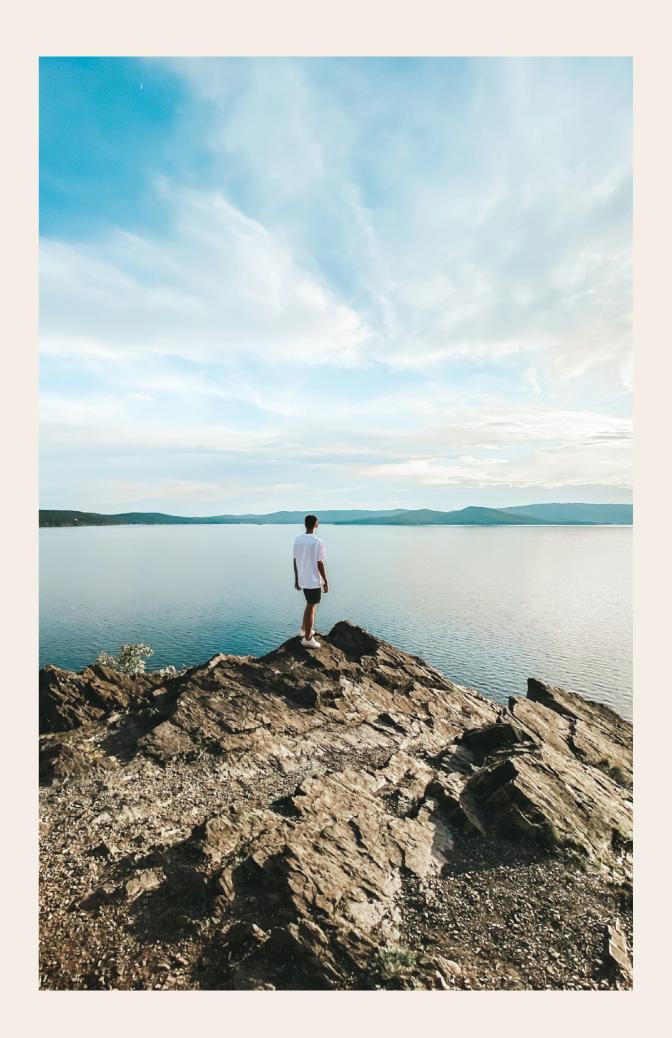
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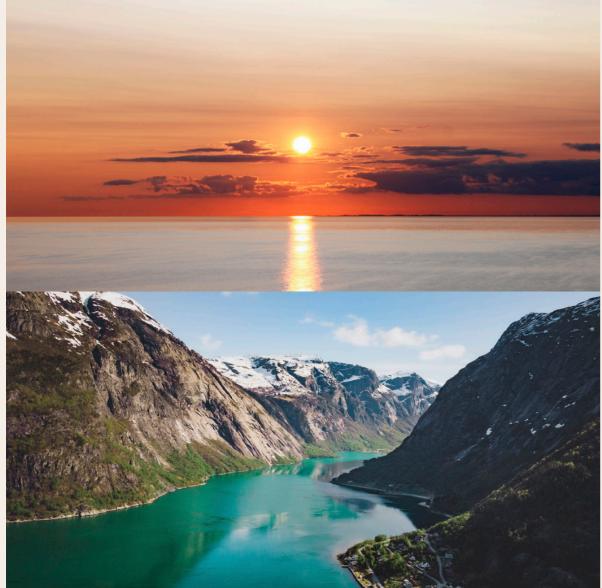
The earnings in this document are not necessarily representative of the income that a Zinzino Partner can or will earn through their participation in the Zinzino Compensation Plan. These figures should not be considered as guarantees or projections of actual earnings or profits. Any representation or guarantee of earnings would be misleading. Success with Zinzino results only from successful sales efforts, which require hard work, diligence and leadership. Your success will depend upon how effectively you put these qualities to work for you.

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Zinzino Compensation Plan 12-02-2025. 0004







"We are the pioneers of test-based, personalized nutrition from the land of the northern lights, midnight sun, deepest fjords and steepest mountains."

The word "zinzino" means a small piece with great value.

To us, you are of infinite value.
That is why we are on a mission to bring out the very best in all of us.

Inspire Change in Life





These are the core values that define our unique company culture and show the world who we are, what we stand for and believe in. Let them guide you in your everyday work to build trust, loyalty and lasting business success.

#### This is Zinzino

#### Our vision:

We Inspire Change in Life!

#### Our mission:

We inspire health and wealth for our Customers, family and friends.
By being the most Customer-friendly direct sales company in the world.

Every day.

#### Our goals:

Reach 20 million Customers by the end of 2035. Reach 100 million Customers by the end of 2050.

# Becoming an Independent Partner







Partner webshop



Refund Campaign rule

### Select your monthly Auto Order

#### Includes

- A Balance product of your choice
- A Test Kit every 4 months
- GoCore App, for personal and professional development
- Powerful Back Office and easy-to-share landing pages
- 10 / 20 Credits (RCB)





Follow the program: In 120 days you will be in balance and have a proven before and after result.

#### Glossary

**Credits =** Each Zinzino product shown in the price list is assigned a compensation value called Credits. Credits are our internal currency and the basis for all calculations in the Zinzino Compensation Plan.

**ECB =** Enrollment Credit Bonus. Doubles the Credits from new enrollment orders.

**Premier Customer** = A Customer with a Premier Kit order is called a "Premier Customer". Premier Customers are eligible for our discounted premier price, the Customer Rewards Program and Zinzino4Free.

**Auto Order =** 1 product + a Test Kit every 4th order + GoCore App access = 10 Credits.

**RCB** = Recurring Credit Bonus. Any order not eligible for ECB (Customers and Partners) is multiplied by 2, both for your weekly (WCV) and monthly commission cycle (MCV).

**WCV =** Weekly Credits Volume. Credits that are calculated in the weekly commission cycle.

**MCV** = Monthly Credits Volume. Credits that are calculated in the monthly commission cycle for title volume.



#### Activation rules

Starting as a Zinzino Partner (Back Office Entrance) is free, and you can earn retail profits and Cash Bonuses for subscription sales.

To earn compensation from sales volume from Partners in your team and their Customers, you must meet the qualifications to be an active Partner. In the month you start plus the next four calendar months, your monthly qualification is 10 Credits from your personal Customers and your product orders, called the Grace Period.

From the fifth calendar month, the monthly qualification to be an active Partner is four Personal Customer Points (PCP) in addition to 20 Credits from your personal Customers and your own product orders. When this is achieved, you have reached the Customer title of Q-Team.

To reach more titles, you must meet the Personal Customer Point, Personal Customer Volume and Balanced Credit requirements for the title before it is given to you.

#### Partner activation qualification

For ranks above	Personal Customer Point (PCP)	Personal Credit Volume (PCV)	Active Partner
Grace Period*	None	10	✓
Bronze	4	20	✓
Executive	10	50	✓
Director	25	125	<b>√</b>

<sup>\*</sup> The month you start + 4 full calendar months.

#### Glossary

**PCP** = Personal Customer Point. Each active personally registered Customer generates at least one Customer Point. If an active personal Customer purchases more than one product (1.25 Cr.), each additional product will generate another Customer Point. A repeat purchase of the same product in the following month will only generate one Customer Point.

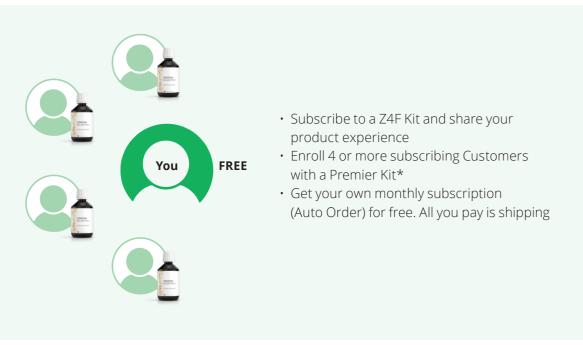
**PCV =** Personal Credit Volume. Credit Volume from Personal orders and orders from personal Customers.

**Balanced Credits =** Balanced Credits 2:1: The number of Credits that count is based on the balance between your left and right teams. Balanced Credits start at a 50 / 50 ratio. However, a maximum of 2 parts of your qualifying Credits can come from the larger team in ratio to 1 part from the smaller team.

# Receive your Zinzino4Free (Z4F)

Partners with a Z4F Auto Order can earn it for free. Only 1st generation Customers are counted for a Partner to get their free Auto Order. In the first 120 days (first four orders), you get a 50% discount on the needed Credits.

#### Love it. Share it. Get free products



<sup>\*</sup> The Credit value of your first generation Customers' combined purchases must be at least 40 Credits.

