

# CROWD1 TERMS AND CONDITIONS

UPDATED July 1st, 2020

Welcome to Crowd1!

**These Terms & Conditions shall only be considered as valid in the original English version, any translated versions might not be correctly translated since this is handled by a third-party service.**

BY JOINING CROWD1 AS A FREE AFFILIATE YOU AGREE TO COMPLY WITH THE FOLLOWING TERMS AND CONDITIONS.

## DISCLAIMER

### Earnings Disclaimer

WE HAVE MADE EVERY EFFORT TO ACCURATELY REPRESENT THIS WEBSITE, AND SERVICES. WE PROVIDE ABSOLUTELY NO GUARANTEE THAT YOU WILL EARN ANY MONEY OR ACHIEVE A FINANCIAL GOAL USING THE METHODS, INFORMATION AND SUGGESTIONS IN THE CONTENT PROVIDED. ANY EXAMPLES OR DEMONSTRATIONS PROVIDED ARE IN NO WAY A GUARANTEE OR PROMISE THAT AN INDIVIDUAL WILL MAKE FINANCIAL GAINS OF ANY KIND. THE POTENTIAL FOR EARNINGS IS TOTALLY DEPENDENT ON THE PERSON USING OUR WEBSITE, SERVICES, METHODS AND IDEAS. THIS WEBSITE DOES NOT PROVIDE OR RECOMMEND A "GET RICH SCHEME" OR A "MAKE MONEY SCHEME".

IF REQUESTED VERIFICATION FOR ANY SPECIFIC CLAIMS OF ACTUAL EARNINGS OR EXAMPLES OF ACTUAL RESULTS CAN BE PROVIDED. YOUR ACTUAL LEVEL OF SUCCESS IN OBTAINING THE RESULTS CLAIMED IN OUR MATERIALS DEPENDS ON THE TIME YOU DEVOTE TO THE METHODS AND IDEAS PROVIDED, YOUR OWN FINANCIAL RESOURCES, YOUR VARIOUS EXPERIENCES, SKILLS, KNOW HOW AND YOUR OWN KNOWLEDGE. ALL THESE FACTORS VARY FROM ONE INDIVIDUAL TO ANOTHER. WE CANNOT GUARANTEE THE RESULTS YOU OBTAIN OR YOUR SUCCESS OR YOUR INCOME LEVEL OR ANY OTHER OUTCOME YOU DESIRE. WE DO NOT TAKE ANY RESPONSIBILITY FOR YOUR ACTIONS.

CONTENT AND FUNCTIONALITY INCLUDED IN OUR SERVICES AND WEBSITE MAY CONTAIN INFORMATION THAT INCLUDE OR ARE BASED ON FORWARD-LOOKING STATEMENTS. FORWARD-LOOKING STATEMENTS INDICATE OUR FORECASTS OR EXPECTATIONS OF FUTURE EVENTS. YOU CAN IDENTIFY THESE STATEMENTS BY THE FACT THAT THEY DO NOT RELATE STRICTLY TO CURRENT OR HISTORICAL FACTS. THEY ALSO USE WORDS SUCH AS "EXPECT", "ANTICIPATE", "BELIEVE", "ESTIMATE", "PROJECT", "MAY", "POSSIBLE", "PLAN", "INTEND" AND OTHER WORDS, PHRASES AND TERMS OF SIMILAR MEANING IN RELATION WITH DESCRIPTIONS OF POTENTIAL OR POSSIBLE INCOME, EARNINGS OR OTHER FINANCIAL PERFORMANCE.

ANY AND ALL FORWARD LOOKING STATEMENTS USED ON OUR WEBSITE OR ON ANY OF OUR SALES AND MARKETING CONTENT ARE SOLELY TO EXPRESS OUR OWN OPINION OF INCOME POTENTIAL. A LARGE NUMBER OF FACTORS WILL AFFECT YOUR EARNINGS AND ACTUAL RESULTS. WE PROVIDE NO GUARANTEES THAT YOU WILL OBTAIN RESULTS SUCH AS OURS OR ANYONE ELSE'S. IN FACT NO GUARANTEES ARE GIVEN THAT YOU WILL ACHIEVE ANY RESULTS WHATSOEVER FROM OUR WEBSITE, METHODS, SUGGESTIONS OR OUR OTHER CONTENT. ANY RESULT YOU MAY SEE ON OUR WEBSITE OR WITHIN ANY OF OUR CONTENT IS NOT TYPICAL. YOUR RESULTS WILL VARY FROM OTHER PEOPLE'S.

YOU MUST DO YOUR OWN INDEPENDENT RESEARCH PRIOR TO ENGAGING IN ANY KIND OF BUSINESS ACTIVITY INCLUDING ANY ACTIVITY WHEN YOU HAVE EXPECTATIONS OF SPECIFIC RESULTS.

Every Member, Affiliate, Affiliated Partner, Affiliate Member, Potential Member, Free Account Member, Interested Customer, or Subscriber of any sort, must fully read this legal disclaimer, understand, and agree, to the legal terms stipulated.

1. By joining Crowd1 everyone is a member of the social network of Crowd1. If you choose to register you are considered a paid or qualified 'Affiliated Partner' and if you just register to the site without taking advantage of one of our Education Packages you are considered an 'Affiliated Member' and together as "Affiliates". However, logging onto and using information provided on Crowd1.com or submitting an application for any of our services including but not limited to Free Accounts, Subscription-Based Services, etc. (hereafter referred to as "MEMBER", "AFFILIATED PARTNER", "AFFILIATED MEMBER", "AFFILIATE", "SUBSCRIBER", "MEMBERSHIP" OR "CUSTOMER"), you hereby agree unconditionally to the legal Terms and Condition stated here.
2. Crowd1 is a brand that is wholly owned by Crowd1 Network Ltd. (hereinafter referred to as "Company"). The Crowd1 website (crowd1.com) is an independent website providing information for online customers interested products and services through third-party suppliers.
3. The offerings provided through Crowd1 will consist of a vast array of products and/or services delivered by third-party suppliers. Due to the variety of products and/or services being provided on crowd1.com and due to different regulatory bodies restrictions per country certain products and/or services may not be available in your country of residence and therefore, those will be restricted in some regions.
4. All information provided regarding any of the products and services provided by Crowd1.com is solely for informational purposes only. As such, no legal responsibility is assumed by us, and the accuracy or reliability of information, quotes, opinions, or advice that results from any of our products or services is absolutely not guaranteed. Every "SUBSCRIBER" assumes sole legal responsibility for his or her decisions to follow suggestions made in any of the products and services offered on Crowd1.com.
5. Company, "Crowd1.com", and any of our subsidiaries, do not guarantee or represent that any "AFFILIATE", who follow any suggestions or advice given in any of our products and services, will be making profits. For clarification purposes an Affiliate Partner is someone who finished the registration process by ordering an Education Package (or qualifies). An Affiliated Member is someone who follows the registration process but does not order an Education Package nor qualifies for an Education Package.
6. I ("AFFILIATE PARTNER", "AFFILIATED MEMBER", hereinafter together be referred to as 'AFFILIATE') understand and agree that Crowd1.com reserves the right to cancel my account at its absolute discretion, and no form of refund will be due to me for whatever reason. I also agree and understand that I reserve the right to cancel my account by the terms stipulated in the TERMS &

CONDITIONS. I agree that deciding to terminate my 'ACCOUNT' entitles me to no form of credits or refunds for my used 'EDUCATION PACKAGE' and / or any other purchase.

7. In addition, Crowd1.com, reserves the right to approve or deny the reactivation of a canceled account. Moreover, Crowd1.com is under no legal obligation to disclose reasoning for such denials.
8. ('AFFILIATE PARTNER', 'AFFILIATE MEMBER' or together as 'AFFILIATE) may hereinafter be referred to as 'I', 'MY', 'ME', 'YOU') I accept sole responsibility for any and all purchases of any products or services through Crowd1 via its third-party providers, and accept that such decisions are made by ME alone. All transactions that occur in MY account with MY preferred settings are MY responsibility and I accept all legal responsibility for them. YOU should always carefully analyze YOUR financial condition to determine if these products and services, makes financial sense.
9. It is the responsibility of the Affiliate, and not that of the Company to check if it is legally permitted to purchase any of its products or services within your country of residence. I accept that it is my SOLE responsibility to verify if it is legally permitted to purchase any products or services being offered on the Company platform within MY jurisdiction.
10. Crowd1 Network Ltd, Crowd1.com, or any of its subsidiaries, will not be held responsible to 'AFFILIATES', or any other parties, for incurred losses, costs or expenses, loss of use, and damages (consequential/incidental or both) resulting from mistakes in, omissions from, or changes to, information, links, downloaded material or other materials, an 'AFFILIATE' may receive or come into contact with, while accessing the website. We do not provide any guarantees for the accuracy or validity of information provided in any of our services generated from generally reliable sources due to the refusal of such companies to provide legal guarantees for their information.
11. The website, Crowd1.com, does not accept any liability or legal responsibility for, arising out of use, any services provided, interpretation, or acceptance, of any information available on this website or third-party websites. YOU agree to access this website at your own risk and we do not provide any legal warranty that information available or obtained on this website is absolutely accurate and reliable, or that accessing our servers cannot expose YOU to viruses or other forms of harm. YOU understand that you are solely responsible for damage or costs arising from damage to YOUR computer and any of its components.
12. YOU agree to refrain from copying, duplicating, and/or soliciting information, material, and other properties owned by Crowd1.com, or any of the products and services we provide unless we grant YOU prior written approval and consent.
13. Crowd1 Network Ltd, does not represent itself as an Investment Advisor, or Financial Advisor of any sort. We therefore do not provide any kind, whatsoever, of investing advice. Nor do we provide any financial services.

## BASIS OF COOPERATION

### INTRODUCTION

Crowd1 Network Ltd. (hereinafter referred to as “Crowd1”, “C1” or the “Company”) is the brand name used to describe Crowd1 Network Ltd and its services provided to its social network of participating AFFILIATES through affiliate marketing and network marketing. Affiliates can either choose to become an Affiliated Partner or an Affiliate Member.

