

## Nu Skin enJoy Rewards Program

### Terms and Conditions of Participation

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY PARTICIPATING IN NU SKIN'S ENJOY REWARDS PROGRAM, YOU AGREE TO BE BOUND BY THE TERMS DESCRIBED HEREIN AND ALL TERMS INCORPORATED BY REFERENCE. IF YOU DO NOT AGREE TO ALL OF THESE TERMS, DO NOT PARTICIPATE IN THIS PROGRAM.

#### 1. Membership Eligibility and Overview

1.1. The Nu Skin enJoy Rewards Program (the "**Program**") is offered by Nu Skin (Malaysia) Sdn Bhd (referred to as the "**Company**", "**Nu Skin**", "**we**", "**our**", or "**us**"). Only individuals who are legal residents of Malaysia, at least eighteen (18) years or older, and who provide and maintain a valid email address are eligible to become members. You must also be a Nu Skin Brand Affiliate. However, Nu Skin Brand Affiliates with a pin title of qualifying brand representative or higher are not eligible to participate in the Program. No purchase is necessary to join the Program.

1.2. By joining the Program and becoming a Program member, you (individually and collectively, "**you**", "**your**", or "**Program Member**"), agree that you have read, understood and agree to be bound by these Terms and Conditions of Participation of the Program ("**Terms**") and by any changes or modifications we may make to these Terms. You should review these Terms and the related "Frequently-Asked-Questions" (the "**FAQs**") and any details relating to the Program released by the Company on [www.nuskin.com](http://www.nuskin.com) ("**enJoy Instructions**") frequently to understand the Terms that apply to the Program as they may change from time to time. These Terms do not alter in any way the terms or conditions of any other agreement you may have with us, including any agreement for products or services or a brand affiliate agreement. By enrolling in the Program, you also agree to be bound by our Privacy Policy and the Terms of Use of our website ([www.nuskin.com](http://www.nuskin.com)), which are incorporated herein by reference. If you do not agree to these Terms, our Privacy Policy, or the Terms of Use of our website, you cannot participate in the Program. The Program is void where prohibited by law.

#### 2. Program Enrollment

2.1. Eligible individuals may enroll in the Program by visiting [www.nuskin.com](http://www.nuskin.com) and following the prompts to register for the Program, by signing up through Nu Skin website.

2.2. You may be required to provide your email address or mobile phone number in order to enroll in the Program. You will also need to create an account by providing your name and creating a password. You are solely responsible for maintaining the accuracy of your account information and for updating it as required. You may update your personal information on your account through Nu Skin's website, call center, walk in center or the mobile app.

2.3. You are limited to one Program account, and only one Program account may be associated with a single email address. In the event of a dispute over ownership of the Program account, the



owner will be deemed to be the authorized account holder of the email address submitted at the time of enrollment. For purposes of these Terms, the "authorized account holder" is the natural person who is assigned to the submitted email address by an internet provider, online service provider, or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address.

### 3. Program Rewards

- 3.1. The Program is intended to provide rewards for loyal customers of Nu Skin (Note that reference to the term "**rewards**" in this document shall refer specifically to these Program rewards). These rewards may include product credits which may be used towards the purchase of eligible Nu Skin products except sales aids, sponsoring packages, promotional packages, or coupons, samples, and other promotional items. You may earn rewards by making eligible purchases or participating in certain brand experiences as outlined in the enJoy FAQs and enJoy Instructions, which are incorporated into these Terms. Eligible purchases and other opportunities to earn rewards will be posted on Nu Skin website or may be published through other media (e.g., in marketing communications, social media, email, etc.) of Nu Skin. Visit our FAQs to learn more about earning rewards.
- 3.2. You will find your eligible rewards and their expiration dates, listed in your personal enJoy account.
- 3.3. Program Members will receive rewards only for eligible purchases of Nu Skin products through their accounts with official Nu Skin channels.
- 3.4. Rewards are valid until the specified expiration dates which will be displayed in your enJoy account. In the event no expiration date is specified on a given reward, that reward will expire at the end of the month after the month in which it was earned. Rewards may expire before the specified expiration date if the relevant enJoy account is terminated as further described in Section 5 of these Terms.
- 3.5. Offers under the Program are only available while supplies last. We may make substitutions of offers in our sole discretion, without any requirement for us to match or exceed the prior offer. In the event a product ordered in connection with the Program arrives damaged, is the wrong item, or is missing from your order, please contact your local Nu Skin office.
- 3.6. Neither accounts nor Program rewards, including credits, may be transferred, shared or combined with other promotions. enJoy rewards may only be used by the enJoy account holder who earned them. enJoy credits may be combined with other enJoy credits at redemption, where specified. We reserve the right to monitor the number of accounts per person and refuse, merge, or close additional or duplicate accounts at any time. Your account information (including security details) are confidential and should not be shared with any other person.
- 3.7. Rewards earned through the Program have no cash value and are non-transferable. Balances and/or credits credited to your enJoy account will be decreased or reversed, as applicable, if part or all of a purchase is returned or cancelled or if the credit is obtained through fraudulent activity, manipulation of Nu Skin's compensation plan, or any other activity that violates these Terms. You