	1st generation Customer Points	1st generation Credits	Title	Z4F
First 4 orders (Grace Period)	4	20 Credits	Q-Team	1
From 5th Auto Order	4+	40 Credits	Q-Team	1

#### Glossary

**Customer Points =** Each active Customer generates at least one Customer Point. If an active Customer purchases more than one product (1.25 Cr), each additional product will generate another Customer Point. A repeat purchase of the same product will only generate one Customer Point.

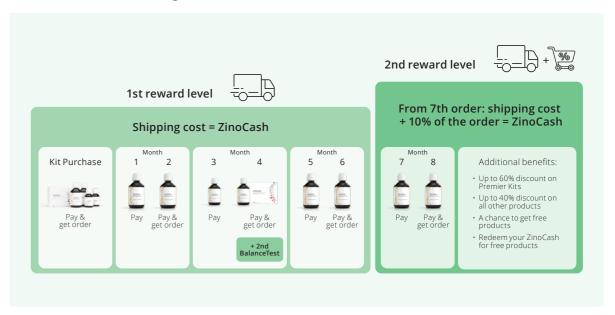
Customer Points can be accumulated with the purchase of Premier Subscriptions, Premier items, Retail items and Prepaid Kits.



# Benefits you can offer your Customers

Building your Customer base is made easy because of our revolutionary Zinzino4Free and Customer Rewards Program. For your Customers to benefit from these programs, they must start with a Premier Kit.

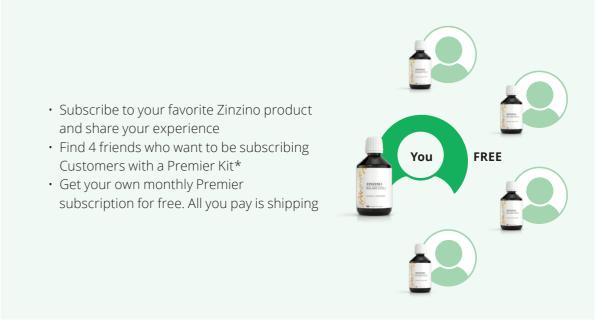
#### **Customer Rewards Program**



#### Help save the environment and save money at the same time

Pay every month and get two deliveries in one package every other month. To significantly reduce our carbon footprint and to cut shipping costs by half, your packages will arrive every other month with twice the content stated in your monthly subscription.

#### Zinzino4Free for Customers



<sup>\*</sup> The Credit value of your 4+ Customers' combined monthly subscriptions must be 4 times higher than your own.



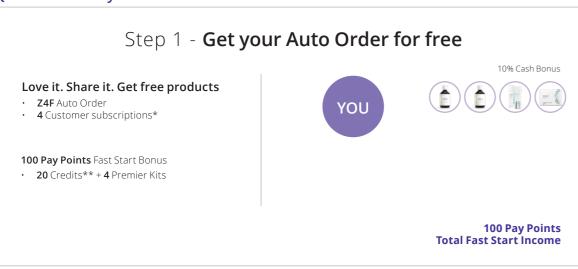


The first 120 days is your business launch period to earn, learn and get in balance.

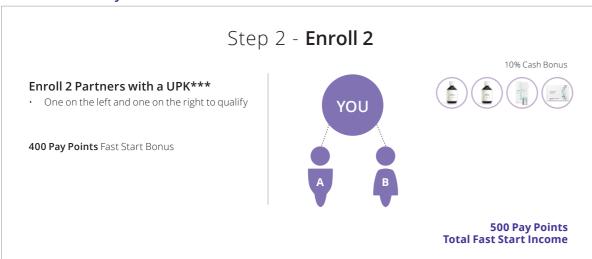
#### Fast Start Plan

The first 120 days is your business launch period to learn, earn and get in balance with a proven before and after result. To be eligible for these 4 Fast Start Bonuses, you must be an active Partner with an active Z4F Auto Order.

#### Q-Team in 30 days



#### Enroll 2 in 60 days



<sup>\*</sup> Customer subscription = Premier Kit. The Credit value of the combined purchases of your first-generation Customers must be at least 40 Credits, but to help you at the start, we let you get your Auto Order for free with 20 Credits in the first 4 months (Q-Team).

<sup>\*\*\* 2</sup> Ultimate Partner Kits or 3 Advanced Partner Kits or 6 Basic Partner Kits or a combination of all personally enrolled Partners. You need to collect 6 Enrollment Points. An Ultimate Partner Kit gives 3 points, an Advanced Partner Kit gives 2 points and a Basic Partner Kit gives 1 point. At least one new Partner needs to be placed on the left and the right to qualify.



Partner
Enrollment
Points
overview

#### Glossary

Pay Points = Credits are used to calculate Pay Points in our Compensation Plan. The goal is that one Pay Point should equal 1.00 = €1. The company reserves the right to adjust the Pay Point value if there is an overpayment of commissions in the company or within a specific group of Partners. Pay Points are converted to local currency at either a monthly or fixed exchange rate.

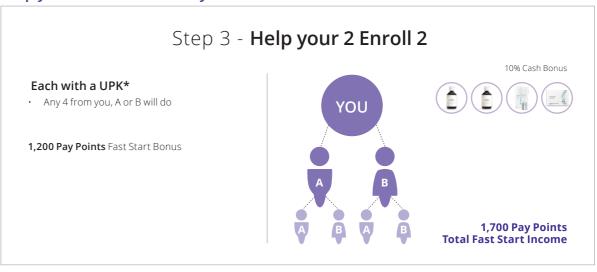
**Cash Bonus** = You receive a Premier Cash Bonus when you sell a Premier Customer Kit to a new or existing Customer. You receive a Retail Cash Bonus when a Retail Customer buys any single items (with a Credit value). All Partners are rewarded with a starting 10% up to a 30% Cash Bonus.

**zRewards** = X-Team and above titles are eligible for monthly zRewards. zRewards will be added to your account based on the local currency. zRewards can be used to buy products from the Zinzino range but applies to orders containing single items only. Orders paid with zRewards will not generate Credits. One zReward is equal to one Pay Point.

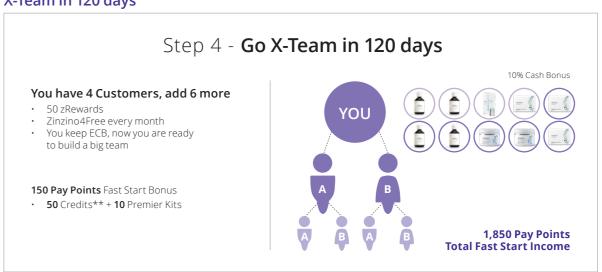
#### Rules

All four bonuses can be earned independently of each other. Step 3 can only be earned once Step 2 has been earned, or the required time period has expired.

#### Help your 2 Enroll 2 in 90 days



#### X-Team in 120 days



#### Congratulations on completing your Fast Start. Now duplication is the key

#### 2,500 PP estimated income

- 100 PP Q-Team
- 400 PP Enroll 2
- 1,200 PP Help 2 Enroll 2
- 150 PP X-Team
- 650 PP Commissions\*\*\*

#### Titles achieved

- Q-Team
- X-Team
- BronzeSilver
- Maybe more
- \* 4 Ultimate Partner Kits or 6 Advanced Partner Kits or 12 Basic Partner Kits. Or a combination. You need to collect 12 Enrollment Points. An Ultimate Partner Kit gives 3 points, an Advanced Partner Kit gives 2 points and a Basic Partner Kit gives 1 point. At least two new Partners need to be placed on the left and the right to qualify.
- \*\* No ECB.
- \*\*\* Team Commission, Cash Bonus, potential Enrollment Bonus, New Title Bonus.





Your journey starts with our health tests. That's how we bring you and the world back into balance.



25

# How you get paid for your personal Customers

#### **Cash Bonus**

There are two types of Cash Bonuses: Premier Cash Bonus and Retail Cash Bonus (a percentage of the price excl. taxes). You receive a Premier Cash Bonus when you sell a Premier Customer Kit to a new or existing Customer. You receive a Retail Cash Bonus when a Retail Customer buys any single items with a Credit value. The Partner Price List outlines the Premier Kit offers that give a Cash Bonus and the items that generate a Retail Cash Bonus. All Partners, including Back Office Entrance, are rewarded with a starting 10% Cash Bonus up to a 30% Cash Bonus.

The bonus is paid on orders sold to personal Customers (your own Customers and their referred second-generation, third-generation Customers, and so on). Note: These are the only bonuses that do not require you to be an active Partner.

Customer Career Title	Cash Bonus
Back Office Entrance, Q-Team, X-Team	10%
A-Team	20%
Pro-Team	25%
Top-Team	30%

#### How to progress through the Customer Career Plan

Customer Career Title	Customer Points	Personal Credit Volume (PCV)	
Q-Team	4	20	
X-Team	10	50	
A-Team	25	125	
Pro-Team	50	250	
Top-Team	100	500	
Top-Team 200	200	1,000	
Top-Team 300 & above	Adding 100 additional Customer Points and 500 PCV will increase your Top-Team Title		

# Recurring commissions

When you build a personal Customer base, the Team Commission and the Monthly Customer Bonus are how you get paid for recurring orders. After your Grace Period you need to be qualified as Q-Team to earn these bonuses.