Active Affiliates of Crowd1 may choose to participate in the above activities and receive certain bonuses and commissions based on their position in the company’s structure as well as their personal business performance. All Affiliates will be allowed to upgrade, including but not limited to: Education Packages along with several internal and external features, that Crowd1 may offer their Affiliates from time to time. If you choose to become an Affiliate of Crowd1 you may be offered different rewards (see section 2 of these Terms and Conditions). Crowd1 makes no implied or explicit guarantee that Affiliates will earn money or make any profits by enrolling, associating or participating in the Crowd1 network. Affiliates must conduct their own due diligence and INDEPENDENT RESEARCH PRIOR TO ENGAGING IN ANY KIND OF BUSINESS ACTIVITY INCLUDING ANY ACTIVITY WHEN YOU HAVE EXPECTATIONS OF SPECIFIC EARNINGS.

### ACCEPTANCE AND PURPOSE OF THE TERMS AND CONDITIONS (HEREINAFTER THE “TERMS”)

The Terms contains rules and guidelines governing the full scope of cooperation between Crowd1 and its Affiliates as well as the cooperation among Affiliates.

The Terms create the legal and technical framework for Affiliates to broaden their customer base and develop their business to maximise the benefits from their association with Crowd1. The Terms also aim to regulate the use of the company’s web pages, intellectual property, products and services offered by the Company.

By accepting these Terms; you agree that you have read and understood these Terms and that your association with Crowd1 shall be subject to the following terms and conditions between you as an Affiliate and Crowd1. These Terms are subject to change without prior notice and you acknowledge that WE HAVE MADE EVERY EFFORT TO ACCURATELY REPRESENT THIS WEBSITE AND SERVICES. WE PROVIDE ABSOLUTELY NO GUARANTEE THAT YOU WILL ACHIEVE ANY EARNINGS OR BENEFITS USING THE METHODS, INFORMATION AND SUGGESTIONS IN THE CONTENT PROVIDED. ANY EXAMPLES OR DEMONSTRATIONS PROVIDED ARE IN NO WAY AN IMPLICIT OR EXPLICIT GUARANTEE OR PROMISE THAT AN INDIVIDUAL WILL MAKE PROFITS.

The Terms cover Crowd1’s marketing, sales and financial know-how relating to the Company’s business system, as available on the Company’s web site ([www.crowd1.com](http://www.crowd1.com)). The aforementioned are the exclusive property of the company. Upon acceptance of the Terms, Affiliate agrees and understands that they are valid for an indefinite period or until any changes are made and announced by the Company.

## COMPANY DETAILS

**Crowd1 Network Ltd** – HDS Tower, Unit No 3408, Jumeirah Lakes Towers, P. O. Box 393243, Dubai, United Arab Emirates., Company Registration No. ICC20160342 (Herein referred to as “Crowd1” or the “Company”)

**Customer Support:** support@crowd1.com All enquiries are handled promptly and within 8 days of receipt of the enquiry.

**Web Presence:** [www.crowd1.com](http://www.crowd1.com)

## PAYMENT DETAILS

Impact Crowd Technology S.L. – Calle Velazquez 86, Portal A, 1 derecha 28006, Madrid, España., Tax ID Number (NIF): B88429436

## ANNEXES AND ATTACHMENTS

The following documents are inseparable from the Terms and they form part of the Terms: Compensation Plan (as it appears on the [www.crowd1.com](http://www.crowd1.com) site); Privacy Policy; Affiliate/Affiliate Agreement; and any other document incorporated by reference in the aforesaid. These documents, in their current form, and as may be amended by Crowd1 at its sole discretion, constitute the entire contract between Crowd1 and its Independent Affiliates. No other representation, promise, or agreement, shall be binding on the parties unless in writing and signed by an authorized officer of Crowd1.

## POLICIES & PROCEDURES

We are unable to offer services to the following countries: **\*The list of restricted countries may be changed without prior notice if US or EU government authorities decide, or if an external supplier restricts activities in a jurisdiction, or if operational or risk assessments are made by Crowd1 management. If an Affiliate’s account is closed due to changed restrictions, the earned and accrued Rewards can be exchanged for real currency and sent to the Affiliate’s own bank account.**

- American Samoa
- Antarctica
- Belarus
- Cuba
- Guam
- Islamic Republic of Iran
- Iraq
- Democratic People's Republic of Korea
- Northern Mariana Islands
- Puerto Rico
- Saint Barthélemy
- Saint Martin (French part)
- Sint Maarten (Dutch part)

- South Sudan
- Sudan
- Syria
- Timor-Leste
- USA
- United States Minor Outlying Islands
- Venezuela
- Virgin Islands, US
- Western Sahara

**Furthermore, please note:** Due to high incidences of online fraud, people in the following countries may be asked to send in notarized, original copies of their documents: Malaysia, Thailand, Singapore, Indonesia, Russia, Nigeria, India, Pakistan and the Philippines.

## SECTION ONE: INDEPENDENT AFFILIATE STATUS

### 1.01 BECOMING AN INDEPENDENT AFFILIATE

An applicant becomes an Independent Affiliate ("Independent Affiliate") of Crowd1 Network Ltd when the applicant's completed Application and Agreement has been received and accepted by the Company, by Internet or by mail, at its Home Office. Company reserves the right to decline any Agreement for any reason, at its sole discretion.

Independent Affiliate uses his/her best effort to promote and sell products and services of Company to consumers pursuant to the Agreement contained within these Policies and Procedures and Terms and Conditions. In doing so, Independent Affiliate will maintain the high standards of honesty, and integrity and business ethics when dealing with Consumers, Company or other Company Independent Affiliates. Independent Affiliates failure to register their account accurately can or will be subject to delay in withdrawal requests and/or result in termination of the account due to the severity of the false information entered.

Joining as an Affiliate is by invitation only and can be both for individuals and/or corporate entities. Crowd1 offers its Affiliates eligibility to participate as an Affiliate for their different Education Packages as well as participating in future offers.

Affiliates wishing to register should click on the "Register Now" link on the [www.crowd1.com](http://www.crowd1.com) site, fill out the appropriate fields which is the online registration form, followed by the completion of the personal profile data form in their back office. No person under the legal age of 18 may register. Registered Affiliates may be natural persons aged 18 and above as well as business entities as defined in **[section 1.05.3]** Natural persons must be mature and able to handle their own affairs and enter into formal agreements independently, without any mental impairment. People unable to act on their own (e.g. when under psychiatric care or in custody) are not allowed to register. Should any of these conditions arise after a registration is made – e.g. treatment, imprisonment, etc. – the Affiliate's position will be temporarily suspended.

Upon registration, the following information must be given first to create an account: referrer's name, user name, email address, password and date of birth. The following billing information is also required: first name, last name, address, city, zip code, country and phone number.

## 1.02 REGISTRATION, FEES, CHARGES AND/OR PURCHASES

An initial fee, charge and/or purchase may be required to become an Independent Affiliate. As an Independent Affiliate, you agree to authorize the company to accept data that you enter in your profile section for withdrawal and deposit transactions. Any automatic, recurring, billing of the membership fee (if any) is not refundable and will not be prorated. You authorize Company to initiate debit entries from the account provided and for the purchases made on the Site.

Affiliates must arrange for the transfer of funds into Crowd1 and activate their free position at their leisure.

The process of registration finishes when the Affiliate selects and purchases the first available education package available. The purchase of the education package activates the Affiliates' ability to take advantage of different rewards which means that the Affiliate qualifies as an Affiliate Partner and becomes eligible to earn bonuses under the compensation plan and enjoys the benefits of being an Affiliate Partner of Crowd1.

## 1.03 CROWD1 GIFT CERTIFICATES

Crowd1 offers its Affiliates the ability to purchase gift certificates. Gift certificates can be used by the buyers but also be given to any new member wishing to be a part of Crowd1's opportunity. Once the gift certificate is used it is no longer valid in the system. If the gift certificate is unused and the receiving Affiliate wishes to give the Gift Certificate back to the original owner; they are allowed to do so.

All gift certificates cannot be redeemed for cash.

If the Gift Certificate is not used and it has been given back to the original buyer who issued the Gift Certificate; only then can the Gift Certificate be deposited back to the original buyers back office wallet.

REFUNDS on Gift Certificates – The original buyer of the Gift Certificate cannot receive a cash refund on ~~the~~ a purchased Gift Certificate but it can be deposited back to the buyer's account in its back office. If the original buyer who purchased the Gift Certificate paid from its € Account Balance in its back office, the purchase amount will be returned to its € Account Balance in its back office. If the original buyer who purchased the Gift Certificate paid with bitcoin, this purchase amount will be returned to its bitcoin address in bitcoin where the purchase amount was sent from, minus 2% transaction fee. The party who has received the gift certificate to join the Crowd1 opportunity will not be able to redeem or request a refund for the Gift Certificate. There are no cash refunds for gift certificates.

## 1.04 TYPES OF ACCOUNTS WITH CROWD1

### AFFILIATE PARTNER

As an Affiliate Partner in Crowd1 you will be allowed to log in to your back-office at the website [www.crowd1.com](http://www.crowd1.com), the ("Back-Office"). In the Back-Office you will find information about Crowd1 and the opportunities that Crowd1 may offer to the Affiliates from time to time. By purchasing Education Packages

and inviting Affiliates, you will receive information on what is being offered for being an Affiliate. From your Back-Office, you will have the opportunity to buy various products and services. Education Packages at your leisure.

If and when you as an Affiliate Partner choose to buy certain rewards offered in any form, we want you to understand that Crowd1 is NOT a registered financial advisor, and is not a financial instrument, but merely an educational suite that you as a paid Affiliate have decided to be a part of. Crowd1 does not offer any token of ownership in a shared profits pool.

