ACESSE MARKETING ("ACESSE")

POLICY ON REFUNDS

Version 2.0
Effective as of September 1,
2015

Section 1 – Initial Package Purchases

1.1 For purposes of this *Policy on Refunds of Purchases* ("Refund Policy"), the first purchase by any individual or entity of an Acesse Marketing ("Acesse") package is hereinafter referenced as an "*Initial Package*."

1.2 Any purchaser of an Acesse *Initial Package*, or any Acesse product or service purchased within 24 hours after purchasing an *Initial Package*, may cancel any such transactions within one year from the date on which the *Initial Package* was purchased.

1.3 To cancel *Initial Package* purchases, as well as purchases of products or services within 24 hours after the *Initial Package* purchase, an individual or entity must submit a notice of cancellation ("Notice of Cancellation") that complies with Section 5 below.

1.4 Upon receiving an individual's or entity's timely and properly submitted Notice of Cancellation for purchases detailed in this Section, Acesse will refund to such individual or entity received monies in accordance with the following provisions:

1.4.1 Acesse will determine how many of an individual's or entity's initially purchased iCredits that were purchased as part of the *Initial Package* or within 24 hours after purchasing the *Initial Package* ("Total iCredits") have been used or transferred ("Used iCredits"). Acesse will divide the Used iCredits by the Total iCredits to derive the percentage of Total iCredits represented by Used iCredits ("Used iCredit Percentage").

1.4.2 Acesse will multiply the Used iCredit Percentage by the individual's or entity's *Initial Package* cost to derive the non-refundable monetary value of the *Initial Package* by which the individual or entity has benefitted ("Non-Refundable Benefit"). Acesse will subtract the Non-Refundable Benefit from the *Initial Package* cost to derive the refund amount unadjusted for Acesse's service fee ("Base Refund").

1.4.3 From the Base Refund, Acesse will deduct ten percent (10%) of the Base Refund as a service fee to derive a refund amount adjusted for Used iCredits and the service fee ("Adjusted Refund").

1.4.4 Acesse will deduct from the Adjusted Refund any iPayments or other payments the individual or entity received viewing ads.

1.4.5 Acesse will also deduct from the Adjusted Refund all compensation, including commissions and bonuses, the individual or entity earned from Acesse.

1.4.6 The following non-binding, hypothetical example that demonstrates the calculations detailed in this Section:

> Company Z purchased an *Initial Package* for $2,000 and received 10,000 iCredits associated with the *Initial Package*. Company Z used 7,500 iCredits before timely and properly submitting a Notice of Cancellation. Company Z received from Acesse $200 for viewing ads and received a bonus of $100.

Acesse would calculate Company Z's refund as follows:

(1) Company Z's Total iCredits = 10,000
(2) Company Z's Used iCredits = 7,500
(3) Used iCredit Percentage = 7,500/10,000 = 75%
(4) Non-Refundable Benefit = 75% * $2,000 = $1,500
(5) Base Refund = $2,000 - $1,500 = $500
(6) Adjusted Refund = $500 - (10% * $500) = $450
(7) Deduction for Payments Received Viewing Ads and All Compensation = $450 – $200 - $100 = $150
(8) ***Total Example Refund = $150***

Section 2 – Annual Consultant Kit Purchases

2.1 Any purchaser of an Acesse *Annual Consultant Kit*, may cancel such transaction within thirty (30) days from the date on which the *Annual Consultant Kit* was purchased.

2.2 To cancel *Annual Consultant Kit* purchases, an individual or entity must submit a Notice of Cancellation that complies with Section 5 below.

2.3 Upon receiving a timely and properly submitted Notice of Cancellation, Acesse will refund to the individual or entity cancelling the purchases detailed in this section all monies received for such purchases.

Section 3 – Subscription Purchases

3.1 Purchasers of Acesse subscription based products or services may cancel such transactions within thirty (30) days from the date on which such products or services were initially purchased. Due to the nature of the subscription, all subsequent transactions will be deemed final and nonrefundable.

3.2 To cancel such purchases of products or services detailed in this section, an individual or entity must submit a Notice of Cancellation that complies with Section 5 below.

3.3 Upon receiving a timely and properly submitted Notice of Cancellation, Acesse will refund to the individual or entity cancelling the purchases detailed in this section, all monies received for such purchases.

Section 4 – Other Purchases

4.1 Purchasers of Acesse products or services not included or detailed in Sections 1, 2 or 3 above may cancel such transactions within 72 hours from the date on which such products or services were purchased.

4.2 To cancel such purchases of products or services detailed in this Section 4, an individual or entity must submit a Notice of Cancellation that complies with Section 5 below.

4.3 Upon receiving a timely and properly submitted Notice of Cancellation, Acesse will refund to the individual or entity cancelling the purchases detailed in this section all monies received for such purchases.

Section 5 - Notice of Cancellation

5.1 To cancel the transactions detailed in Sections 1-4, an individual or entity must submit their request via the refund calculator provided in the Acesse Marketing back office.

5.2 Once the individual confirms the refund request, the request may be cancelled only until the refund is processed.

Section 6 – Refund Issuance

6.1 Acesse will refund individuals or entities in the same manner as these individuals or entities initially paid for Acesse products or services.

6.1.1 By way of example, if an individual qualifies for a refund and initially paid for Acesse products or services by credit card, Acesse will refund the individual by crediting the amount of the returned products or services, less any applicable deductions, to the individual's credit card.

6.1.2 If an individual purchased Acesse products or services by iCash, Acesse will refund the individual by adding the amount of the refund to the individual's iCash balance.

6.1.3 If an individual purchased Acesse products or services by means of the individual's eWallet account, Acesse will refund the individual by adding the amount of the refund to the individual's eWallet account.

Section 7 – Agreement Termination

Acesse will immediately terminate and cancel all agreements and commercial relationships, including consulting and distributorship agreements and relationships, with any individual or entity that requests a refund of their initial package upon receiving the refund request. Termination and cancellation of an individual's and entity's agreement and commercial relationship in accordance with this section will result in forfeiture of the individual's or entity's claims for Acesse Equity Share Plan account balances.