#### **Team Commission**

Each order has a Credit value; these Credits will be added to the Team Commission each week, and you will get paid 10–15% on the combined weekly Credits. See page 36 for more information.

# Customer Care Rewards Program for Partners

zRewards are awarded on a monthly basis for growing a Customer base. Your zRewards balance is displayed in the Partner Back Office and can be spent in the webshop on Zinzino products. Use these products to acquire new, or reward existing Customers. zRewards start from active X-Team.



#### Monthly Customer Bonus (MCB)

This bonus makes it possible for you to earn the most significant residual Customer commissions. While the Team Commission pays you for each order, the MCB pays you in increments. The MCB starts from active A-Team.

#### Personal Customer bonus and rewards table

	Monthly Customer Bonus (MCB)	zRewards
0-3 Customers	-	-
Q-Team	-	-
X-Team	-	50
A-Team	100 PP	100
Pro-Team	200 PP	100
Top-Team	400 PP	100
Top-Team 200	1,000 PP	100

For titles above Top-Team 200, see the Customer Career Plan Income Summary (page 29).

#### **One-Time Bonuses: Personal Customers**

Qualify for these bonuses the first month you reach each respective Customer title. The bonuses are paid out in monthly installments. If you lose the qualification, the remaining bonus will be paid when the qualification is regained.

Title	Credits (PCV)	Customer Points	Pay Points	Monthly installments
A-Team	125	25	UPK Refund*	1
Pro-Team	250	50	500	10
Top-Team	500	100	10,000	25

<sup>\*</sup> See Campaign rules

#### **Customer Fast Start Bonuses**

Title	Credits*	Customer Points	Pay Points	Duration
Q-Team	20	4	100 PP	30 days
X-Team	50	10	150 PP	120 days

<sup>\*</sup> Premier Kits without ECB

#### Customer Career Plan income and reward summary

	Qualifications		One-Time commissions		ssions	Recurring commissions		Rewards	
	Customer Points	PCV	Cash Bonus	Fast Start	One-Time Bonus	Auto Order	Team Commis- sion	Monthly Customer Bonus (MCB)	zRewards
Grace Period	-	-	10%	-	-	-	10-15%	-	-
Partner	-	-	10%	-	-	-	-	-	-
Q-Team Partner	4	20	10%	100 PP (30D Fast Start)	-	Free	10-15%	-	-
X-Team Partner	10	50	10%	150 PP (120D Fast Start)	-	Free	10-15%	-	50
A-Team Partner	25	125	20%	UPK Refund Eligible (365D)	-	Free	10-15%	100 PP	100
Pro-Team Partner	50	250	25%	-	500 PP (10M OTB)	Free	10-15%	200 PP	100
Top-Team Partner	100	500	30%	-	10,000 PP (25M OTB)	Free	10-15%	400 PP	100
Top-Team 200	200	1,000	30%	-	-	Free	10-15%	1,000 PP	100
Top-Team 300+	Adding 100 Custo Points & 50 increas Top-Tea	omer 00 PCV will	30%	-	-	Free	10-15%	+500 PP*	100

<sup>\*</sup> Each 100 Customer Points pays an additional 500 Pay Points.

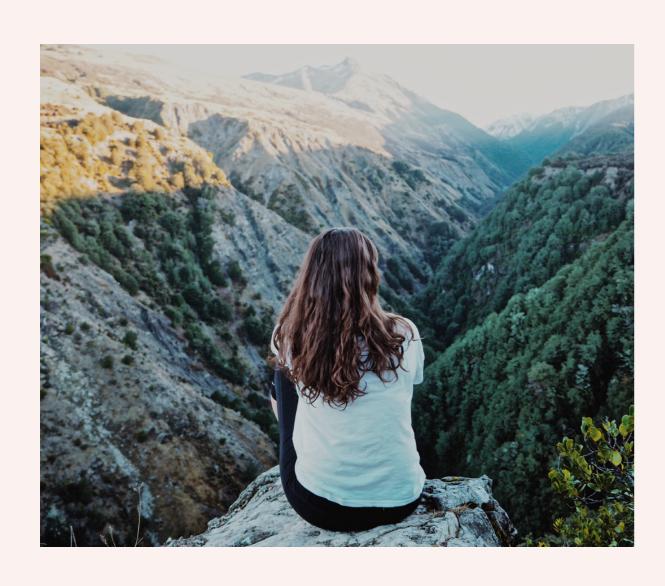
#### Benefits of qualifying as A-Team

RCB (Recurring Credit Bonus) is first achieved at A-Team. It makes the biggest difference in your career moving forward as it doubles the Credits generated by every recurring order; both your own and in your team.

Carefully study the table below and you can see how qualifying for A-Team and RCB will increase your income. In this example, it pays you an additional 350 PP.

Example	Personal Customers	Team Customers	Credits per Customer	Total Credits	10% Team Commission paid	zPhone	Title	Total income
Without RCB	24	380	4	1,616	150	-	Gold	150 PP
With RCB	25	380	8	3,240	300	200	Executive	500 PP

# Partner Career Plan



"It's not what you know, but who you know and who they know that matters"

# **Enrollment Incentive Program**

For each new Partner you enroll and qualify, you can earn up to 300 Pay Points and receive outstanding awards. When you help your new Partners go Q-, X- and A-Team in 365 days, you earn, and they earn. Credits are accumulated from personal Partner Kit orders and also from selling Premier Kits to their personal Customers.

Time period from signing up	Premier Customers	Credits (including ECB)	Pay Points
365 days	1	150	50 PP
365 days	4	300	50 PP
365 days	10	600	100 PP
365 days	25	900	100 PP

#### Lifetime Awards for personal Enrollment

You collect 1 point for each personally enrolled Partner where you earn the first bonus in the Enrollment Incentive Program. Each award can only be achieved once.

No. of Partners	Awards	What you receive once in a lifetime when you qualify
5	ZINZINO	Free Annual Event ticket* Annual Leadership Day included
10	ZINZINO	1,000 PP voucher for Zinzino sports apparel and Zinzino products at retail price
15		Engraved MontBlanc Pen
30	VIP	VIP Annual Event experience* 3-night hotel stay, VIP treatment and exquisite dinners & lunches included
50		Visit Zinzino in Gothenburg  This includes an exclusive 3-night hotel stay, €500 for flights and an unforgettable time to meet with the Founders and corporate team.  Arranged annually
100		Celebration time – 10,000 PP
500	÷:(4:	Celebration time – Hall of Fame!

<sup>\*</sup> Qualification needs to be completed 30 days prior to the next Annual Event. If this is achieved later, the Award can be used for the Annual Event the year after.

# Mentor Matching Bonus

A 5–25% Mentor Matching Bonus can be earned on all your personally sponsored Partners' Team Commission. It is paid in the weekly commission cycle. This bonus may not exceed the total of your weekly Team Commission. From level 6 and above you can match what you earn in weekly Team Commission for each Mentor Matching Bonus generation. To continue receiving the Mentor Matching Bonus, you must stay active each month. Dynamic compression will be applied if you do not qualify for the Mentor Matching Bonus. This means it will automatically go to the first Enrollment Upline qualified for the Mentor Matching Bonus, which is based on the percentage they are qualified for. From the week you re-qualify for the bonus, it will be paid to you again.

Level	Personally	Title of			Perce	ntage		
Level	enrolled	the enrollees	1	2	3	4	5	6
1	2	Bronze	5%					
2	4	Silver	10%					
3	6	Gold	15%					
4	8	Executive	20%					
5	10	Platinum	25%					
6	12	Diamond	25%	10%				
7	14	Diamond	25%	10%	10%			
8	16	Diamond	25%	10%	10%	10%		
9	18	Diamond	25%	10%	10%	10%	10%	
10	20	Diamond	25%	10%	10%	10%	10%	10%

#### Example:

If you have 2 Bronzes, 4 Silvers and 2 Executives that you have personally enrolled, you will be paid 10% on all the enrolled Partners. If, in addition, you have 2 Silvers that you are paid on through dynamic compression, you will also be paid 10% on them.

#### Team Commission

You can earn 10–15% of your Credits (WCV) in Team Commission every week in each of your Income Centers (IC) on volume with a 2:1 balance between your teams in an Income Center. Active Partners in Zinzino begin with 10%. The table below shows how your Balanced Team Credits are calculated and converted into Pay Points.

		10%							15	5%			
Balanced Credits / IC	500	1,000	1,500	2,000	2,500	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Pay Points	50	100	150	200	250	450	600	750	900	1,050	1,200	1,350	1,500

If you reach more than 10,000 Credits, you can qualify for Volume Commission.