An Affiliate Partner is a person who has decided on his / her own to join the opportunity of Crowd1 and has decided to purchase an Education Package of their own which will open their opportunity to a variety of bonuses specific to an Affiliate Partner.

## AFFILIATE MEMBER

As an Affiliate Member in Crowd1 you will be allowed to log in to your back-office at the website [www.crowd1.com](http://www.crowd1.com), the ("Back-Office"). In the Back-Office you will find information about Crowd1 and the opportunities that Crowd1 may offer to the Affiliated Members from time to time. For clarification purposes everybody is an Affiliate and member of the social network of Crowd1 and you will be able to take advantage of the offerings geared to your choice of affiliation.

### 1.05 ACCESS TO BACK-OFFICE

Whether you are an Affiliate Partner or Affiliated Member in Crowd1 you will be allowed to log in at your back-office at the website [www.crowd1.com](http://www.crowd1.com), the ("Back-Office"). In the Back-Office you will find information about Crowd1 and the opportunities that Crowd1 may offer to you dependent on the type of affiliation you have with Crowd1. Different rewards and commissions will be available to each different type of affiliation step. By purchasing Education Package(s) and inviting Affiliates, you will become an Affiliate Partner. If you opt out to becoming a paid Affiliate you will have the option to stay as an Affiliated Member, and receive information on what is being offered for being a paid member.

From your Back-Office, you will have the opportunity to buy various Education Packages. If and when you as an Affiliate choose to buy certain rewards offered in any form, we want you to understand that Crowd1 is NOT forcing you to be a paid Affiliate as you have the choice to be an Affiliated Member or an Affiliated Partner and enjoy certain levels of rewards and would be able to take advantage of purchasing products and services from our third-party suppliers. You agree to accept the different rewards offered to you at the affiliation you have agreed to join as.

WE WANT YOU TO UNDERSTAND WE ARE NOT A REGISTERED FINANCIAL ADVISOR, AND ARE NOT A FINANCIAL INSTRUMENT, BUT MERELY AN EDUCATIONAL OFFERING THAT YOU AS AN AFFILIATED MEMBER OR A PAID AFFILIATE PARTNER HAVE DECIDED TO BE A PART OF. CROWD1 DOES NOT OFFER ANY TOKEN OF OWNERSHIP IN A SHARED PROFITS POOL.

### 1.06 FORGOTTEN USERNAME / PASSWORD

Affiliates MUST treat their back office and data therein confidentially. The username and password must NOT be disclosed. It is recommended that passwords are changed time to time. Crowd1 takes no responsibility for any losses or other problems arising from the affiliate's password getting into the hands of an unauthorised third persons.



If you require a password reset you will click the link 'Forgot your Password' where you will be taken to another screen that will ask you for your registered username or email address dependent on the app you are requesting from. In order for you to receive your password reset link you will need to ensure you have typed in your unique username associated with your account and the password reset link will be sent to the email address on file.

If you have forgotten your username or your email is incorrect you will have to email out support team and will be required to go through a full identification process. If the support team along with the compliance team cannot verify your identity you will not be able to access your account. Please email your inquiry to [support@crowd1.com](mailto:support@crowd1.com) only after you have tried all the above avenues to recover your password.

USERNAME CHANGES. Usernames are not permitted under any circumstances. Please when signing up you ensure you have written the correct username that you wish to use with Crowd1.

## 1.07 INDEPENDENT AFFILIATES OBLIGATIONS & RIGHTS

- 1.07.1 Independent Affiliates Partners are authorized to sell Company products and services and to participate in the Independent Affiliates Compensation Plan. Independent Affiliates may sponsor new Independent Affiliates.
- 1.07.2 Affiliates must treat their web office and data therein confidentially. The user name and password must not be disclosed. It is recommended that passwords are changed from time to time. Crowd1 takes no responsibility for any losses or other problems arising from the Affiliate's password getting into the hands of unauthorized third persons.
- 1.07.3 Registrations may be initiated either using the sponsor's referral link or the Crowd1 home page (in the latter case, the person wishing to register must enter their sponsor's username). The newly registered Affiliate is placed on their sponsor's team as the sponsor's directly sponsored Affiliate. All new Affiliates will be first generation to their personal sponsor and 2nd generation to their sponsor's sponsor and so on. The hierarchy is registered and stored in Crowd1's genealogy records (back-office). All new Affiliates have their own position in the Crowd1 binary structure. The binary system means that every registered Affiliate has two possible positions below their own position, one on the left and one on the right.
- 1.07.3 Legal entities (private and public companies, associations, clubs, foundations, etc.) may also register with Crowd1 as an Affiliate. They, too, need to complete the online registration form and submit, within 30 days from their online registration, a copy of their Articles of Association and/or other documents, signed by the representative (statutory Director) of the organisation validating the Affiliates' identity. Until all required documents are received Crowd1 withholds the payment of bonuses.
- 1.07.4 Affiliates may at any time change their status from "private individual" to any legal entity for a one-time charge of EUR 25.
- 1.07.5 The basis for the relationship between Crowd1 and its Affiliate(s) is the Terms and its annexes. Affiliate(s) understand that they will act as an independent market player at their own risk and

will act responsibility when participating in the system and/or referring new Affiliates to the system. Affiliates are responsible for their own acts, statements and behaviour and no responsibility for their acts, statements and behavior may be passed over to Crowd1. By accepting the Terms Affiliates agree to automatically enter into a cooperation agreement with Crowd1.

- 1.07.6 As an Affiliate you can refer new free Affiliate(s) to Crowd1. Please note that Crowd1 does not pay any commission or compensation nor give any other form of bonus or reward for referring any new Affiliate(s) to Crowd1. The only way you as an Affiliate can be rewarded, is if any of the Affiliate(s) you have directly or indirectly referred to Crowd1 purchase an Education Package or in any of the crowdfunding that Crowd1 may offer their Affiliate(s) from time to time. Affiliated Members and Affiliates Partners also receive affiliate commission on the personal sales of the members they have introduced to Crowd1. The rewards will be given as various bonuses ("Bonuses") according to the reward system which can be found in the section "Reward System" in these Terms & Conditions for Affiliates.

## 1.08 LEGAL AGE

Independent Affiliates must be of legal age in the state / province / country of their residence. As a rule of thumb legal age of majority is considered 18 years of age or older. Please follow your country of residence legal requirements.

## 1.09 DIVORCE

When a couple sharing Independent Affiliate entity divorces or separates, Company will continue to pay commissions in the same manner as before the divorce or separation until it receives written notice signed by both parties or a court decree which specifies how future commissions should be paid, provided and if applicable, the couple has complied with the requirements of Section 5.03.

## 1.10 CORPORATIONS, PARTNERSHIPS & TRUSTS

Corporations, partnerships, limited liability companies or other forms of business organizations or trusts may become Independent Affiliates of Company when the Agreement is accompanied by a corporation ID number and supporting documentation provided to the compliance department.

Shareholders, directors, officers, partners, members, beneficiaries and trustees, as applicable of Independent Affiliate entity must agree to hold such title, and Company will hold each personally liable and bound by the Agreement and these Policies and Procedures and Terms and Conditions. The Compliance Department might require notarized written consent depending on the Articles of Incorporation received.

## 1.11 FICTITIOUS OR ASSUMED NAMES

A person or entity may not apply as Independent Affiliate using a fictitious or assumed name. If it turns out that an Affiliate is actively building two separate (crossline) businesses under false or fictitious names, Crowd1 will make steps to remedy the status quo up to terminating all accounts involved.

## 1.12 INDEPENDENT AFFILIATE STATUS

Independent Affiliates are Independent Contractors responsible for determining their own activities without direction or control by Company. They are not franchisees, joint venture, partners, employees or agents of Company and are prohibited from stating or implying, whether orally or in writing, otherwise. Independent Affiliates have no authority to bind Company to any obligation. Company is not responsible for payment or co-payment of any employee benefits. Independent Affiliates are responsible for liability, health disability and worker's compensation insurance and any other requirements that apply in their own territory and jurisdiction. Independent Affiliates set their own hours and determine how to conduct business, subject to Company Agreement, the Policies and Procedures and Terms and Conditions.

## 1.13 TAXATION

As Independent Contractors, Independent Affiliates will not be treated as franchisees, owners, employees or agents of Company for tax purposes including, but not limited to creation of any employer/employee relationship or any type of joint venture or joint ownership. Affiliates are not classed as employees from an industrial or taxation point of view. It is the Affiliates' responsibility to comply with all taxation and legal regulations in their own territory and jurisdiction. Crowd1 will not deduct any taxes or duties from an Affiliates' bonuses and other remuneration, except when the company is obliged under law to do so any time in the future. Crowd1 will not be held responsible for any non-compliance with prevailing tax regulations and legal requirements on the part of its Affiliates.

Affiliates are not representatives or agents of Crowd1 and they may not hold themselves out to be as such. Affiliates may not enter into any agreement with third parties, create expenses, make commitments or open accounts on behalf of Crowd1. Affiliates are free to decide how and when they run their own Crowd1 business and to set their own specific goals and agendas as long as they remain within the framework and the spirit of the Terms as well as legal requirements and generally accepted codes of conduct.

All expenses incurred during the course of expanding their own Crowd1 business (e.g. travel, food, accommodation, business and administration costs, telephone and telecommunication, training, etc.) are to be borne by the Affiliates with respect to the jurisdictional reporting tax rules.

## 1.14 COMPLIANCE WITHIN YOUR COUNTRY OF RESIDENCE

Independent Affiliates must comply with their respective country and local statutes, regulations and ordinances concerning the operation of their business. Independent Affiliates are responsible for their own managerial decisions and expenditures including all estimated income and self-employment taxes. All Members whether Affiliated Members or paid Affiliates must accept and acknowledge that products and services may not be available in their country of residence due to regulatory compliance reasons. It is the sole responsibility to ensure you follow the laws of your country.