may not game or manipulate the program in anyway to unfairly earn rewards or help others to earn rewards. The sale, barter, transfer, or assignment of any rewards or benefits offered through the Program, other than by Nu Skin, is expressly prohibited.

3.8. Except as specifically stated in these Terms, rewards cannot be exchanged or returned for another product or service or a monetary refund of cash or cash equivalent.

3.9. If you return products purchased in whole or in part with enJoy credits, you may only receive a refund for the portion of the purchase that was not paid by such credits. Credits will not be returned to you when a product is returned by you.

3.10. The products and services available through the Program, including any samples that we may provide to you, are for personal use only. You may not sell any of the products, services, or samples you purchased through the Program or otherwise received from us through the Program. We reserve the right, without notice, to cancel or reduce the quantity of any order to be filled and/or any products or services to be provided to you that we believe, in our sole discretion, may result in the violation of these Terms.

3.11. We are not responsible for rewards lost or received due to fraudulent activity by you or any third party.

3.12. We reserve the right to change Program rewards, the way rewards are earned, and how they may be redeemed. We reserve the right to place limits on the number of purchases or activities that are eligible for the Program and/or for any given tier, the number or types of rewards you may receive or earn in any given tier, in a given time period or for the duration of the Program, and/or any combination thereof. We also reserve the right to place limits on how rewards are used, including the percentage of any purchase that may be paid for using credits.

3.13. If you have concerns that a purchase or other activity was not properly applied to your account, you should contact your local Nu Skin office at once. If you communicate with us via letter or email, your message must specify your name and email address associated with the Program, the date of the Program activity, and the issue(s) you encountered. This message must be sent no more than forty-five (45) days after the date the purchase or other Program activity took place. We are not responsible for late notifications about purchases or other Program activities not being credited to your account.

3.14. Shipping charges apply to purchases made using enJoy credits.

#### 4. Program Communications

4.1. By enrolling in the Program, you consent to subscribe and receive Nu Skin emails related to providing you with the Program Service. <include preferred local method of communication>

4.2. You may opt out of receiving such Program-related communications at any time by using the unsubscribe mechanism included with such communications. If you opt out of Program-related communications, you will no longer receive such communications regarding your Program status or the Program rewards or benefits that may be available to you.

## 5. Termination and Modification

- 5.1. The Program and its benefits are offered at our sole discretion. We may, in our discretion, cancel, modify, restrict or terminate these Terms, our FAQs and/or the Program or any aspect or feature of the Program at any time without prior notice, even though such changes may affect the value of rewards or benefits already accumulated or earned and/or the ability to redeem accumulated rewards or benefits.
- 5.2. We reserve the right to exclude you from or to discontinue your participation in the Program and to audit your membership account at any time. Any suspected abuse of the Program, failure to follow any Terms, illegal activity, fraud, misrepresentation or other conduct inconsistent with these Terms and/or detrimental to us or our interests, including without limitation, any suspected illegal, fraudulent or unauthorized use of any Program rewards, credits, cards, vouchers, coupons and/or certificates, currently existing or as might be introduced at a later time, may result in the revocation of your membership and make you ineligible for further participation in the Program. If your membership is revoked, any rewards or benefits in your account will automatically expire and your access to the Program and features will automatically terminate. If we suspect illegal activity, fraud, misrepresentation, abuse or violation of these Terms, we also have the right to take appropriate legal action.
- 5.3. If you decide you no longer want to participate in the Program, you may cancel your membership at any time by contacting your local Nu Skin office. If you cancel your membership, you are also agreeing to lose all accumulated credits, benefits and tier status and cease to have any further recourse against us in respect of the same.