#### Volume Commission

1–4% of WCV paid weekly, on volume that has a 2:1 balance between your teams in an Income Center.

Title	%	Pay Point weekly cap		
Director	1%	1,000 PP		
Crown	1.5%	2,000 PP		
Royal Crown	1.75%	3,000 PP		
Black Crown	2%	5,000 PP		
Ambassador	2.25%	8,000 PP		
Royal Ambassador	2.5%	10,000 PP		
Black Ambassador	2.75%	12,000 PP		
President	3%	14,000 PP		
Elite President	3.5%	16,000 PP		
Global President	4%	20,000 PP		
1 Star Global President	4%	30,000 PP		
2 Star Global President	4%	40,000 PP		

For every new star you add, you increase your weekly Volume Commission by 10,000 Pay Points in pay depth per Income Center.

# Customer Acquisition Bonus (CAB)

Earn CAB on new Customer Premier Kits and new Partner Product Kits. CAB may come from only one Income Center in each weekly commission cycle.

CAB	Left Credits	Right Credits	Cumulative Pay Points	Total Pay Points	Max PP / title
Mini	200	200		50 PP	
Small	500	500	+150	200 PP	
Medium	1,500	1,500	+200	400 PP	Drange Director
Large	3,500	3,500	+200	600 PP	Bronze - Director
XL	7,500	7,500	+400	1,000 PP	
XXL	15,000	15,000	+500	1,500 PP	
3XL	35,000	35,000	+1,500	3,000 PP	Crown - Black Crown
4XL	75,000	75,000	+1,500	4,500 PP	Ambassador - Black Ambassador
5XL	150,000	150,000	+1,500	6,000 PP	President and above



Potential earnings table	nings t	able	Alltitles	Director	Crown	Royal Crown	Black Crown	Ambassador	Royal Ambassador	Black Ambassador	President	Elite President	Global President	1 Star Global President
		0-2,999 Cr	10%											
	121	3,000-10,000 Cr	15%											
		Max PP / week	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
ream commission	102							1,500	1,500	1,500	1,500	1,500	1,500	1,500
	1C3										1,500	1,500	1,500	1,500
	104													1,500
	Ž	10,000+Cr	± C.	1%	1.5%	1.75%	2%	2.25%	2.5%	2.75%	3%	3.5%	4%	4%
	<u> </u>	Max PP /	week	1,000	2,000	3,000	5,000	8,000	10,000	12,000	14,000	16,000	20,000	30,000
Volume Commission	1C2							8,000	10,000	12,000	14,000	16,000	20,000	30,000
	IC3										14,000	16,000	20,000	30,000
	1C4													30,000
CAB accelerator	101	Max PP / week * New volume only	1,500	1,500	3,000	3,000	3,000	4,500	4,500	4,500	000'9	6,000	6,000	000′9

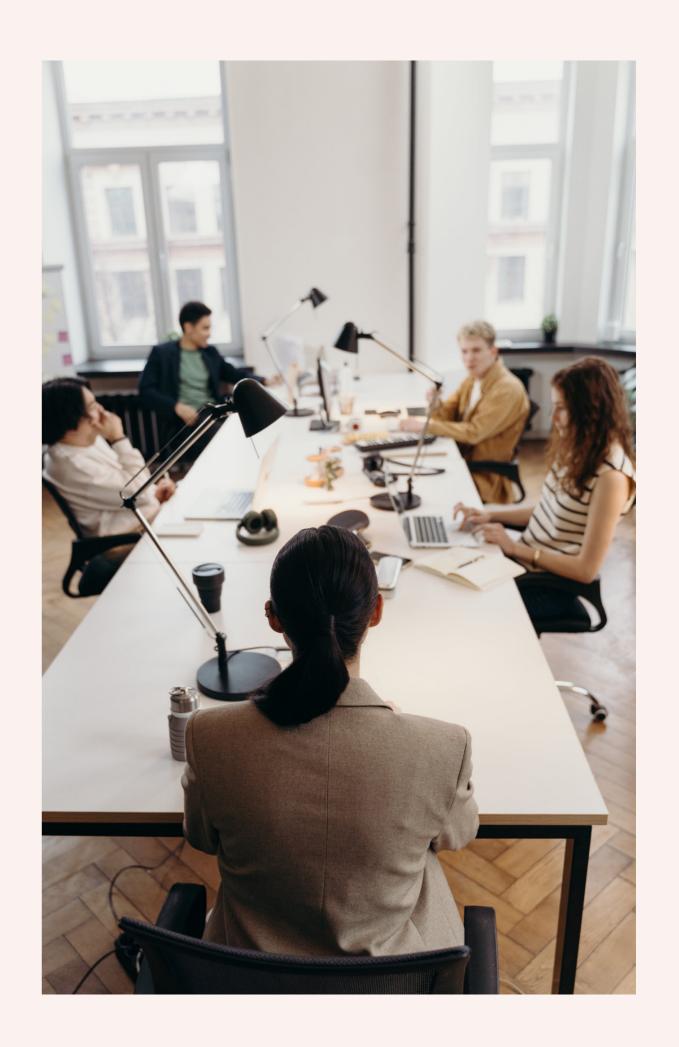
# Weekly summary based on 1 IC & multiple IC's

(100)		200	)										
Single IC total	Max PP / week	3,000	4,000	6,500	7,500	9,500	14,000	16,000	18,000	21,500	23,500	27,500	37,500
Multiple IC total	Max PP / week						23,500	27,500	31,500	52,500	58,500	70,500	132,000

# Monthly summary based on 1 IC & multiple IC's

.0 77,940 93,095 101,755 119,075	75 136,395 227,325 253,305 305,265
60,620 69,280	119,075
41,135 60,	101
32,475	
28,145	
17,320	
12,990	
Max PP / month	Max PP / month
Single IC total	Multiple IC total

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# One-Time Title Bonuses

#### You can earn up to 3 One-Time Bonuses per title

- 1) You qualify the first month you reach the relevant title (or higher).
- (2) You qualify when the balanced Customer Points are reached (2:1 balance, no more than 2 parts can come from your larger team).
- (3) You qualify when the balanced build is achieved (Enrollment Lines Rank left & right).

You have to be active at the respective rank to be paid. This bonus is paid over 4–10 months. If you lose qualification, the remaining part of the bonus will be paid when the qualification is regained. This bonus is paid in the monthly commission cycle.

		Criter One-Ti	ia for me Bo		Crite One-T	ria for ime B		Criteria One-Tin				ent sched er Bonus	
Time limit	Title OTB	Credits 2:1 Balance	PCP	Pay Points	T- Balance	PCP	Pay Points	Enrollment Lines rank L/R	PCP	Pay Points	Bonus payout months	Pay Points per month	Pay Points total*
	Bronze	375	4	50	50	25	50	Bronze	4	50	4	12.5	150
	Silver	750	4	100	100	25	100	Silver	4	100	4	25	300
First 12 full months	Gold	1,500	4	200	200	25	200	Gold	4	200	4	50	600
	Executive	3,000	10	400	400	25	400	Executive	10	400	4	100	1,200
	Platinum	6,000	10	800	800	25	800	Platinum	10	800	4	200	2,400
	Diamond	12,000	10	1,500	1,500	25	1,500	Diamond	10	1,500	5	300	4,500
	Director	24,000	25	2,500	3,000	25	2,500	Director	25	2,500	5	500	7,500
	Crown	48,000	25	4,000	6,000	25	4,000	Crown	25	4,000	10	400	12,000
	Royal Crown	80,000	25	6,000	10,000	25	6,000	Royal Crown	25	6,000	10	600	18,000
No time limit	Black Crown	130,000	25	8,000	15,000	25	8,000	Black Crown	25	8,000	10	800	24,000
	Ambassador	150,000	25	10,000	20,000	25	10,000	Ambassador	25	10,000	10	1,000	30,000
	Royal Ambassador	200,000	25	12,500	25,000	25	12,500	Royal Ambassador	25	12,500	10	1,250	37,500
	Black Ambassador	250,000	25	15,000	30,000	25	15,000	Black Ambassador	25	15,000	10	1,500	45,000
	President	300,000	25	40,000	35,000	25	40,000	President	25	40,000	10	4,000	120,000

<sup>\*</sup> Total for all 3 bonuses achieved.