## SECTION TWO: TERM OF AFFILIATE AGREEMENT

### 2.01 TERM

Subject to the terms of Section 4.01, the Agreement shall have a term which shall begin on the date of acceptance by Company and end at the discretion of the Affiliate or Company. The Affiliate can at any time terminate the membership by giving 7-days' notice to Crowd1 by sending a support ticket from their back office via support@crowd1.com. Crowd1 can at any point decide to terminate your Account without giving any reason for the termination. The termination will take effect immediately. It is company policy that only one account per person is allowed, if for any reason that it has been found that an Affiliate has signed up with more than one account, all accounts in question will be suspended immediately without question. If for any reason multiple account registrations have been brought to the attention of Crowd1 management, all accounts will be subject to suspension and possible termination. Every account must have a unique KYC attached, a unique valid email address and proper verification details unique to the account holder. If for any reason, Affiliates try to circumvent the regulation of one Account only, Crowd1 will immediately terminate all accounts/memberships but the first account registered. If there is a discrepancy on what account was registered first Crowd1 will rely on its day and time stamped data to determine the first registered account. Crowd1 may also delete any Account to comply with applicable laws, protect its property or the property of others, ensure the safety of Crowd1 and others or if Crowd1 reasonably determines that a registrant has or is likely to engage in any activity that violates these T&C.

### 2.02 POACHING

As an Affiliate you are not allowed to promote or try to recruit Crowd1 Members and Affiliates to other business, specially, but not limited to, similar online networking/crowd marketing businesses. As part of the requirements to reach Network level 10 or higher in the recognition plan, you agree not to work or to be engaged in any other similar online networking/crowd marketing businesses.

## SECTION THREE: SPONSORSHIP

### 3.01 SPONSORING

Independent Affiliates may sponsor other Independent Affiliates into Company's business. Independent Affiliates must ensure that each potential new Independent Affiliate has reviewed and has had access to the current Policies and Procedures, Terms and Conditions and Compensation Plan prior to or when giving the individual an Agreement.

### 3.02 MULTIPLE ACCOUNTS

If an applicant submits multiple Independent Affiliates which lists different sponsors, only the first completed Agreement received by Company will be accepted. An Affiliate may only have one position in one line of sponsorship. Attempts to the contrary will be filtered out and blocked by Crowd1.

### 3.03 TRAINING / MENTORING REQUIREMENT

A Sponsor must maintain an ongoing professional leadership association with Independent Affiliates in his or her organization and must fulfill the obligation of performing a bona fide supervisory or sales function in the sale or delivery of products and services.

### 3.04 INCOME CLAIMS

Independent Affiliates must truthfully and fairly describe the Crowd 1 Compensation Plan. No past, potential or actual income claims may be made to prospective Independent Affiliates, nor may Independent Affiliates use their own incomes as indications of the success assured to others. Remuneration may not be used as marketing materials. Independent Affiliates may not guarantee commissions or estimate expenses to prospects. This would be considered enticement and is in breach of our Terms.

### 3.05 TRANSFER OF SPONSORSHIP LINES

The company does not permit the transfer of sponsors. Network Marketing is a business of creating relationships. Once an Independent Affiliate is sponsored, the company believes in maximum protection of that relationship.

### 3.06 CROSS SPONSORING

Independent Affiliate may not sponsor, or attempt to sponsor, any non personally sponsored Independent Affiliates in any other Network Marketing Company. In addition, no Independent Affiliate may participate in any action that causes another Independent Affiliate to be sponsored through someone else into another network marketing company. Questions on this area of sponsoring please direct questions to the Compliance Department.

### 3.07 DOUBLE SPONSORING

Double sponsoring is not allowed. Double sponsoring happens when a natural person (or legal entity) intends to register as a new Affiliate with Crowd1 although [they] already a registered Affiliate, or over the previous 6 months has already been a registered Affiliate in another line of sponsorship. Using the name of someone's spouse, other family member, corporate structure, the name of a company or association or using different identification documents or resorting to any other misleading practice to circumvent the "no double sponsoring" rule are also not allowed. Similarly, no Affiliate is allowed to entice or encourage any other Affiliate to change sponsors and register under him using any of the above unethical methods. Naturally, a change of sponsors may take place if it has already been approved by Crowd1 and all parties as described in 3.05.

### 3.08 CROSS RECRUITING WITHIN CROWD1 NETWORK LTD INC.

An Independent Affiliate may not recruit, or attempt to sponsor, any non-personally sponsored Independent Affiliate, that are active or inactive, in Crowd1 Network Ltd Inc. (C1), for less than six (6) months. Cross Recruiting another Independent Affiliate, will have a mandatory suspension of thirty (30) days, and commissions and/or bonuses will be forfeited. The suspension will precede an investigation, which may result in termination of the Independent Affiliate. C1 has a Zero Tolerance Policy, both for Cross Recruiting and Cross Sponsoring.

### 3.09 CHANGE OF OWNERSHIP REQUESTS

In order to be considered to transfer an account to a new Affiliate. The buyer of the account must fully understand and accept all liabilities that the new account has attached to it. When a new account holder chooses to assume an existing account, they accept and assume the account in its entirety. Transfer of Ownership of accounts are to be done through the Compliance Department with the required legal documentation needed to verify the identity of both the selling party and the buying party along with the administration fee outlined in our Policies and Procedures.

## SECTION FOUR: RESIGNATION/TERMINATION

### 4.01 VOLUNTARY RESIGNATION

a) Affiliates are free to ask for the termination of their positions, if they wish to end their association with Crowd1. This, however, will result in Affiliates becoming ineligible to receive bonuses and other benefits as their positions will be cancelled. Once a previously active position is cancelled, the downline under that position will roll up one level – i.e. the direct sponsor of the Affiliate who has left becomes the new direct sponsor.

b) Independent Affiliate Partner who resigns or terminates their Independent Affiliate status may reapply as Independent Affiliate, six (6) months after resignation under their old sponsor or a new sponsor.

c) Affiliated Members who resigns or terminates their account may reapply as an Independent Affiliate, six (6) months after resignation under their old sponsor or a new sponsor.

### 4.02 SUSPENSION

Crowd1 has the right, in its sole discretion, to suspend or cancel, at any time and for any or no reason, an Affiliate's account and/or access to the Crowd1 website and/or Crowd1 back office. In such an event, all e-wallet balances, Reward privileges will be subject to suspension. Independent Affiliates may be suspended for violating the terms of his or her Agreement, which includes these Policies and Procedures, the Terms and Conditions and the Compensation Plan and other documents produced by Company. When a decision is made to suspend Independent Affiliate, Company will inform the Independent Affiliate in writing that the suspension has occurred effective as of the date of the written notification, the reason for the suspension and the steps necessary to remove such suspension (if any). The suspension notice will be sent to the Independent Affiliate "address on file, email address" pursuant to the notice provisions contained in the Policies and Procedures and Terms and Conditions. Such suspension may or may not lead to termination of the Independent Affiliate as so determined by Company at its sole discretion. If the Independent Affiliate wishes to appeal, Company must receive such appeal in writing within fifteen (15) days from the date of the suspension notice. Company will review and consider the suspension and notify the Independent Affiliate in writing of its decision within thirty (30) days from the date of the suspension notice. The decision of Company will be final and subject to no further review. Company may take certain action during the suspension period, including, but not limited to, the following:

- a) Prohibiting the Independent Affiliate from holding himself or herself as Independent Affiliate or using any of Company's proprietary marks and/or materials;

- b) Withholding commissions and bonuses that are due the Independent Affiliate during the suspension period;
- c) Prohibiting the Independent Affiliate from purchasing services and products from Company; and/or;
- d) Prohibiting the Independent Affiliate from sponsoring new Independent Affiliate, contacting current Independent Affiliates or attending meetings of Independent Affiliates.

If Company, at its sole discretion, determines that the violation which caused the suspension is continuing, and has not satisfactorily been resolved or a new violation involving the suspended Independent Affiliate has occurred, the suspended Independent Affiliate may be terminated.

#### 4.03 TERMINATION

Independent Affiliates may be immediately terminated for violating the terms of his or her Agreement, which includes these Policies and Procedures, Terms and Conditions and the Compensation Plan and other documents produced by Company upon written notice. Company may terminate a violating Independent Affiliate without placing the Independent Affiliate on suspension, at Company's sole discretion. When the decision is made to terminate Independent Affiliate, Company will inform the Independent Affiliate in writing at the address in the Independent Affiliate's back office profile that the termination has occurred.

The Affiliate can at any time terminate the Account by giving 7-days' notice to Crowd1 by sending a support ticket on [www.crowd1.com](http://www.crowd1.com). Crowd1 can at any point decide to terminate your Account without giving any reason for the termination. The termination will take effect immediately. It is company policy that only one account per person is allowed, if for any reason that it has been found that an Affiliate has signed up with more than one account, all accounts in question will be suspended immediately without question. If for any reason multiple account registrations have been brought to the attention of Crowd1 management, all accounts will be subject to suspension and possible termination. Every account must have a unique KYC attached, a unique valid email address and proper verification details unique to the account holder. If for any reason, Affiliates try to circumvent the regulation of one Account only, Crowd1 will immediately terminate all accounts and/or memberships but the first account registered. If there is a discrepancy on what account was registered first Crowd1 will rely on its day and time stamped data to determine the first registered account. Crowd1 may also delete any Membership to comply with applicable laws, protect its property or the property of others, ensure the safety of Crowd1 and others or if Crowd1 reasonably determines that a registrant has or is likely to engage in any activity that violates these T&C.

#### 4.04 APPEAL

If Independent Affiliate wishes to appeal the termination, Company must receive the appeal in writing within fifteen (15) days from the date of notice of termination. If no appeal is received within the fifteen (15) days period, the termination will automatically be deemed final. If Independent Affiliate files a timely notice of appeal, Company will review the appeal and notify the Independent Affiliate of its decision within ten (10) days after receipt of the appeal. The decision of Company will be final and subject to no further review. In the event the termination is not rescinded, the termination will remain effective as of the date stated in the original termination notice. All appeals should be submitted to the Compliance Department of Crowd1. All appeals must be clearly written and include all account holder required information for the appeal to be reviewed. Missing pertinent data will result in the appeal being denied.

