

Direct Selling Association of Malaysia **Our Promise To YOU!**

The Direct Selling Code of Ethics At A Glance

Direct selling has a century long history of serving the public with quality products and trusted relationships. When you buy from a direct seller, be sure the company is a member of the Direct Selling Association of Malaysia (DSAM). All DSAM member companies must adhere to a strict code of ethics to ensure your complete satisfaction and protection as our valued consumer.

The independent direct seller promises the following:

We will refrain from deceptive or unfair sales practices.

We will provide identification.

We will provide accurate and complete product descriptions and comparisons.

We will clearly articulate pricing and terms of payment.

We will provide key delivery details.

We will provide written order forms specifying cooling-off rights and guarantee/warranty terms.

We will provide truthful and fair commentary:

- Providing only company-authorized product claims.
- True, applicable, relevant testimonials free from deceptive/unfair comparisons or comments.

We will respect your request for privacy.

We will make timely deliveries.

We will discontinue a sales presentation immediately upon the consumer's request.

Our Companies promise the following:

We will refrain from deceptive or unfair recruiting practices.

We will provide truthful and accurate information—based on facts—regarding our earnings opportunity.

We will provide a contractual agreement with our direct sellers.

We will provide periodic account status detailing purchases, earnings, commissions, bonuses and other relevant information.

We will repurchase, if requested, upon termination any unsold, re-saleable product inventory, promotional material, sales aids and kits purchased within the previous 6 months and refund your original cost less a handling fee not to exceed 10% of the net purchase price.

We will not expect you to purchase unreasonably large amounts of product inventory.

We will not sell materials that do not comply with company standards.

We will provide training to enable direct sellers to operate ethically.

Complaint handling procedure

Our member companies promise to make every reasonable effort to resolve complaints through the company's complaint handling process.

If complaints cannot be resolved satisfactorily, the DSAM independent Code Administrator will work to resolve complaints related to a possible breach of the code to the satisfaction of all parties involved.

If you have complaints

Contact the company about which you have the complaint. All companies with the DSAM logo on their literature are committed to honoring our Code of Ethics and to addressing complaints in a fair and timely manner.

If your complaint is not resolved quickly and to your full satisfaction, you may contact the DSAM independent Code Administrator.

Send complaints to:

Tan Sri Dr Sulaiman Bin Mahbob
Code Administrator
Direct Selling Association of Malaysia
1702 Block A, Damansara Intan
1 Jalan SS 20/27
47400 Petaling Jaya
Selangor, Malaysia

Tel : +6 (03) 7726 9232
Fax : +6 (03) 7726 9049
E-mail : info@dsam.org.my

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Our Promise To YOU!

The Value of The DSA Code of Ethics

- Ensures an ethical marketplace
- Establishes industry standards
- Provides consumer assurances and satisfaction



Promise to Direct Sellers

Our Companies will:

- Provide accurate information about the company's compensation structure, products, and sales methods
- Base all sales and earning claims on documented facts
- Refrain from any unethical recruiting practices and high entrance or training fees
- Provide information clearly detailing your business relationship with the company
- Provide accounts regarding purchases, earnings, commissions, etc.
- Refrain from charging unreasonably high entrance fees
- Discourage you from purchasing inventory in unreasonably large amounts
- Repurchase inventory under reasonable terms if you terminate your business
- Refrain from selling materials that do not comply with company standards
- Abide by all legal requirements

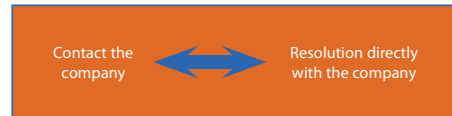


A member of WFDSA
World Federation of Direct Selling Associations
www.WFDSA.org

Backed by our complaint handling procedures

Our member companies promise to make every reasonable effort to resolve any complaints you may have related to a possible breach of the code through their company complaint handling process.

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If not resolved...



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Promise to Consumers

Our Companies will:

- Refrain from engaging in deceptive or unfair sales practices
- Provide truthful and fair commentary, specifying only company-provided promises
- Provide written order forms specifying:
 - Your right to cancel
 - Guarantee/warranty terms
- Provide accurate and complete product descriptions
- Provide pricing and clearly articulated payment terms
- Honor your request for privacy
- Discontinue a sales presentation immediately upon request
- Provide contact information pertaining to the salesperson and/or the company
- Abide by all legal requirements

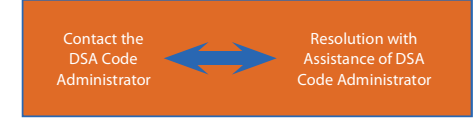
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The Direct Selling Code of Ethics

PROTECTS

- the consumer
- the seller
- the industry

ENSURES

- an ethical marketplace

ESTABLISHES

- industry standards

PROVIDES

- consumer assurances and satisfaction
- assurances in excess of local regulations

Direct Selling Association of Malaysia member companies



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