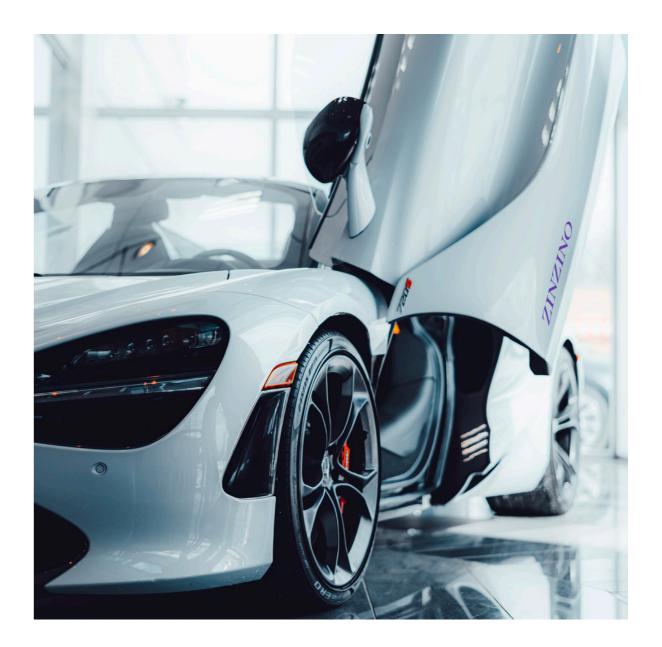
#### zPhone Bonus

As an active Executive or above, you will be awarded the zPhone Bonus of 200 Pay Points. This bonus is paid in the monthly commission cycle.

# zCar Bonus

As an active Diamond or above, you will be awarded the zCar Bonus of 1,000 Pay Points. This bonus is paid in the monthly commission cycle.

	Pay Points	Executive and above	Diamond and above
zPhone	200	✓	✓
zCar	1,000		✓



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#### Partner titles

Zinzino has several recognition levels, each with its title and bonus. Bonuses increase for each new level you reach. You can always earn the bonus on your level and below.

#### **Back Office Entrance**

Starting as a Zinzino Partner (Back Office Entrance / Sales Rep) is free, and you can earn retail profits and Cash Bonuses.

#### **Partner**

You can earn retail profits and Cash Bonuses. If you join with a Partner Kit, you activate the Grace Period.

#### **Grace Period**

The month you start, plus the next four calendar months, is your Grace Period to learn, earn and get in balance. You qualify as an Active Partner when you have 10 Credits monthly from your Auto Order or your Customers. If you join with a Partner Kit, you have already activated ECB (Enrollment Credit Bonus) for your accelerated Credits (2x on all new Kits). The whole Compensation Plan is open for you in this period without any additional requirements. Ensure you get a few Customers to get your Zinzino Auto Order for free and complete the Fast Start Plan.

#### **Active Partner**

From the 5th calendar month, you must have four Customer Points in addition to 20 Credits of product orders from personal Customers and your own product orders each month. Active Partners can accumulate Credits in what is called banking, and in addition to the retail profits and Cash Bonuses, you can earn in the entire Compensation Plan. Still, most of your bonuses will come from the Enrollment Incentive Program and Customer bonuses such as Q-Team, X-Team, A-Team and above. Make sure you keep your Zinzino Auto Order free.

#### Team Partner titles: Bronze to Black Crown

Partner title	MCV	PCV	Personal Customer Points (PCP)
Bronze	375	20	4
Silver	750	20	4
Gold	1,500	20	4
Executive	3,000	50	10
Platinum	6,000	50	10
Diamond	12,000	50	10
Director	24,000	125	25
Crown	48,000	125	25
Royal Crown	80,000	125	25
Black Crown	130,000	125	25



When you reach 4 Customers (Q-Team) and have 375 Credits in balance per calendar month, you are Bronze. Typically, 375 Credits require about 50 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Bronze, each one worth 50 Pay Points. The focus will now be on duplication through new Partners and increasing your Customer base. ECB is maintained after the Grace Period when you remain active as an X-Team. Start to develop your Team Commission, which can reach up to 1,500 Pay Points per week per Income Center with a balance of 10,000 Credits.



#### Silver

When you reach 4 Customers (Q-Team) and have 750 Credits in balance per calendar month, you are a Silver. Typically, 750 Credits require about 100 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Silver, each one worth 100 Pay Points. In addition to the ECB you will reach as an X-Team, you will benefit a lot from reaching A-Team to earn 100 Pay Points in recurring Customer commissions every month, as well as achieving RCB (Recurring Credit Bonus), which doubles the Credits on all recurring orders in your team, so you double your recurring commissions, as well as making it easier to reach the next rank.



### Gold

When you reach 4 Customers (Q-Team) and have 1,500 Credits in balance per calendar month, you are a Gold. Typically, 1,500 Credits require about 200 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Gold, each one worth 200 Pay Points. It is time to start planning your first CAB (Customer Acquisition Bonus). The Small CAB is reached by adding 500 Kit Credits in the left and 500 Credits in the right team within one week, and this can pay you 200 Pay Points in addition to all your other bonuses per week it is achieved. The CAB bonus can reach up to 6,000 Pay Points per week.



# Executive

When you reach 10 Customers (X-Team) and 3,000 Credits in balance per calendar month, you are an Executive. Typically, 3,000 Credits require about 400 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as an Executive, each one worth 400 Pay Points. You earn the 200 Pay Point zPhone Bonus monthly as an active Executive and above.



When you reach 10 Customers (X-Team) and 6,000 Credits in balance per calendar month, you are a Platinum. Typically, 6,000 Credits require about 800 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Platinum, each one worth 800 Pay Points. Each week, the focus should be on increasing your Team Commission from 10% to 15%, which is achieved when you reach 3,000 balanced Credits per week.



When you reach 10 Customers (X-Team) and 12,000 Credits in balance per calendar month, you are a Diamond. Typically, 12,000 Credits require about 1,500 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Diamond, each one worth 1,500 Pay Points. You earn the 1,000 Pay Point zCar Bonus monthly as an active Diamond or above.



When you reach 25 Customers (A-Team) and 24,000 Credits in balance per calendar month, you are a Director. Typically, 24,000 Credits require about 3,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Director, each one worth 2,500 Pay Points. You can receive a 1% Volume Commission of up to 1,000 Pay Points per week per Income Center. As a new Director, you are qualified for one Director Trip.\*

\* See Director Trip Campaign rules



When you reach 25 Customers (A-Team) and 48,000 Credits in balance per calendar month, you are a Crown. Typically, 48,000 Credits require about 6,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Crown, each one worth 4,000 Pay Points. You can receive a 1.5% Volume Commission of up to 2,000 Pay Points per week per Income Center. The Mentor Matching Bonus increases with the number of your personally enrolled Partners who reach a higher title. With 10 personally enrolled Platinums, you will reach 25% in Mentor Matching Bonus.



# Royal Crown

When you reach 25 Customers (A-Team) and 80,000 Credits in balance per calendar month, you are a Royal Crown. Typically, 80,000 Credits require about 10,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Royal Crown, each one worth 6,000 Pay Points. You will receive a 1.75% Volume Commission of up to 3,000 Pay Points per week and per Income Center. Leverage your income by reaching Medium, Large, XL or larger CABs.



# Black Crown

When you reach 25 Customers (A-Team) and 130,000 Credits in balance per calendar month, you are a Black Crown. Typically, 130,000 Credits require about 15,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Black Crown, each one worth 8,000 Pay Points. You will receive a 2% Volume Commission of up to 5,000 Pay Points per week and per Income Center. It is time to increase your income by building more Income Centers.



#### Team Partner titles: Ambassador – 2 Star Global President and above

Partner title	PCV	Personal Customer Points	MCV	Title advancement with multiple IC's	Title advancement single IC build with multiple Enrollment Lines
Ambassador	125	25	150,000 MCV + 3 lines with 10,000 MCV	IC 1 = 150,000 MCV IC 2 = 30,000 MCV	IC 1 = 150,000 MCV with 10,000 MCV in 3 separate Enrollment Lines
Royal Ambassador	125	25	200,000 MCV + 3 lines with 20,000 MCV	IC 1 = 200,000 MCV IC 2 = 60,000 MCV	IC 1 = 200,000 MCV with 20,000 MCV in 3 separate Enrollment Lines
Black Ambassador	125	25	250,000 MCV + 3 lines with 30,000 MCV	IC 1 = 250,000 MCV IC 2 = 90,000 MCV	IC 1 = 250,000 MCV with 30,000 MCV in 3 separate Enrollment Lines
President	125	25	300,000 MCV + 3 & 4 lines with 40,000 MCV	IC 1 = 300,000 MCV IC 2 = 120,000 MCV IC 3 = 120,000 MCV	IC 1 = 300,000 MCV with 40,000 MCV in 4 separate Enrollment Lines
Elite President	125	25	500,000 MCV + 3 & 4 lines with 80,000 MCV	IC 1 = 500,000 MCV IC 2 = 240,000 MCV IC 3 = 240,000 MCV	IC 1 = 500,000 MCV with 80,000 MCV in 4 separate Enrollment Lines
Global President	125	25	1,000,000 MCV + 3 & 4 lines with 130,000 MCV	IC 1 = 1,000,000 MCV IC 2 = 390,000 MCV IC 3 = 390,000 MCV	IC 1 = 1,000,000 MCV with 130,000 MCV in 4 separate Enrollment Lines
1 Star Global President	125	25	2,000,000 MCV + 3, 4 & 5 lines with 130,000 MCV	IC 1 = 2,000,000 MCV IC 2 = 390,000 MCV IC 3 = 390,000 MCV	IC 1 = 2,000,000 MCV with 130,000 MCV in 5 separate Enrollment Lines
2 Star Global President and above	Or			ICV in IC 1 and one more I 000 MCV can earn an add	C with 390,000 MCV or litional Global President Star

Our commission calculation software will evaluate all your Binary and Enrollment Tree qualifications so that you are awarded the highest possible rank achievement. This way, you can build depth or width on your journey to the top rank you want to achieve.