#### 4.05 EFFECT OF TERMINATION

Immediately upon termination, the terminated Independent Affiliate:

- a) Must remove and permanently discontinue the use of the trademarks, service marks, trade names and any signs, labels, stationary or advertising referring to or relating to any product, plan or program of Company.
- b) Must cease representing themselves as Independent Affiliate of Company;
- c) Loses all rights to his or her Independent Affiliate position in the Compensation Plan and to all future commissions and earnings resulting there from;
- d) Must take all action reasonably required by Company relating to protection of Company's confidential information. Company has the right to offset any amounts owed by Independent Affiliate to Company including, without limitation, any indemnity obligation incurred pursuant to Section 11.01 herein, from commissions or other compensation due to the Independent Affiliate.

#### 4.06 REAPPLICATION

The acceptance of any reapplication of a terminated Independent Affiliate or the application of any family member of a terminated Independent Affiliate shall be at the sole discretion of Company and can be denied without any given reason.

#### 4.07 LOCAL LAWS

Where state laws on termination are inconsistent with this policy, the applicable local law shall apply.

### SECTION FIVE: TRANSFERABILITY

#### 5.01 ACQUISITION OF BUSINESS

Any Independent Affiliate desiring to acquire an interest in another Independent Affiliate's business must first terminate his or her Independent Affiliate status and wait three (3) months before becoming eligible for such a purchase. All such transactions must be fully disclosed and must be approved by Company in advance through the Compliance Department and is subject to approval. ***Please refer to the rules set out in Section 3.08 of this Agreement.***

#### 5.02 TRANSFERS OF INDEPENDENT AFFILIATES

Except as expressly set forth herein, Independent Affiliate may not sell, assign or otherwise transfer his or her Independent Affiliate entity (or rights thereof) to another Independent Affiliate or to an individual which has an interest in Independent Affiliate entity. Notwithstanding the foregoing, Independent Affiliate may transfer his or her Independent Affiliate entity to his or her sponsor, subject to the conditions of Section 5.03 and 5.07 with reference to rules set forth in Section 3.08 of this Agreement. In such an event, the sponsor's entity and the transferring Independent Affiliates entity shall be merged into one entity.



### 5.03 CONDITIONS TO TRANSFERABILITY

Independent Affiliates may not sell, assign, merge or transfer his or her Independent Affiliate entity (or rights thereto) without the prior written approval of Company and compliance with the following conditions:

- a) Company possesses the right of first refusal with respect to any sale, assignment, transfer or merger of any Independent Affiliate entity. Independent Affiliate wishing to sell, assign, transfer or merge his or her Independent Affiliate entity must first provide Company with the right and option to make such a purchase or receive such transfer in writing on the same terms and conditions as any outstanding or intended offer. Transferor is required to fill out a Transfer of Ownership form and submit it to the Compliance Department of the Company. The Company will advise the Independent Affiliate within ten (10) business days after receipt of such notice of its decision to accept or reject the offer. If Company fails to respond within the ten (10) day period or declines such offer, the Independent Affiliate may make the same offer with a detailed explanation of the circumstances. If the second (2<sup>nd</sup>) request is denied. No further request will be taken into consideration.
- b) The selling Independent Affiliate must provide Company with a copy of all documents which detail the transfer, including, without limitation, the name of the purchaser, the fully filled out Transfer of Ownership form and required supporting documentation; and
- c) An office administration transfer fee of 75 Euro must accompany the transfer documents; and
- d) The documents must contain a covenant made by the selling Independent Affiliate for the benefit of the proposed purchaser not to compete with the purchaser or attempt to divert or sponsor any existing Independent Affiliate for a period of one (1) year from the date of the sale or transfer; and
- e) Upon a sale, transfer or assignment being approved in writing by Company, the buying Independent Affiliate must assume the position and terms of agreement of the selling Independent Affiliate and must execute a current Agreement and all such other documents as required by Company; and
- f) Company reserves the right, at its sole discretion, to stipulate additional terms and conditions prior to approval of any proposed sale or transfer. Company reserves the right to disapprove any sale or transfer, where allowed by law.
- g) Affiliated Member positions are not transferrable and may also not change sponsor lines. All requests will be denied.

### 5.04 CIRCUMVENTION OF POLICIES

If it is determined, at Company's sole discretion, that Independent Affiliate entity was transferred in an effort to circumvent compliance with the Agreement, the Policies and Procedures, Terms and Conditions or the Compensation Plan, the transfer will be declared null and void. The Independent Affiliate entity will revert back to the transferring Independent Affiliate, who will be treated as if the transfer had never occurred from the reversion day forward. If necessary and at Company's sole discretion, appropriate action, including, without limitation, termination, may be taken against the transferring Independent Affiliate to ensure compliance with the Policies and Procedures and Terms and Conditions.

## 5.05 SUCCESSION

Notwithstanding any other provision of this Section, upon the death of Independent Affiliate, the Independent Affiliate account will pass to his or her successors in interest as provided by law. However, Company will not recognize such a transfer until the successor in interest has executed a current Agreement and submitted certified copies of the death certificate, Will, Trust or other instrument required by Company. The successor will thereafter be entitled to all the rights and be subject to all the obligations of an Independent Affiliate. All documents submitted may be subject to notarization for acceptance before processing such changes. All changes will be made through the compliance department. The Company has the right to refuse such changes if the Company feels the documentation is not a true notarized decree, or documents have been altered in any way.

## 5.06 RE-ENTRY / RE-APPLY

Any Independent Affiliate who transfers his or her Independent Affiliate Account must wait for six (6) months after the effective date of such transfer before becoming eligible to reapply to become an Independent Affiliate.

## 5.07 REFERRING A NEW MEMBER RULE

As an Affiliate, you are allowed to inform any other person or entity about the Affiliated Membership and Partnership in Crowd1. However, you will not earn any money for referring new Affiliates to Crowd1 since Crowd1 does not pay anything for referring Affiliates. If any of the referred Affiliates purchases an Education Package you have the possibility to earn money based on such purchase, subject to that you either have bought an Education Package yourself or have qualified for an Education Pack, has applied to become and has been accepted as an Affiliate in Crowd1 and that you are an active Affiliate Partner ("Affiliate Partner"). The referred Affiliates will not be subject to generating earnings until they successfully have redeemed their voucher.

# SECTION SIX: PROPRIETARY INFORMATION

## 6.01 CONFIDENTIALITY AGREEMENT

During the term of the Agreement, Company may supply to Independent Affiliates confidential information, including, but not limited to genealogical and Downline reports, customer lists, customer information developed by Company or developed for and on behalf of Company by Independent Affiliates (including, but not limited to, credit data, customer and Independent Affiliate profiles and product purchase information), Independent Affiliate lists, manufacturer and supplier information, business reports, commission or sales reports and such other financial and business information which Company may designate as confidential. All such information (whether in written or electronic format) is proprietary and confidential to Company and is transmitted to Independent Affiliates in strictest confidence on a "need to know" basis for use solely in Independent Affiliates business with Company. Independent Affiliates must use their best efforts to keep such information confidential and must not disclose any such information to any third party, or use this information for any non-company activity directly or indirectly while being an Independent Affiliate and thereafter.

Independent Affiliates must not use the information to compete with Company or for any purpose other than promoting Company's program and its products and services. Upon expiration, or termination of the Agreement, Independent Affiliates must discontinue the use of such confidential information and promptly return any confidential information in their possession to Company.

## 6.02 COPYRIGHT RESTRICTIONS

With respect to product purchases from Company, Independent Affiliates must abide by all third party suppliers use restrictions and copyright protections.

## 6.03 VENDOR CONFIDENTIALITY

Company's business relationships with its vendors, manufacturers and suppliers are confidential. Independent Affiliates must not contact, directly or indirectly, or speak to, or communicate with any supplier or manufacturer of Company except at Company sponsored events at which the supplier or manufacturer is present at the request of Company.

# SECTION SEVEN: TRADEMARKS, LITERATURE & ADVERTISING

## 7.01 TRADEMARKS

Companies name trademarks, service marks and copyrighted materials are owned by the Company. The use of such marks and materials must be in strict compliance with these Policies and Procedures.

## 7.02 ADVERTISING & PROMOTIONAL MATERIALS

Only the promotional and advertising materials produced by Company or approved in advance in writing by Company may be used to advertise or promote an Independent Affiliate's business or to sell products and services of Company. Company's literature and materials may not be duplicated or reprinted without the prior written permission. Promotional material will be specifically made for the Independent Affiliates to use to promote their businesses. No company logos are allowed on Independent Affiliate promotion sites. All violations will be subject to suspension and possible termination.

You are prohibited, without prior written consent by Crowd1, from advertising in any way, shape or form. This includes, but is not limited to advertising, promotions of any kind or any advertising links on social forums, such as but not limited to blogs, social forums or other marketing methodology designed to promote Crowd1's free account, Crowd1's Education Packages or the possibility to receive Crowd1 Rewards.

Crowd1 may offer at some stage, banners or other promotional material together with information about how and where such material may be used. Affiliates may advertise if they are following such guidelines strictly.

If the Affiliate fails to comply with these guidelines, Crowd1 holds the right to terminate the Affiliate account, including any Rewards attached to the account.

Affiliates may not, in any shape or form, create their own advertising or marketing material to promote Crowd1 or any of the Crowd1 products and services.

### 7.03 USE OF COMPANY NAME

Independent Affiliates may use the name of Company only in the following format: "Independent Affiliate for Crowd1". The use of the company name "Crowd1" may only be used with the preceding title labelled "Independent". We ask that affiliates promote their businesses using their own unique names that do not mislead or interfere with the public perception of the opportunity.

### 7.04 STATIONERY AND BUSINESS CARDS

Independent Affiliates are not permitted to "create" their own stationery, business cards or letterhead graphics, if Company's trade name or trademarks are used. Only the approved Company's graphics version and wording are permitted; letterhead, envelopes and business cards must be ordered using the online/stationery order form when this feature becomes available.

