

SECTION 1 - INTRODUCTION

The Rules of Conduct ("Rules" or "RoC") define and establish:

1. Certain principles to be followed in the development and maintenance of an Amway Business.
2. The rights, duties, and responsibilities of each ABO.

The terms and conditions of this relationship are set forth in:

1. The ABO Contract.
2. The Business Manual, which include these Rules of Conduct.
3. Other official Amway literature, publication, notification or communications.

While the Rules primarily define relationships between Amway and ABOs, they also concern relationships among ABOs. Its objectives are:

- To ensure an equal opportunity for ABOs through ethical and responsible business conduct.
- To protect and build a conducive environment for a long-term and profitable Amway business.
- To promote unity and harmony among ABOs.
- To preserve the benefits of the Amway Sales & Marketing Plan equitably for all ABOs.

From time to time, the contents of these documents may change. Amway will notify the ABO leadership of such changes. Upon final notification by Amway with respect to those changes presented to the ABO leadership, such changes will be communicated to all ABOs in a timely manner in the Amway eAmagram, eAchieve and other official Amway communications and literature, and shall become effective upon publication. In order to preserve the goals and purposes of the Amway Sales & Marketing Plan, Amway reserves to itself the sole right to adopt, amend, modify, supplement, or rescind any or all of these Rules, as necessary.

SECTION 2 - DEFINITIONS

ABO (Amway Business Owner): An independent contractor who has had his/her Amway Application Form accepted by Amway.

ABOship: An ABOship is another way to describe an Amway Business, which is identified by an ABO number.

ABO Contract: Refers to the ABO Application along with the incorporated documents that form the terms of the contractual agreement between ABO and Amway.

ABO in Good Standing: For the purposes of interpreting and enforcing the Rules of Conduct only, the term "good standing" shall refer to an ABO who is currently authorized by Amway to position himself as an ABO and whose conduct complies with the letter and spirit of the Rules of Conduct and Amway Business Policies for each market in which an ABO has a presence; is not engaged in conduct that negatively affects the reputation of Amway, Amway's affiliates, and its ABO; is not engaged in conduct that supports or defends the activity of other ABOs which jeopardizes the ongoing nature of an Amway affiliate or otherwise is inconsistent with the other criteria set forth herein; is not engaged in conduct that does not comply with all applicable laws and regulations in each country and whose conduct does not demonstrate cultural sensitivity given market conditions.

Amway: "Amway" shall mean Amway Singapore Pte Ltd.

Amway Business: A business, as identified by the ABO number and the Amway Application for Appointment as an Authorised ABO of Amway Products Form.

Amway eBusiness Kit or Amway Welcome Pack: The collection of literature, sales aid and other materials that ABOs are required to possess in connection with acceptance by Amway of their application and the ABO Contract.

Amway Business Opportunity: The products, marketing, support and compensation system offered by Amway.

Amway Business Policies: Rules and policies set forth in official Amway literature, including the Rules of Conduct and various other policies and bulletins that may be maintained by Amway from time to time which are incorporated by reference into; (1) the ABO Contract, (2) the Business Manual, and (3) other official Amway literature or communications.

Amway Produced Business Support Materials ("Amway BSM"): BSM produced by, or on behalf of Amway.

Amway Products: All goods and services, including literature and other support or auxiliary materials, made available by Amway to ABOs.

Amway Sales & Marketing Plan ("Plan"): The system used to calculate the Bonus compensation and recognition for ABO based on product sales as described in the Amway Business Manual and other official Amway literature.

Bonus: The monetary rewards that Amway pays to ABOs in accordance with the Amway Sales & Marketing Plan.

Business Support Materials ("BSM"): The definition for BSM is intended to be interpreted broadly and means all products and services (including, but not limited to, books, magazines, flip charts, and other printed material; online literature; Internet websites; audio, video, or digital media; rallies, meetings, and educational seminars), which are: (i) designed to solicit and/or educate Prospects, customers, or prospective customers about AMWAY ® products and services, or to support, train, motivate, and/or educate ABOs, or (ii) which incorporate or use one or more of Amway's name, or trademarks, service marks, copyrighted works, or other intellectual property belonging or licensed to Amway, or (iii) otherwise offered with an explicit or implied sense of affiliation, connection, or association with Amway. When the term BSM is used without the preface "Amway Produced", it refers to non-Amway produced BSM only.

