



YESGLOBAL NUTRITION & WELLNESS INCORPORATED

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RETURNS, COOLING-OFF AND BUY-BACK POLICY

Philippines

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1. Who this policy covers

1.1 This policy is issued by **YESGLOBAL NUTRITION & WELLNESS INCORPORATED** (SEC Registration No. 2026070260945-01), of 120L Ground Floor, Spark Place, P. Tuazon corner 10th Avenue, Barangay Socorro, Cubao, Quezon City 1109 ("the Company"). It forms part of the Distributor Agreement and the Code of Ethics.

1.2 It sets out three separate rights: (a) the cooling-off right, for anyone who buys under a direct selling contract; (b) the buy-back right, for Independent Distributors; and (c) the right to a replacement or refund for defective products. Using one does not remove the others.

2. Cooling-off — 10 working days

2.1 A buyer may cancel a direct selling contract, including a membership application, within 10 working days of the date it was made, by written notice. No reason is needed.

2.2 Working days exclude Saturdays, Sundays and public holidays. Notice takes effect on the day it is sent, to ph@yesglobal.co or to the Company's address.

2.3 The Company refunds the full amount paid within fourteen (14) days, by the original payment method. Goods must be made available for collection, at the Company's cost, in substantially the condition received; the Company may deduct the value of goods consumed. No handling or restocking fee is charged.

2.4 This right is given by the Company and is in addition to the buyer's rights under the Consumer Act of the Philippines (Republic Act No. 7394).

3. Buy-back of unopened products

3.1 On written request, the Company buys back products that meet every condition below. A member need not resign to use this right, and may use it after membership ends.

3.2 Conditions. The products must be:

- (a) bought by the member, on their own account, directly from the Company within the 12 months before the request reaches the Company, as shown on the Company's invoice;
- (b) unopened, unused, in the original sealed packaging, with seals, labels and batch codes intact;
- (c) resaleable — not damaged, defaced, relabelled or tampered with;
- (d) from batches that match the Company's dispatch records for the member's orders;
- (e) not past, and not within three (3) months of, the printed expiry or best-before date;
- (f) still in the Company's range, or withdrawn by the Company; and
- (g) returned with any free gift, sample or promotional item supplied with them.

3.3 Amount. 90% of the net price the member actually paid, after discounts and excluding delivery charges. No commission or bonus is deducted from this amount.

3.4 Quantity. No more of a product than the member bought in those 12 months, less anything already returned, refunded or bought back.

3.5 Delivery. The member returns the goods to the Company's office or a place it names, at the member's cost.

3.6 Set-off. The Company may deduct sums the member owes that are due and shown on the statement. No restocking or administrative fee is charged.

4. What is not covered

- (a) opened, used or part-used products;
- (b) products bought more than 12 months before the request;
- (c) expired products, or products expiring within three (3) months;
- (d) products not bought directly from the Company on the member's own account;
- (e) products with missing, altered or unmatched seals, labels or batch codes;
- (f) sales aids, samples, literature and event tickets; and
- (g) products already refunded under the cooling-off right.

If a product falls outside the window or near expiry only because the Company delayed the claim, the Company buys it back.

5. Defective or damaged products

5.1 A product that is defective, damaged in delivery, or not as described is replaced or refunded in full, at the buyer's choice, when reported within seven (7) days of delivery with the product or a photo of it. This does not limit the buyer's warranty rights under the Consumer Act.

6. How to claim

6.1 Send a written request to ph@yesglobal.co or to the Company's address, with your member ID and each product's quantity, invoice number and batch number.

6.2 The Company acknowledges within seven (7) days, says where to send the goods, inspects them, and pays within thirty (30) days of receiving them — only to a bank account in the member's own name. Each payment comes with an itemised statement. Goods that fail a condition are sent back at the member's cost or, on request, disposed of.

7. Effect on bonuses and ranks

7.1 Every bonus calculated on returned products is reversed, from every member who received it. A shortfall is deducted from that member's future bonuses or recovered as a debt.

7.2 The returned products' Sales Value is removed from the month it was recorded; ranks, qualification and levels paid for that month are recalculated.

7.3 Buying in order to qualify for a rank or bonus and then returning the products is inventory loading. It breaches the Code of Ethics and may lead to suspension or termination.

8. Refusals, complaints and records

8.1 If a claim is refused in whole or in part, the Company gives written reasons within the settlement period. The member may ask the compliance team to review the decision; it responds within fourteen (14) days.

8.2 Nothing in this policy limits the right to complain to the Department of Trade and Industry or to take other action available in law.

8.3 The Company keeps records of every cancellation and buy-back claim. Philippine law governs this policy.