### 7.05 ELECTRONIC ADVERTISING

Independent Affiliates may not advertise or promote their Independent Affiliate business or Company's business, products or marketing plan or use Company's name in any electronic media or transmission, including on the Internet via web sites or otherwise, without the prior written approval of Company's legal and/or compliance department. All materials found to be in breach of any prohibited advertising will result in termination of the account. All accounts will be suspended and under investigation for a minimum of 30 days until the case is concluded. All questions should be directed to compliance.

### 7.06 TELEPHONE LISTING

Independent Affiliates are not permitted to use Company's trade name in advertising their telephone and telecopy numbers in the white or yellow page sections of the telephone book. Independent Affiliates are not permitted to list their telephone numbers under Company's trade name without first obtaining Company's prior written approval. If approval is granted for an "800" listing, it must be stated in the following manner: "Independent Affiliate for Company".

### 7.07 TELEPHONE ANSWERING

Independent Affiliates may not answer the telephone by saying "Crowd1 Network Ltd," or "Crowd1" or in any other manner that would lead the caller to believe that he or she has reached a corporate representative or the offices of the Company.

### 7.08 MEDIA INTERVIEWS

Independent Affiliates are prohibited from granting radio, television, newspaper tabloid or magazine interviews or using public appearances, public speaking engagements, or making any type of statement

to the public media to publicize the Company, its products or Company businesses, without the express prior written approval of Company. All media inquiries should be in writing and referred to Company's Compliance Department.

## 7.09 ENDORSEMENTS

No endorsements by a Company officer or administrator or third party may be asserted, except as expressly communicated in Company literature and communications. Certain regulatory agencies do not approve or endorse direct selling programs. Therefore, Independent Affiliates may not represent or imply, directly or indirectly, that Company's programs, products or services have been approved or endorsed by any governmental agency. Crowd1 does not support the use of its logos, company names, product names, or images of Crowd1 products by other parties in marketing, promotional or advertising materials as their use may create the perception that Crowd1 endorses or sponsors the product service or promotion.

## 7.10 RECORDINGS

Independent Affiliates may not produce or reproduce for sale or personal use products sold by Company or any Company produced literature, audio or video material, presentations, events or speeches, including conference calls. Video and/or audio taping of Company meetings and conferences is strictly prohibited.

## 7.11 INDEPENDENT COMMUNICATIONS

Independent Affiliates, as Independent Contractors, are encouraged to distribute information and direction to their respective Downlines. However Independent Affiliates must identify and distinguish between personal communications and the official communications of Company. Reproducing communications in any form constitutes a breach of the Company's Terms and accounts will be subject to suspension or possible termination.

## 7.12 E-MAIL: ELECTRONIC NOTIFICATION

When you are approved as an Affiliate with Crowd1, you expressly consent to receive any notices, announcements, agreements, disclosures, reports, documents, communications concerning new products, services, crowdfunding or other records or correspondence from Crowd1. You consent to receive notices electronically by way of transmitting the notice to you by email using the email address you have registered with Crowd1.

# SECTION EIGHT: PAYMENT OF COMMISSIONS (REMUNERATIONS)

## 8.01 BASIS FOR COMMISSIONS

Commissions and other compensation cannot be paid until the Affiliate Agreement has been received, accepted and KYC documents have been approved and accepted by Company. Commissions are paid ONLY on the sale of Company services and products. No commissions are paid on the purchase of Sales materials or for Sponsoring Independent Affiliates. In order to receive commissions on products and services sold, Company must have received and accepted an Agreement prior to the end of the commission phase in which the sale is made.

**8.02 COMMISSION (REMUNERATION) PAYMENTS**

Commissions are paid to "qualified" Independent Affiliates as defined within the Compensation Plan. Independent Affiliates must consult the Compensation Plan for a detailed explanation of the benefits, commission structure and requirements of the Compensation Plan. Affiliated Members do also receive rewards for being an Affiliated Member but would have to refer to the Compensation Plan for specific details.

**8.03 PAYMENT METHODS**

Independent Affiliates may use credit cards to purchase BTC through a third-party provider, wire transfers (bank transfer), BTC to fund their Crowd1 purchase. Credit Cards may also be used but there is a restricted list of countries not accepting payments via credit cards (*please refer to section 8.04 Restricted Visa List*). All banking fees and wire transfer expenses will be borne by the Affiliates; Crowd1 must receive the full net amount of the selected Education Package(s) in order to be able to pay full commissions (remunerations).

**8.04 VISA RESTRICTED COUNTRIES**

Albania	Dagestan, Crimea	Peoples Democratic Republic of Lao	Syrian Arab Republic
Afghanistan	Ethiopia	Mauritius	Trinidad and Tobago
Bahamas	Ghana	Mongolia	Tunisia
Barbados	Guyana	Myanmar	Uganda
Botswana	Iceland	Nicaragua	US Virgin Islands
Bosnia and Herzegovina	Iran	Pakistan	Vanuatu
Cambodia	Iraq	Panama	Yemen
Region of Crimea	Jamaica	Sri Lanka	Zimbabwe
Cuba	Democratic People’s Republic of Korea	Sudan	

**8.05 OFFSET OF REMUNERATIONS (COMMISSIONS)**

Any commissions or bonuses earned and paid on products returned is the obligation of and must be repaid to Company by Independent Affiliates earning such commissions. Company has the right to offset such amounts against future commissions and other compensation paid or owed to such Independent Affiliates who received commissions.

**8.06 PAYMENT OF BONUSSES AND COMMISSIONS**

In order for any Affiliated Member or Affiliate Partner to receive any bonuses or commissions from the Company, the Affiliated Member or Affiliate Partner must be "Active" and in "Good Standing". "Active" refers to an Affiliate that has purchased their Education Package and using the products and services of

the Company on a regular basis. "Good Standing" refers to an Affiliate that does not owe any monies to the Company.

## SECTION NINE: PURCHASE & SALE OF SERVICES

### 9.01 PAYMENT OPTIONS (REFER TO SECTION 8.03)

Crowd1 accepts payments by different methods such as: credit cards to purchase BTC, wire transfers (bank transfer), BTC to fund their Crowd1 purchase. All banking fees and wire transfer expenses will be borne by the Affiliates; Crowd1 must receive the full net amount of the selected Education Package(s) in order to be able to pay full commissions (remunerations).

Payments made by credit card may be subject to up to a 24 hour hold during this period we cannot guarantee your placement in the referral network until payment is authorized. If an underpayment is made, the order will not be processed until the full amount is received by Company. If an overpayment is made, Company will process the order and issue a credit to Independent Affiliate's account, which will automatically refund on the next commission paid to Independent Affiliate. Orders will not be processed if cancellation of a credit card is made. Orders for services are not effective until accepted by Company.

Wire Payments must be made to the bank details located in the back office under the payment tab. Please ensure you select within Europe or outside of Europe depending on where you may reside. Payments through wire transfer will have to be confirmed and verified before any activation of the products or services within Crowd1.

### 9.02 FAX BLASTS, SPAMMING

Fax blasting and unsolicited e-mailing (SPAMMING) is prohibited.

Crowd1 prohibits the marketing practise commonly referred to as "Spam". All messages that originate from you as an Affiliate must comply with all applicable laws in your jurisdiction as well as with general spam regulations. In the event of any validated report of "Spam" by you, Crowd1 may, at its sole discretion and without prior notice, terminate or suspend your Affiliate account, and in the case of termination, you will forfeit any unpaid and future Bonuses. Crowd1 defines "Spam" as:

- Electronic mail messages addressed to a recipient with whom the initiator does not have an existing business or personal relationship or is not sent at the request of, or with the express consent of, the recipient; Messages posted to forums and message boards that are off-topic (unrelated to the topic of discussion), cross-posted to unrelated newsgroups or forums, or posted in excessive volume; Solicitations posted in forums, on walls, private messaging or chat rooms, or to groups or individuals via Chat or "Instant Messaging" system; Crowd1 will evaluate each validated abuse incident on a case-by-case basis and will, at its sole discretion and with or without notice, suspend your account and/or terminate it, with forfeiture of any unpaid and future Bonuses.

Note that you agree and accept that Crowd1 will not be liable for any damages incurred in relation to e-mails sent out by you as an Affiliate. Any Affiliate is required to be responsible for their own

communications and their conformance to these Terms & Conditions for Affiliated Partners and Affiliated Member.

## SECTION TEN: GUARANTEE, COOLING OFF PERIOD & REFUND POLICY

### 10.01 MONEY BACK GUARANTEE / COOLING OFF PERIOD

The Company offers a 14 day, 100% Money Back, and Satisfaction Guarantee to all Affiliates on purchased Gift Certificates. The 14 days, 100% Money Back Guarantee, starts from the date of purchase, includes weekends, and only applies to the initial purchase of an unused Gift Certificate. If an Affiliate is dissatisfied with the service for any reason, the Affiliate may receive a refund within 14 days of the Affiliate's initial purchase, for a full refund of the purchased price. All other warranties and guarantees are disclaimed. After 14 days, your purchase of a Gift Certificate will no longer be refundable. Please see below for full disclosure:

All gift certificates cannot be redeemed for cash.

If the Gift Certificate is not used and it has been given back to the original buyer who issued the Gift Certificate; only then can the Gift Certificate be deposited back to the original buyer's back office wallet.

REFUNDS on Gift Certificates – The original buyer of the Gift Certificate cannot receive a cash refund on a purchased Gift Certificate but it can be deposited back to the buyer's account in its back office. If the original buyer who purchased the Gift Certificate paid from its € Account Balance in its back office, the purchase amount will be returned to its € Account Balance in its back office. If the original buyer who purchased the Gift Certificate paid with bitcoin, this purchase amount will be returned in bitcoin to its bitcoin address where the purchase amount was sent from, minus 2% transaction fee. Any party who has received the gift certificate to join the Crowd1 opportunity will not be able to redeem or request a refund for the Gift Certificate. There are no cash refunds for gift certificates.