## 6. Indemnity, Limitation of Liability; Dispute Resolution

- 6.1. Indemnity. You agree to indemnify and hold the Company and its affiliates, and each of its shareholders, officers, directors and employees harmless from and against any claim, demand, liability, loss, action, causes of action, costs, or expenses, including, but not limited to, reasonable attorney's fees, resulting or arising from, directly or indirectly, any acts or omissions by including without limitation, breach of representations and warranties, material breach of the Terms and or any other agreements between the you and Company, or any other claims or causes of action.
- 6.2. Limitation of Liability. You agree that Company and its affiliates will not be liable for any special, indirect, direct, incidental, punitive, or consequential damages, including loss of profits, arising from or related to the breach of the Terms or other agreements between the parties. You agree that the entire liability of Company, and their affiliated companies for any claim whatsoever related to your relationship with Company, and its affiliates, including but not limited to any cause of action arising in contract, tort, or equity, will be limited to the cost of products that you have purchased from the Company in connection with the Program, or its affiliates through the Program.
- 6.3. Alternative Dispute Resolution. You agree to resolve all disputes with Company and its affiliates in accordance with Chapter 7 of the Company's Policies and Procedures.



## 7. Contact Us

For information about the Program and your membership, contact us at +603 2170 7700 or via email [48hrs\\_reply\\_malaysia@nuskin.com](mailto:48hrs_reply_malaysia@nuskin.com). We are not responsible for requests or correspondence lost or delayed in the mail or over the Internet. You may also provide answers to helpful frequently answered questions in our FAQs.

## FAQ FOR THE NU SKIN ENJOY REWARDS PROGRAM

### Q1) What is the Nu Skin enJoy Rewards program?

A) The Nu Skin enJoy Rewards Program from Nu Skin is designed to reward and thank loyal Brand Affiliates for purchasing Nu Skin products and participating in certain Nu Skin brand experiences. The Nu Skin enJoy Rewards program is your ticket to discovering the best you through Nu Skin's exclusive deals, delightful surprises, and personalized Nu Skin experiences.

### Q2) What are the benefits of the Nu Skin enJoy Rewards program?

A) As a Nu Skin enJoy Rewards member, you'll enjoy:

- Earning reward credits for purchases and participation in other designated activities
- Exclusive access to promotions and seasonal savings
- Reward redemption options to be used for a variety of benefits that may include products.
- Welcome and other milestone gifts

### Q3) How does the Nu Skin enJoy Rewards program work?

A) With the Nu Skin enJoy Rewards program, you are able to earn specific tiered benefits based on specific behaviors (see below). Once you reach a certain tier, you may be eligible for certain benefits and rewards applicable to that tier, which benefits may change from time to time and may be offered on a limited basis. Eligible purchases and other opportunities to earn credits may be sent to you by email/SMS or published through other media (e.g., on the web site, apps, social media, etc.).

The Nu Skin enJoy Program has two (2) tiers with associated benefits:

#### **enJoy Club:**

Sign up for Nu Skin enJoy and purchase a minimum of RM200 per transaction to start earning 5% credits. After that, for every RM200 you spend, you will earn additional sets of credits at the same rate. You'll be able to redeem those credits on eligible Nu Skin product by the expiration date.

#### **enJoy Premier:**

Sign up for Nu Skin enJoy and enroll in the Automatic Re - Ordering (ARO) program , you will earn 10% credits for every RM200 spent per transaction, with a RM200 minimum spend. You'll be able to redeem those credits on eligible Nu Skin product by the expiration date.