#### Bonuses paid in shares

Title	Pay Points bonus paid in shares
President	200,000 PP
Elite President	300,000 PP
Global President	500,000 PP
1 Star Global President	1,000,000 PP
and every rank above	1,000,000 PP

**Rules:** You have to achieve the rank relevant for the bonus between January 1st and December 31st in the qualifying year, as well as maintaining the rank 1 level below between January 1st and March 30th in the following year to earn the bonus.

The number of shares that you will be paid is based on the average trading price in February in the year after you qualified. The bonus payment will be approved by the General assembly in May, and the shares will be delivered in September.

The shares will be subject to lock-up period of 6 months, or the lock-up period that is mandated by the tax authorities in your country of residence.

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<sup>\*</sup> Spillover is when an Upline enrolls a Partner into your Binary Tree.

# Ambassador

To become an Ambassador, you must reach 25 Customers (A-Team) and build two Income Centers with at least 10,000 Credits in each team and a total volume of 150,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 3 Enrollment Lines, each with 10,000 Credits and a total volume of 150,000 Credits in balance (001) per calendar month. Typically, 150,000 Credits require about 20,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as an Ambassador, each one worth 10,000 Pay Points. You will receive a 2.25% Volume Commission of up to 8,000 Pay Points per week and per Income Center.



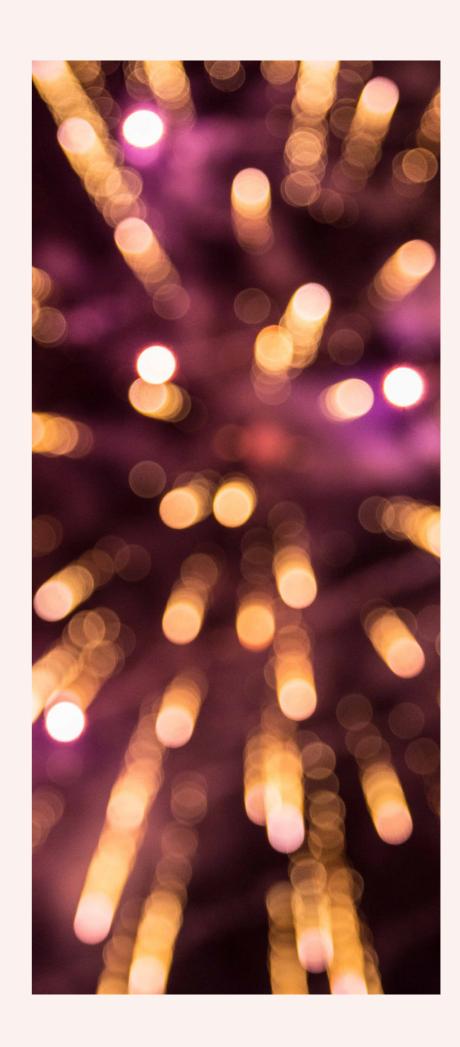
# Royal Ambassador

To become a Royal Ambassador, you must reach 25 Customers (A-Team) and build two Income Centers with at least 20,000 Credits in each team and a total volume of 200,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 3 Enrollment Lines, each with 20,000 Credits and a total volume of 200,000 Credits in balance (001) per calendar month. Typically, 200,000 Credits require about 25,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Royal Ambassador, each one worth 12,500 Pay Points. You can receive a 2.5% Volume Commission of up to 10,000 Pay Points per week and per Income Center.



# Black Ambassador

To become a Black Ambassador, you must reach 25 Customers (A-Team) and build two Income Centers with at least 30,000 Credits in each team and a total volume of 250,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 3 Enrollment Lines, each with 30,000 Credits and a total volume of 250,000 Credits in balance (001) per calendar month. Typically, 250,000 Credits require about 30,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a Black Ambassador, each one worth 15,000 Pay Points. You can receive a 2.75% Volume Commission of up to 12,000 Pay Points per week and per Income Center.





To become a President, you must reach 25 Customers (A-Team) and build three Income Centers with at least 40,000 Credits in each team and a total volume of 300,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 4 Enrollment Lines, each with 40,000 Credits and a total volume of 300,000 Credits in balance (001) per calendar month. Typically, 300,000 Credits require about 35,000 balanced Customers in your team. There are 3 potential One-Time Bonuses that you can earn as a President, each one worth 40,000 Pay Points. You can receive a 3% Volume Commission of up to 14,000 Pay Points per week and per Income Center.



# Elite President

To become an Elite President, you must reach 25 Customers (A-Team) and build three Income Centers with at least 80,000 Credits in each team and a total volume of 500,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 4 Enrollment Lines, each with 80,000 Credits and a total volume of 500,000 Credits in balance (001) per calendar month. You can receive a 3.5% Volume Commission of up to 16,000 Pay Points per week and per Income Center.



# Global President

To become a Global President, you must reach 25 Customers (A-Team) and build three Income Centers with at least 130,000 Credits in each team and a total volume of 1,000,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 4 Enrollment Lines, each with 130,000 Credits and a total volume of 1,000,000 Credits in balance (001) per calendar month. You can receive a 4% Volume Commission of up to 20,000 Pay Points per week and per Income Center.



# 1 Star Global President

To become a 1 Star Global President, you must reach 25 Customers (A-Team) and build four Income Centers with at least 130,000 Credits in each team and a total volume of 2,000,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 5 Enrollment Lines, each with 130,000 Credits and a total volume of 2,000,000 Credits in balance (001) per calendar month. You can receive a 4% Volume Commission of up to 30,000 Pay Points per week and per Income Center. In addition, you will get a 0.5% Infinity Bonus on all volume outside of the Team Commission and Volume Commission pay increments.



# 2 Star Global President

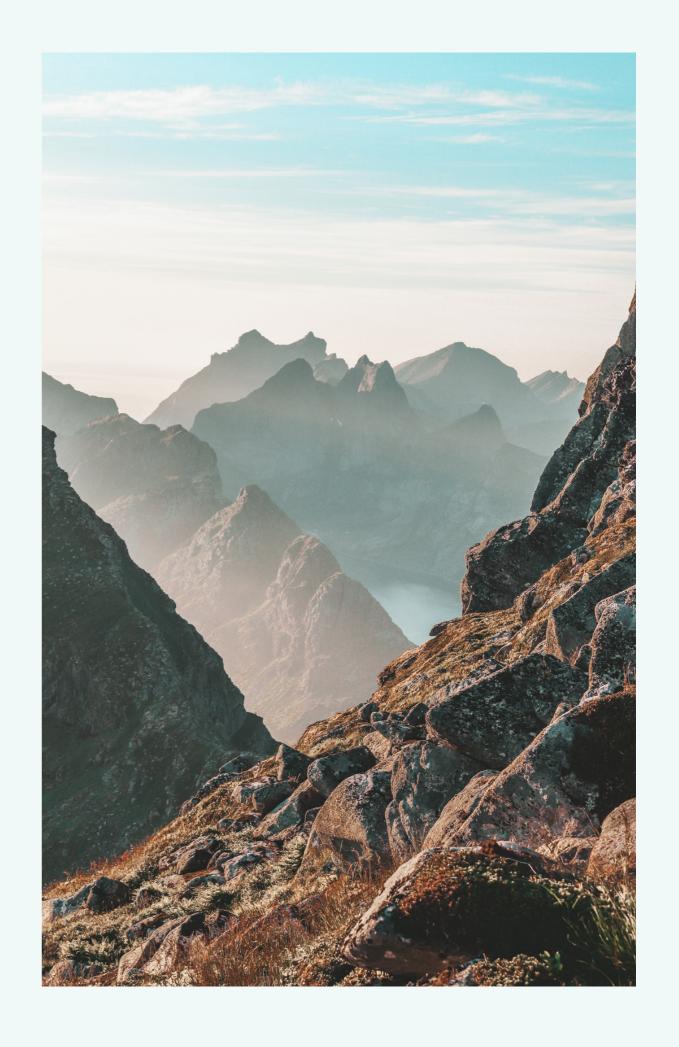
To become a 2 Star Global President, you must reach 25 Customers (A-Team) and build 5 Income Centers with at least 130,000 Credits in each team and a total volume of 3,000,000 Credits in balance (001) per calendar month. Alternatively, you can qualify with 6 Enrollment Lines, each with 130,000 Credits and a total volume of 3,000,000 Credits in balance (001) per calendar month. You can receive a 4% Volume Commission of up to 40,000 Pay Points per week and per Income Center. In addition, you will get a 0.5% Infinity Bonus on all volume outside of the Team Commission and Volume Commission pay increments.