If the above criteria are met, Affiliates will neither have a cooling off period nor the right to a refund or a chargeback since you have started to use the product you have bought, which per definition cancels your possibility for any refund and to which the Affiliate agrees to irrevocably waive their right to a refund. All free account holders can use their back office without any charges or obligations. If they decide not to proceed further by activating their free position they may not be able to take advantage of some of the services of Crowd1.

Regarding the refund policy of any product or service purchased via the Crowd1 platform, Company refers Affiliates to the refund policy of the respective third party offering that specific product or service.

### 10.02 WARRANTIES

Except as expressly stated herein, Company makes no warranty or representation as to the merchantability, fitness for a particular purpose, workmanship or any other warranty concerning any product or service purchased from or through Company.



## SECTION ELEVEN: GENERAL PROVISIONS

### 11.01 INDEMNITY AGREEMENT

Each and every Affiliate agrees to indemnify and hold harmless Company, its shareholders, officers, directors, employees, agents and successors in interest from and against any claim, demand, liability, loss, cost or expense including, but not limited to, court costs and attorneys' fees, asserted against or suffered or incurred by any of them, directly or indirectly arising out of or in any way related to or connected with allegedly or otherwise, the Affiliate's (a) activities as Independent Affiliate; (b) breach of the terms of the Agreement; and/or (c) violation of or failure to comply with any applicable local laws or regulation. Crowd1 reserves the right to assume the exclusive defence of any claim for which we are entitled to indemnification under this section. In such event, you shall provide Crowd1 with such cooperation as is reasonably requested by Crowd1.

### 11.02 PROCESSING CHARGES

Company reserves the right to institute a processing charge for aforementioned transfer requests, and/or genealogy requests.

### 11.03 OTHER SERVICES

Independent Affiliates may not promote or sell another company's services at functions organized to feature Company and its products/services. Affiliates are not restricted from selling the services and products of other companies, however promotion of any other companies' services, products and/or business programs to Company Affiliates is strictly prohibited.

### 11.04 ENTICEMENT

Affiliates may not promote or entice new Affiliates by providing false projections to lure Affiliates to be a part of the Crowd1 community. This is grounds for immediate suspension and possible termination.

### 11.05 MOBILE SERVICES

The web-based platform offered by Crowd1 may be available via your mobile phone, including the ability to receive and reply to messages and the ability to browse the Crowd1 website and maybe specific application produced for usage and benefit to the Crowd1 Affiliates. Crowd1 does not charge you extra for these services, however, your carrier's normal messaging, data and other rates and fees will still apply. You should check with your carrier to find out what plans are available and how much they cost. By accessing and using the Crowd1 website via your mobile phone, you agree that we may communicate with you regarding Crowd1, the Crowd1 website and other services and products by SMS, MMS, text message or other electronic means to your mobile phone and that certain information about your usage of mobile services may be communicated to us. In the event you change or deactivate your mobile phone number, you agree to promptly update your Crowd1 [membership](#) account information to ensure that your messages are not sent to a person that might have acquired your old number.

## 11.06 KYC / AML – KNOW YOUR CLIENT

Due to the protection of Crowd1, all Affiliates must be compliant with applicable regulations. Crowd1 can at any time, at their own decision, ask the Affiliate to provide documents to verify the Affiliate's identity. These documents are a first-class photo ID maybe a copy of the Affiliate's passport and a selfie, along with proof of address to ensure residency of the country on ID. This request is called ("KYC Request first level"). If a KYC is not approved, the Affiliate will only be allowed to exchange an e-wallet balance into gift codes up to 1K Euro (an accumulated value of up to 1K Eur), any higher amounts the Affiliate will not be able to withdraw any money from their Crowd1 Account until the Affiliate has provided acceptable documents. This means that the Affiliate can neither change their Crowd1 balance to Gift Certificate nor change the Balance to real money. Any applicable costs related to the KYC application shall be paid directly by the Affiliates. Crowd1 may also restrict other functions than withdrawals to comply with banks requirements or regulations from authorities.

## 11.07 RELATIONSHIP WITH THIRD PARTIES

Crowd1 will link to third-party Suppliers where Company has entered affiliation agreements giving cash back to Affiliates based on the level of activity generated by Crowd1 affiliated Affiliates. These companies are not set up to respond directly to Crowd1 Affiliates.

### **As a Crowd1 Affiliate you may not:**

1. Contact these Suppliers directly.
2. Contact their customer support with any questions about the agreements, relationship or other links between the Supplier and Crowd1.

Any Affiliate who does so may risk losing their Membership in Crowd1 including any potential earnings, value in Affiliate accounts and other benefits given to Crowd1 Affiliates.

### **As a Crowd1 Member you may:**

1. Choose to use any of the products or services provided by the third-party Suppliers.
2. You are allowed to contact the customer support of Supplier with questions relevant to your use of their products and services.

You hold the Company harmless of any claims or damages once you enter a third-party Supplier site. Crowd1 is not responsible for any transactions or cannot be held liable for any actions taken outside of the Company's site.

## 11.08 AVAILABILITY, VIRUSES, WARRANTY DISCLAIMER

Due to the nature of the internet and computer systems, Crowd1 cannot be held liable for the continuous availability of the website. Although Crowd1 makes every endeavour to keep the website accessible and free from viruses, Crowd1 cannot make any guarantee that it is virus-free. You shall, for your own protection, take the necessary steps to ensure appropriate security measures and shall utilise a virus scanner before downloading any information, software or documentation. The Crowd1 website and the crowd funding may be unavailable from time to time for maintenance or other reasons. Crowd1 assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission,

communications line failure, theft or destruction or unauthorised access to, or alteration of, user communications or content. Crowd1 is not responsible for any technical malfunction or other problems of any telephone network or service, computer systems, servers or providers of any of the before mentioned, computer or mobile phone equipment, software, on account of technical problems or traffic congestions on the internet or at the Crowd1 website, including injury or damage to User's or to any other person's computer, cell phone or other hardware or software, related to or resulting from using or downloading materials in connection with the Crowd1 website or the crowd funding. All information and services included in or available through the Crowd1 website are provided "as is" and "as available" for your personal, non-commercial use. Neither Crowd1 nor any of its employees, agents, content providers, service providers, or licensors, makes any warranty of any kind regarding the website and/or the content contained therein, the products or services available on or through the website, the results that may be obtained from using the website and/or the products or crowd funding offered through the Crowd1 website. Crowd1 disclaims all warranties of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose or non-infringement. Crowd1 expressly disclaims all warranties that the content of the website is accurate, reliable or correct; that the website will be available at any particular time or location, will be uninterrupted, timely, secure or error-free; that any defects or errors will be corrected; or that the content is free of viruses or other harmful components. Your use of the Crowd1 website is solely at your risk. You download or otherwise obtain content, material data or software (including any mobile user) from or through the Crowd1 website or service at your own discretion and risk and you will be solely responsible for your use thereof and any damages to your cell phone or computer system, loss of data or other harm of any kind that may result. Because some jurisdictions do not permit the exclusion of certain warranties, these exclusions may not apply to you. To the extent that we may not disclaim implied warranties as a matter of applicable law, the scope and duration of such warranty shall be the minimum required under such applicable law.

#### 11.09 LIMITATION OF LIABILITY

To the extent permitted by law, Company shall not be liable for, and each Affiliate releases Company from, and waives all claims for any loss of profits, indirect, direct, special or consequential damages or any other loss incurred or suffered by Affiliate as a result of (a) the breach by Affiliate of the Agreement and/or the Terms and Conditions and/or the Policies and Procedures; (b) the operation of Affiliate's business; (c) any incorrect or wrong data or information provided by Affiliate; or (d) the failure to provide any information or data necessary for Company to operate its business, including, without limitation, the enrollment and acceptance of Independent Affiliate into the Compensation Plan or the payment of commissions and bonuses.

#### 11.10 RECORDKEEPING

Company encourages all Independent Affiliates to keep complete and accurate records of all their business dealings.

### 11.11 FORCE MAJEURE

Company shall not be responsible for delays or failure in performance caused by circumstances beyond a party's control, such as but not limited to: fire, flood, earthquake, storm, power outages, labor difficulties, strikes, war, government decrees or orders and/or curtailment of a party's usual source of supply.

### 11.12 VIOLATIONS

It is the obligation of every Affiliate to abide by and maintain the integrity of the Policies and Procedures and Terms and Conditions. If Affiliate observes another Affiliate committing a violation, he or she should discuss the violation directly with the violating Affiliate. If the Independent Affiliate wishes to report such violation to Company, he or she must detail violations in writing only and mark the correspondence "Attention: Legal Department" or "Attention: Compliance Department".

### 11.13 AMENDMENTS

Company reserves the right to amend the Agreement, Policies and Procedures, Terms and Conditions, its retail prices, product and service availability and the Compensation Plan at any time without prior notice as it deems appropriate. By entering into the Affiliate Agreement, an Affiliate agrees to abide by all amendments or modifications that Company elects to make. Amendments will be communicated to Affiliate through official Company notifications such as, but not limited to, posting on Company website, posting in Affiliate's back office, e-mail, special mailings or publications. Amendments are effective and binding upon submission to the Company website. In the event any conflict exists between the original documents or policies and any such amendment, the amendment will control. The continuation of an Independent Affiliate business, the acceptance of any benefits under the Agreement, or acceptance of commissions from the sale of products or services constitutes acceptance of all amendments.

### 11.14 NON-WAIVER PROVISION

No obligation or provision herein, and no custom or practice of the parties at variance with these Policies and Procedures, shall constitute a waiver of Company's right to demand exact compliance with these Policies and Procedures. Company's waiver of any particular default by Affiliate shall not affect or impair Company's rights with respect to any subsequent default, nor shall it affect in any way the rights or obligations of any other Affiliate. No delay or omissions by Company to exercise any right arising from a default effect or impair Company's rights as to that or any subsequent or future default. Waiver by Company can be affected only in writing by an authorized officer of Company.