When you enroll in the Nu Skin enJoy Rewards program, you'll automatically be placed in enJoy Club where you'll be eligible for all of the benefits enJoy Club members receive. Once you enroll in ARO Program or existing ARO subscribers, you'll be placed in enJoy Premier.

Should you cancel your ARO monthly subscription, you'll will drop back to the enjoy Club status.

**Q4) What would happen if I missed payment of my ARO for a month or so and I don't cancel my subscription, will the system automatically drop me back to the enjoy Club?**

A) Your Tier status will not be dropped to enjoy Club unless your subscription contract is terminated in accordance with the subscription terms and conditions.

## SIGNING UP

**Q5) How do I join the Nu Skin enjoy Rewards Program?**

A) You can join the Nu Skin enjoy Rewards program by signing up at [www.nuskin.com](http://www.nuskin.com) and following the instructions and prompts to register. In order to sign up, you must provide us with your information, including your email address, and set up a username and password. If you already have a user name and password with Nu Skin, you simply need to complete the rest of the Nu Skin enjoy registration process to be enrolled.

**Q6) Is there a cost to join Nu Skin enjoy Rewards?**

A) No, there is no cost to join.

**Q7) Who is eligible to join the Nu Skin enjoy Rewards?**

A) The Nu Skin enjoy Rewards program is available to Brand Affiliates who are legal residents of Malaysia and at least 18 years of age or older and who provide and maintain a valid email address. Brand Affiliates who are Qualifying Brand Representatives and above are not eligible to participate in the Nu Skin enjoy Rewards program.

**Q8) What am I agreeing to by joining the Nu Skin enjoy Rewards program?**

A) By becoming a Nu Skin enjoy Rewards member, you agree that you have read, understood and you agree to be bound by the Program Terms & Conditions, as well as such incorporated terms and conditions, including the terms of our Privacy Policy, and by any changes or modifications we may make in the future.

## REWARD CREDITS

**Q9) How are credits earned?**

A) Credits are awarded when you make product purchases that reach a certain minimum and then subsequent spend levels. Taxes, shipping, and handling charges are not included in the calculation of credits earned. Additional credits may also be awarded for ad hoc events, milestones, or experiences at Nu Skin's discretion. Credits are only awarded on purchases that are made through Nu Skin's system, a

purchase made directly from a distributor will not earn points if the purchase is not linked to your Nu Skin account.

**Q10) Can I earn credits on product purchase made in other markets?**

A) No, you can only earn credits from product purchases made in your local market.

**Q11) Can I redeem my credits in other markets?**

A) No, you can only redeem credits in the market where you are registered.

**Q12) How can I tell when my credits are going to expire?**

A) An expiration date will be shown in your Nu Skin enjoy Rewards program account page (and other possible areas of the web site/application).

**Q13) If I return a product or cancel an order, will the credits I earned be deducted?**

A) Yes. When you return a product or cancel an order, the amount of credits you have earned will be deducted from the total that the Nu Skin enjoy Rewards account holder currently has.

**Q14) Are there products that don't earn credits or aren't redeemable with credits?**

A) Yes. All products will be marked whether or not they earn or are redeemable with credits. Sales materials, accessories, and business kits are examples of products that may be exempt from earning credits being eligible for redemption with the Nu Skin enjoy Rewards program. These can differ from markets to markets. Please check with your local markets for more details. Also, Nu Skin enjoy credits cannot be layered with other promotions (unless otherwise specified). However, they can be stacked within a single transaction, that is batches of credits earned at different times can be redeemed together on a single transaction.

**Q15) Are there any restrictions to what I can purchase with credits?**

A) Yes. You may purchase Nu Skin and Pharmanex products under the enjoy Rewards Program. However, under this Program, you cannot purchase sponsoring & promotional package, sales materials, accessories, business kit and other specified products or services as outlined on the relevant local market Nu Skin website. Please check with your local market Nu Skin office for more details.

**Q16) Do I have to have enough Nu Skin enjoy credits to pay for an entire product or transaction?**

A) No, you can redeem Nu Skin enjoy credits as a partial payment for a larger transaction. You can use enjoy credits to pay up to a maximum of 60% of the total order amount per transaction, then make up the difference with the payment type of your choice.