Now, you can add stars to your title and reach even higher! You will receive an additional star for every new Income Center with at least 130,000 Credits in each team or Enrollment Line and a total increase of 1,000,000 Credits in your balanced team (001 Income Center) per calendar month. For every new star you add, you increase your weekly Volume Commission by 10,000 in pay depth per Income Center.

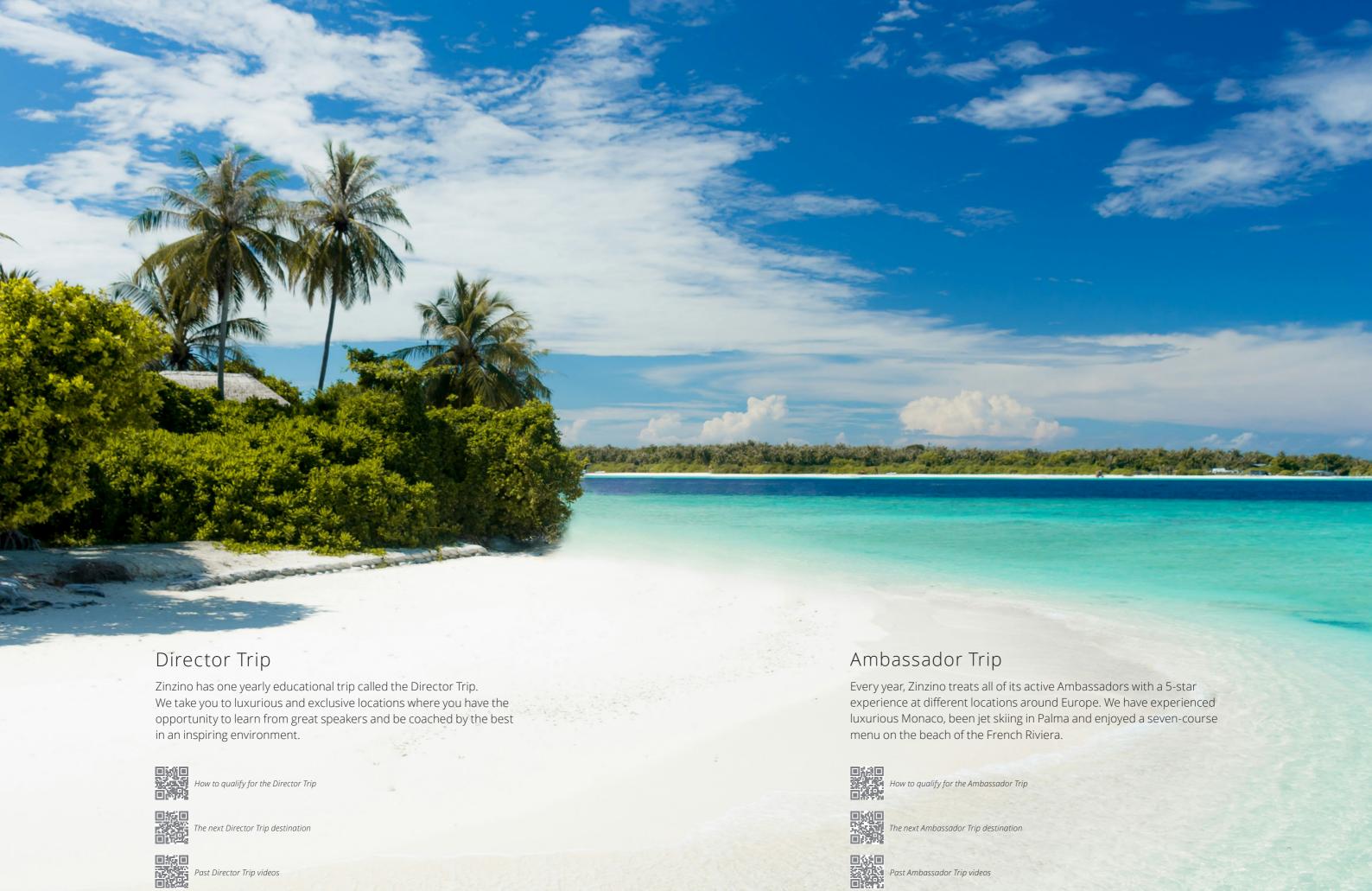




"A journey of a thousand miles must begin with a single step"



5



Post Ambassador Trip videos



**Activation deadlines:** A Partner must qualify by the end of the calendar month to be active the following calendar month. The deadline is 24:00 CET on the last day of the month.

**Active Customer:** An Active Customer has placed an order generating at least 1.25 Cr within the last 90 days.

**Active Partner:** Accumulates banking and earns commissions from all team volume.

Auto Order: 1 Product + a Test Kit in every 4th order + GoCore App access = 10 Credits.

Back Office Entrance (Sales Rep): It is free, and you can earn the Cash Bonus and retail profits.

**Binary Line / Binary Tree:** All your personally sponsored Partners and their unlimited generations, as well as all Partners placed below you in the Binary Tree by an upline and their unlimited generations.

#### Credits

**Credits:** All Zinzino products are assigned a "Credit" value standardized across countries and currencies. Zinzino uses Credits as an internal currency to determine Z4F eligibility and calculate commissions and bonuses in the Compensation Plan.

**Balanced Credits 2:1:** The number of Credits that count is based on the balance between your left and right teams. Balanced Credits start at a 50/50 ratio. However, a maximum of 2 parts of your qualifying Credits can come from the larger team in ratio to 1 part from the smaller team.

**Banking Credits:** Credits that cannot be used as Pay Points are banked as long as a Partner remains active. You may use banked Credits in the weekly and monthly commission cycles. Compensation calculations use Credits in a 2:1 balance, i.e. a maximum of 2/3 of your qualifying Credits can come from the larger team. When you reach the maximum payout for any compensation (e.g. Team Commission has a 1,500-Credit maximum), only the largest team saves banking. Zinzino banks a maximum of one million Credits both weekly and monthly.

	Left Credits	Right Credits	Balanced Credits	Banking Left	Banking Right
Example 1	450	450	900	0	0
Example 2	600	300	900	0	0
Example 3	900	300	900	300	0
Example 4	300	900	900	0	300

#### Credit accelerators

We have three Credit accelerators in Zinzino:

**Enrollment Credit Bonus (ECB):** Any new Enrollment Kit Credits (Premier Customers and Partners) are multiplied by 2, both for your weekly (WCV) and monthly (MCV) commission cycle.

**ECBx:** Any new Enrollment Kit Credits (Premier Customers and Partners) are multiplied by a factor for your monthly commission (MCV). For example, in our standard ECBx campaign, the Credits are multiplied by 3.

**Recurring Credit Bonus (RCB):** The Credits generated by any order not eligible for ECB (Customers and Partners) are multiplied by 2, both for your weekly (WCV) and monthly commission cycle (MCV).

Take a look at this table for a simple example of how they affect order Credits.

	Credits	ECB	ECBx	RCB
Partner Kit	150	300	450	-
Customer Kit	14	28	42	-
Z4F Auto Order	10	-	-	20
Customer subscription	4	-	-	8

#### Customers

**Customer:** A Customer is active for 90 days from the last purchase with a minimum of 1.25 Credits.

**Customer Career Title:** A title received in recognition of having built a personal Customer base of a certain size.

**Customer Points:** Each active Customer generates at least one Customer Point. If an active Customer purchases more than one product (1.25 Cr), each additional product will generate another Customer Point. A repeat purchase of the same product will only generate one Customer Point. Customer Points can be accumulated with the purchase of Premier Subscriptions, Premier Items, Retail Items and Prepaid Kits.

**Cash Bonus:** You receive a Premier Cash Bonus when you sell a Premier Customer Kit to a new or existing Customer. You receive a Retail Cash Bonus when a Retail Customer buys any single items (with a Credit value). All Partners are rewarded with a starting 10% up to a 30% Cash Bonus.

**Personal Customers:** Personal Customers are all your personally registered Customers (first generation) and those referred by your personally registered Customers (second generation, third generation, etc.) for unlimited generations.

**Premier Customer:** A Customer with a Premier Kit order is called a "Premier Customer". Premier Customers are eligible for our discounted premier price, the Customer Rewards Program and Zinzino4Free.

**Personal Customer Points (PCP):** Each active personally registered Customer generates at least one Customer Point. If an active personal Customer purchases more than one product (1.25 Cr), each additional product will generate another Customer Point. A repeat purchase of the same product in the following month will only generate one Customer Point.

**Retail Customer:** A Customer registered without a Premier Kit order is called a "Retail Customer" and will purchase Zinzino products at the retail price.