### 11.15 GOVERNING LAW

The Agreement and these Policies and Procedures shall be governed by the extensive laws of Dubai.

## 11.16 STATUTES OF LIMITATIONS

Regardless of any statute or law to the contrary, any claim or cause of action arising out of or relating to these Terms & Conditions for Affiliates must be filed within three (3) months after such claim or cause of action arose or be forever barred.

## 11.17 ENTIRE AGREEMENT

The Policies and Procedures are incorporated into the Agreement and, along with the Terms and Conditions and Compensation Plan, constitute the entire agreement of the parties regarding their business relationship.

## 11.18 GDPR REGULATIONS

On May 25, 2018, the General Data Protection Regulation came into effect across European Union (EU) member states, impacting any organization that processes personal data of EU individuals. GDPR represents a strengthening and harmonizing of existing data privacy rights for individuals in the European Union.

Crowd1 is committed to protecting personal data of our EU employees, contractors, Affiliates, third-party Suppliers and vendors, regardless of where that data is processed. We have an extensive security program and an established set of policies in place across our company departments to ensure that personal data of EU individuals is processed accordingly and fully protected in our systems.

All European user data is stored in an encrypted format on European servers. The information may be accessed by employees of Crowd1 in Europe, Asia, Africa or Canada in order to provide services to our European users. When this occurs, information is transmitted in an encrypted format to ensure the highest level of data protection.

The following portions of our Terms apply specifically to European users and are designed to comply with GDPR regulations.

### *Information specifics:*

Crowd1 specifically gathers the following information from users:

- IP Addresses, Browser information, User agent information, Cookie information (Persistent and Session Cookies)

Users who create accounts are asked to provide:

- Name, Address, Phone Number, Date of Birth, Email Address, ID Documents for KYC/AML procedures

Additional information that may be requested:

- Cryptocurrency address information
- Additional KYC information
- Banking information

When processing the personal data of EU individuals, we:

- Ensure there is a legitimate business reason to collect the data;
- Ensure we have consent to collect and use the data (where required);
- Limit collection, storage and usage of the data only to the extent for which there is a business reason and consent.

Below are some highlights of how Crowd1 is ensuring compliance with GDPR:

*Data Breach Response Plan:* In the event of a data breach that may impact the security of employee, Affiliates, third-party Suppliers, or Affiliate personal data, we will take steps to notify EU authorities within 72 hours of discovery of the incident.

*Data Privacy Impact Assessment:* When initiating new projects or products, implementing new software, or on-boarding new vendors that may process personal data of EU individuals, we will assess data privacy impact in order to ensure that personal data is adequately protected in any systems or processes controlled by Crowd1.

*Data Subject Rights:* We understand that anyone doing business with us may have questions about the types of personal data Crowd1 processes about them. If you would like to make a request about the personal data Crowd1 processes, please email your request to [compliance@crowd1.com](mailto:compliance@crowd1.com).

*Removal of your Information:* We understand and respect any Affiliate that wishes to remove their personal data within our business or close their account with us can do so in writing and request for some or all of their data to be removed. We ask that you email the company directly at [compliance@crowd1.com](mailto:compliance@crowd1.com). We wish to inform all Affiliates that there will be specific information required to conduct business with Crowd1 and removal of some or all of your information will limit your use of the site. If you have questions please contact [support@crowd1.com](mailto:support@crowd1.com).

### 11.19 SEVERABILITY

If under any applicable and binding law or rule of any applicable jurisdiction, any provision of the Agreement, including these Policies and Procedures and Terms and Conditions, or any specification, standard or operating procedure which Company has prescribed is held to be invalid or unenforceable, Company shall have the right to modify the invalid or unenforceable provision, specification, standard or operating procedure or any portion thereof to the extent required to be valid and enforceable, and the Affiliate shall be bound by any such modification. The modification will be effective only in the jurisdiction in which it is required.

### 11.20 LIMITATION OF DAMAGES

TO THE EXTENT PERMITTED BY LAW, COMPANY AND ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES AND OTHER REPRESENTATIVES, SHALL NOT BE LIABLE FOR, AND AFFILIATE HEREBY RELEASE THE FOREGOING FROM, AND WAIVE ANY CLAIM FOR LOSS OF PROFIT, INCIDENTAL, SPECIAL, CONSEQUENTIAL

OR EXEMPLARY DAMAGES WHICH MAY ARISE OUT OF ANY CLAIM WHATSOEVER RELATING TO COMPANY PERFORMANCE, NONPERFORMANCE, ACT OR OMISSION WITH RESPECT TO THE BUSINESS RELATIONSHIP OR OTHER MATTERS BETWEEN ANY COMPANY AND COMPANY, WHETHER SOUNDING IN CONTRACT TORT OR STRICT LIABILITY. COMPANY SHALL NOT EXCEED AND IS HEREBY EXPRESSLY LIMITED TO, THE AMOUNT OF UNSOLD COMPANY SERVICES AND/OR PRODUCTS OF COMPANY OWNED BY THE INDEPENDENT AFFILIATE AND ANY COMMISSIONS OWED TO THE INDEPENDENT AFFILIATE.

#### 11.21 NOTICE

Any communication, notice or demand of any kind whatsoever which either the Affiliate or Company may be required or may desire to give or to serve upon the other shall be in writing and delivered by electronic communication whether by telex, telegram, Email or telecopy (if confirmed in writing sent by registered or certified mail, postage prepaid, return receipt requested). Any such communication, notice or demand shall be deemed to have been given or served on the date of confirmed dispatch, if by electronic communication, or on the date shown on the return receipt or by other evidence if delivery is by mail.

#### 11.22 USE OF MATERIAL

All materials included on any of the subsidiary companies of Crowd1's websites and any other content are protected by copyright, trademark and other laws as property of the Crowd1 Network Ltd Corporation & any of its subsidiary entities, unless otherwise noted. Unauthorized use of the logo, branding, or any such company materials violates copyright, trademark and other laws. As an Independent Affiliate or Business Owner, you may download and or print the company approved materials for use only. Copies that you make of the material must bear any copyright, trademark or other proprietary notices located on the company websites, presentations, and or social media which pertain to the material being copied. Any other sale, modification, reproduction, redistribution, publication or retransmission of any information from Company in whole or in part without the prior written permission of Company, is strictly prohibited.

**Office:**

Crowd1 Network Ltd

HDS Tower, Unit No 3408, Jumeirah Lakes Towers, P. O. Box 393243, Dubai, United Arab Emirates

Company Registration No.: ICC20160342

Email: support@Crowd1.com

#### 11.23 MISCELLANEOUS

If an Affiliate chooses to use the option to make a payment via a bank wire transfer, the amount being transferred to the appointed bank account of Crowd1 or any of its subsidiaries, will be available as a value in the Affiliate's back office. This value shall only be seen as a temporary balance in the value account, and Crowd1 does not accept any monetary transactions to a Affiliate's value account to be held for periods of time.

Crowd1 holds the right to transfer any value back to the Affiliate's appointed bank account if the value isn't spent on proprietary products offered by Crowd1 within 10 business days. Furthermore, Crowd1 holds the right to deduct any affiliated fees related to the specific transaction made by the Affiliate.

No delay or omission by any of the parties in exercising any right under these Terms & Conditions for Affiliates shall operate as a waiver of that or any other right. A waiver or consent given by the other party on any one occasion shall be effective only in that instance and shall not be construed as a bar or waiver of any right on any other occasion.

Captions contained in these Terms & Conditions for Affiliates are inserted only as a matter of convenience or for reference and in no way define, limit, extend, or describe the scope of Terms & Conditions for Affiliates or the intent of any provision of Terms & Conditions for Affiliates. It is the intent of the parties that neither Terms & Conditions for Members, nor any covenant in Terms & Conditions for Affiliates, shall be construed against either party pursuant to the common law rule of construction against the drafter. It is the intent of the parties that said rule not be applicable to Terms & Conditions for Affiliates. The parties waive all rights to trial by a court in any action or proceeding instituted in connection with Terms & Conditions for Affiliates. If any provision of Terms & Conditions for Affiliates shall be held invalid or unenforceable by any court of competent jurisdiction or as a result of future legislative action, such provision shall be enforced to the maximum extent permissible so as to give effect to the parties' intentions as reflected in the provision, and all other provisions of Terms & Conditions for Affiliates shall remain in full force and effect. In the event of a dispute arising out of or relating to Terms & Conditions for Affiliates, the prevailing party shall be entitled to an award of attorney's fees and costs.

Terms & Conditions for Affiliates is personal to you and may not be assigned or sub-assigned. This includes but is not limited to, sell, transfer, pledge or give power of attorney to any rights or obligations according to these Terms & Conditions for Affiliates.

In the event that any provision of these Terms & Conditions for Affiliates shall be invalid, illegal or otherwise unenforceable, the validity, legality and enforceability of the remaining provisions shall in no way be affected or impaired thereby. Nothing in these Terms & Conditions for Affiliates provides the Affiliates with the right, license, authorization or approval to make binding agreements with any person or entity on behalf of Crowd1. Furthermore, a Crowd1 Affiliate is not authorized to receive or collect money from any person on behalf of Crowd1. All payments must be made directly to Crowd1.

These Terms & Conditions for Affiliates, the Crowd1 Privacy Policy, as well as all other terms, obligations, and rules posted on the Crowd1 website, which are hereby incorporated by this reference.

In the event any of these Terms & Conditions for Affiliates may be translated into a different language it will always be the English version that is the only legally binding version and translations may be regarded as means of information only.

**NOTE:**

All and any inquiries related to Earnings, Payments, Cancellations, Refunds – You will need to submit a support ticket through your back office or by sending an email to [support@crowd1.com](mailto:support@crowd1.com).

All inquiries related to Transfer of Ownership, Appeals, Copyright Infringements, Trademark Violations – You will need to send an email to [compliance@crowd1.com](mailto:compliance@crowd1.com).