**Q17) What will happen to my credits balance if I return a product which I have earned credits for?**

A) Credits earned on an order are deducted when the order is refunded, and the return is settled.



**Q18) Will there be any termination penalty if I chose to stop participating in the enJoy program? What will happen to my remaining points?**

A) There is no penalty if you choose to opt out of the enJoy program, however you will lose all remaining credits in your account.

## **CREDIT REDEMPTION**

**Q19) When are my credits awarded?**

A) Product credits are awarded as soon as the required amount of product purchase is successfully processed or after the specified action or event is completed. If you earn credits with a product purchase, spend those credits to purchase product, and then return the original product that earned the credits in the first place, a corresponding number of credits will be deleted from your account.

**Q20) What happens to the purchased product after the original product that earned the credits in the first place is successfully returned and corresponding number of credits deleted from the account? Will I be asked to pay the difference in cash?**

A) Once points have been redeemed and the product discounted, it is final. You will not be asked to pay any difference for that product.

**Q21) How can credits be redeemed?**

A) They can be redeemed directly through Nu Skin channels (online, or at walk-in/experience centers). These transactions may or may not be distributor-assisted.

**Q22) How can I see how many credits I have available?**

A) You can check online in the Nu Skin enJoy Rewards program account page. You will be able to see credits available, being earned, credits redeemed, and credits that are going to expire.

**Q23) Can I return a product or other items that I purchased with credits?**

A) Yes, you can return a product and items purchased with product credits, however, you will lose the credits used to purchase the product or items and you will not receive a refund for the portion of the purchase made with credits.

**Q24) Can I redeem credits at walk-in centers?**

A) Yes.

**Q25) Can I redeem credits online?**

A) Yes. You can redeem them on a one-time order or on your subscription orders.

**Q26) Can anybody else use my credits?**

A) No. Credits are strictly non-transferable and may only be used by the member to whom they are issued. Please keep in mind that each individual may not have more than one account in the Nu Skin system. If you are found to be duplicating accounts with enrollment in the Nu Skin enjoy program, all such accounts will be terminated, and all credits earned by you under whichever account will be cancelled.

**Q27) Do my credits expire?**

A) Yes. Credits are valid until the expiration date which is indicated on your account.

**TIER STATUS**

**Q28) Does my tier status expire?**

A) Your status for enjoy Club and enjoy Premier will remain the same as long as you stay enrolled in the Program and continue to maintain the level of activity needed to earn into those tiers (e.g. active monthly subscription for Enjoy Premier).

**Q29) Do I have to inform the company if I want to stop participating in the enjoy program? If so, what are the procedures?**

A) Yes, if you want to terminate your enjoy membership, you will need to inform the company by clicking “opt-out” on the enjoy page and then following the instructional prompts on the screen to complete the procedure.

**Q30) After I opt out of the enjoy program, can I enroll back again into enjoy program? When I re-enroll in the enjoy program, can I continue with the previous balance?**

A) You can re-enroll in the enjoy program. Your original enjoy membership will be reactivated to the last level it was before your prior termination, but your rewards balance will be refreshed and reset to zero.

**Q31) If I decide to do this as a long-term business, when will I graduate from the enjoy program - after I submit my Letter Of Intent (LOI) or when I pass my LOI?**

A) The enjoy program is offered to pre-LOI customers. You will graduate from the enjoy program and stop earning enjoy credits when your recognize titled is changed to QBR1. You will be rewarded through the Velocity program for your efforts to build business.

**Q32) I am currently a customer who is enrolled in enjoy Premier Enjoy Program and with an active ARO. What will happen to my ARO and monthly delivery after I submit LOI and graduate from the enjoy program?**



A) After you submit your LOI and graduate from the enjoy program, your ARO contract will remain unchanged and you can continue receiving monthly deliveries as scheduled. You can use the remaining enjoy points in your balance until they expire, but you will no longer earn enjoy credits.

**Q33) If I am a Brand Affiliate and an existing ARO member, am I automatically enrolled under enjoy Premier if I opt in in enJOY program.**

A) Yes, you will be automatically placed in enjoy Premier if you are a BA and an existing ARO member