**Monthly Customer Bonus (MCB):** This bonus makes it possible for you to earn the most significant recurring Customer commissions. While the Team Commission pays you for each order, the MCB pays you in increments. The bonus starts from A-Team.

**Team Customer Number:** Your Team Customer number is the total of all your Personal Customer Points (PCP), Team Customer Points (TCP) and Partner Points.

**Commissions:** All commissions paid out by Zinzino are shown in gross income so that the same amount can be shown for everyone. Depending on regulations for your country and whether you are VAT-registered or not, various taxes may modify this amount, as per your local tax regulations. As a Partner in Zinzino, you are obliged to ensure that you register yourself in a proper manner in accordance with both your local government regulations and the requirements Zinzino sets. Commissions invoices are published in a PDF format in each Partner's personal Back Office.

**Compensation week:** A Compensation week begins Thursday 00.00 CET - Central European Time and ends the following Wednesday at 24.00 CET - Central European Time. The Compensation week includes all paid orders during that week.

**Compensation month:** A Compensation month lasts from 00.00 CET - Central European Time on the first day of any calendar month until 24.00 CET - Central European Time on the last day of the same calendar month. The Compensation month includes all paid orders during this period. Zinzino will post new titles from the previous month in the Partner Back Office no later than the 10th day of the current month. Compensation paid out during the first week of each month includes the current week plus monthly compensation from the previous month.

Crossline: A person / business that is not in your Binary Tree or Enrollment Tree genealogy.

**Customer Acquisition Bonus (CAB):** Earn CAB on all Customer Premier Kits and new Partner Kits. Mini, Small, Medium, Large, XL, XXL, 3XL, 4XL and 5XL CAB applies to active Partners. CAB may be received in only one Income Center in each weekly commission cycle.

**Daily commission cycle:** Refers to commissions that are calculated daily: Cash Bonus, ECB, and RCB. Daily deadline is at 24.00 CET - Central European Time every day.

**Downline:** A person / business below you in the Binary Tree or Enrollment Tree genealogy.

**Dynamic compression of Enrollment Lines – Ambassador ranks and above:** First, you will have to meet the criteria for the Balanced MCV of one Income Center and your personal activation. Secondly, you have to meet the MCV criteria for each Enrollment Line according to the following dynamic compression rules.

Ambassador, Royal Ambassador and Black Ambassador Enrollment Lines qualifications are: First line 100%, Second line 100%, and Third line will be all your other Enrollment Lines added together.

President, Elite President and Global President Enrollment Lines qualifications are: First line 100%, Second line 100%, Third line 70%, Fourth line 30%, and all other enrollment lines will be added together to fill up the 30% of the Third line and the 70% of your Fourth line so you can achieve the rank.

1 Star Global President Enrollment Lines qualifications are: First line 100%, Second line 100%, Third line 100%, Fourth line 70%, Fifth line 30%, and all other Enrollment Lines will be added together to fill up the 30% of the Fourth line and the 70% of your Fifth line so you can achieve the rank.

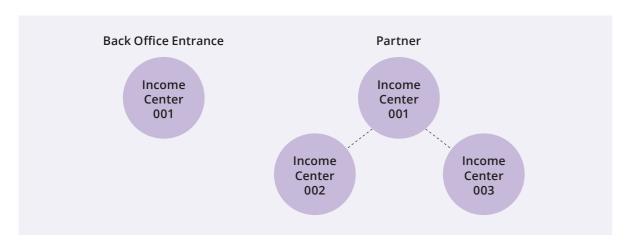
2 Star Global President Enrollment Lines qualifications are: First line 100%, Second line 100%, Third line 100%, Fourth line 100%, Fifth line 70%, Sixth line 30%, and all other Enrollment Lines will be added together to fill up the 30% of the Fifth line and the 70% of your Sixth line so you can achieve the rank.

The same principles apply for all higher Star President ranks, where additional Enrollment Lines can help fill up the last two qualifying lines.

**Enrollment Line / Enrollment Tree:** All your personally enrolled Partners (first generation) and all the Partners referred by your personally enrolled Partners (second generation, third generation, etc.) for unlimited generations.

**Grace Period:** As a new Partner, you have the month you start plus the following 4 months to learn, earn and get in balance with only a 10-Credit activation order from your Auto Order or your Customers' orders before the full activation rules apply.

**Income Center:** Placement in the sales organization is labeled an Income Center (IC). Back Office Entrance will give you 1 IC. When you purchase a Partner Kit (10 Cr), you will be given 2 additional IC's. See figure below:



From the Diamond title, you are allowed to place additional IC's within your team. From the President title, you are allowed to place an additional IC above your 001 IC. The cost of these additional IC's is the purchase of a Basic Partner Kit.

**Monthly Commission Cycle:** Refers to commissions and rewards that are calculated monthly: One-Time Title Bonuses, zPhone, zCar, Z4F and zRewards.

**Monthly Credits Volume (MCV):** Credits are calculated in the Monthly Commission Cycle for title volume.

**Monthly title recognition:** Partners qualify for titles each month for pay rank (i.e. qualified title) in the following month. The qualified title determines bonuses and commissions. Partners may advance to the next title at any point in the current month.

One-Time Bonuses (OTB): Earned one time but paid out in increments.

**Partner Contract:** In order to remain a registered Partner with Zinzino, you must place an order of at least 1.25 Credits or create at least one new 1st generation Customer Point worth at least 1.25 Credits in a 12-month period. If you fail to do this, your position in the network will be frozen and after 24 months, your Partner ID will cease to be valid.

In addition to this, all rules laid out in the Partner Contract Terms, as well as the Marketing Rules & Ethics, regulate your relationship with Zinzino.

In order to maintain a Recognition pin, you have to have met the requirements for this pin at least once during the last 12 months.

Please, check Zinzino communications to Independent Partners in your Back Office and communicate with your sponsor regularly for ongoing important information.

Zinzino reserves the right to withhold the payment of commissions and bonuses if it is revealed that certain commissions or bonuses were obtained through qualification by unethical or false means. Zinzino's compliance department investigates all suspected frauds.

**Partner Points:** Each Partner who has placed an order with 1.25 or more Credits in the last 90 days is counted as a Partner Point. Partner Points are added to your total Customer Points.

Pay Points (PP): Credits are used to calculate Pay Points within the Compensation Plan. The goal is that one Pay Point should equal €1. The company reserves the right to adjust the Pay Point value if there is an overpayment of commissions in the company or within a specific group of Partners. Pay Points are converted to local currency at either a monthly or fixed exchange rate.



**Personal Credit Volume (PCV):** Credit Volume from personal orders and orders from personal Customers.

**Sponsor / Enroller:** A Partner who introduces a new Partner or Customer to Zinzino.

Title Fast Start: Q-Team, X-Team.

Title OTB: Pro-Team, Top-Team.

**Upline:** A person / business above you in the Binary Tree or Enrollment Tree genealogy.

**Waiting Room:** This is where Partners who have been registered with you as their Sponsor but are not yet placed in the binary tree are visible. Then, you can choose the placement for each of them. If the placement is not chosen 4 hours before any period deadline (weekly or monthly), the system will automatically place the Partner in a position according to the preference you have chosen as the default binary placement in your account settings. Partners in the Waiting Room will be placed according to their registration date. This means that the Partner with the oldest start date will get placed first. All Partners in the Waiting Room will be placed in time to be included for weekly and monthly deadlines. The Waiting Room will be closed during the last 4 hours before a weekly or monthly deadline and Partners that are registered during this time frame will automatically be placed according to Sponsor default binary placement option. To change option, go to Back Office/account settings.

**Web Account:** Withdrawing money from your web account to a bank account has a fee (depending on your bank).

A minimum withdrawal amount could exist. Partners in frozen status are debited a monthly administration fee of 10 Pay Points converted to local currency.

All commissions are exchanged from Euro into local currency (except for Iceland, Bulgaria, Croatia, Czech Republic, Hungary and Romania) when paid out to your web account, using a weekly updated exchange rate from the European Central Bank / Riksbanken (Sweden's Central Bank).

**Weekly commission cycle:** Refers to commissions that are calculated weekly: Team Commission, CAB, Volume Commission and Mentor Matching Bonus.

Weekly Credit Volume (WCV): Credits that are calculated in the weekly commission cycle.

**Customer Care Rewards Program for Partners:** X-Team and higher titles are eligible for monthly zRewards. zRewards will be added to your account based on the local currency. zRewards can be used to buy products from the Zinzino range but applies to single item orders only. Orders paid with zRewards will not generate Credits. The zRewards account will be cleared if a Partner's status becomes frozen. One zReward is equal to one Pay Point.

**Zinzino4Free (Z4F):** If a Customer or Partner refers four (or more) Customers with the same (or larger) order, they can receive their next monthly order for free. They only pay for shipping. This benefits Partners and Customers since it makes it fun to involve everyone in finding new Customers.