Digital Communications: Digital Communications are electronic transmissions (generally by computer or mobile device) of text, data, images, video, voice and other information including, without limitation, any posts or publications made available within the digital space, including emails, videos, live streaming, podcasts, blog posts, mobile applications (apps), advertising, forums, webpages, and through any social media or messaging platform, e.g. Facebook®, Instagram®, Line®, Snapchat®, Telegram®, Twitter®, WeChat®, WhatsApp® or YouTube®.

Digital Communications Standards ("DCS"): The document published by Amway and amended from time to time, containing those terms that ABOs must comply with when engaging in any Digital Communications regarding the Amway Business Opportunity, Amway Products or Amway Services (directly or indirectly). The DCS are fully incorporated into and made enforceable as a part of these Rules of Conduct.

Leg: A downline ABO and all other ABOs that are downline of that ABO.

Line of Sponsorship("LOS"): The structural organisation of ABOs established by the contractual relationship that each ABO has with Amway.

LOS Information: Includes all information that discloses or relates to all or part of the structural arrangement of ABOs within the Line of Sponsorship, including but not limited to ABO numbers and other ABO business identification data, ABO personal contact information, ABO business performance information, and all information generated or derived there from, in its present or future forms.

Platinum: An ABO who has achieved a certain level of business activity as specified by the Amway Sales & Marketing Plan.

Prospect: A potential ABO or customer.

Quality Assurance Standards ("QAS"): The document published by Amway and amended from time to time, comprising the Program Standards and the Content Standards, as those terms are defined in the QAS, which collectively contain the mandatory processes, requirements, subject matters, messaging, content, and material for BSM, ABO communications, and statements relating to the Amway business. The QAS are fully incorporated into, and made enforceable as a part of, these Rules of Conduct.

Sponsor: There can be one of three relationships:

Personal Sponsor: An ABO who introduces and sponsors a Prospect into the Amway Business Opportunity.

International Sponsor: An ABO who introduces a prospect from another market to the Amway Business Opportunity and he/she becomes the ("International Sponsor") when this prospect signs up and is being foster sponsored by another ABO in that market.

Foster Sponsor: An ABO of the Amway affiliate in the other market who is designated to provide training and support to an Internationally Sponsored ABO.

SECTION 3 - BECOMING AN ABO

3.1 ABO Application Form and eBusiness Kit: To become a duly authorised ABO capable of merchandising Amway's Products and sponsoring other ABO, an applicant must apply for authorisation from Amway by completing and signing the ABO Application Form and obtain the Amway eBusiness Kit. The completed ABO Application must be sent to Amway immediately, and accepted by Amway as authorised in accordance with the provisions of Section 3.3. No ABO shall present the Amway Business Opportunity as anything other than a business opportunity available to Singapore and Permanent Resident.

3.2 Husband and Wife ABOs: Individuals who are husband and wife shall, upon acceptance by Amway, be authorised as one ABOship. A person whose spouse is an authorised ABO shall not be eligible to apply as an authorised ABO of another ABOship.

3.2.1 Amway may at its sole discretion terminate the ABOship if Amway is of the opinion (which opinion shall be final) that any act of the ABO and/or his/her spouse (whether or not the spouse is a registered partner) is found to be in contravention of any of the Rules of Conduct of Amway.

3.2.2 If two ABOs, each of whom owns and operates an ABOship in different or same Lines of Sponsorship (neither of which is at the Platinum or above level), become married to each other, one ABOship must be terminated. If either member of the newly married couple has attained the status of Platinum or above, then the newly married couple may operate both ABOships, each of

which will, however, be operated in its original Line of Sponsorship. ABO must notify Amway as soon as possible.

3.2.3 In a husband and wife ABOship, if a spouse resigns from Amway for any reason pursuant to the Rules of Conduct herein, Amway shall be entitled to terminate the ABOship of the remaining spouse without assigning any reasons. Amway may however allow the remaining spouse to continue operating the ABOship in which event the remaining spouse and resigning spouse shall be subject to these Rules of Conduct and to such other terms and conditions which Amway may deem fit to impose.

3.2.4 Husbands with more than one legal wife can elect only one wife for the husband and wife partnership, subject to appropriate local legislation. Subsequent wives who wish to be ABOs must be sponsored under this husband/wife partnership.

3.3 Requirements: Without limiting Amway's rights, the following are requirements for becoming an ABO or renewing an ABOship:

3.3.1 Must be at least 18 years of age.

3.3.2 Must not be the spouse of a currently authorised ABO unless he/she qualifies under 3.2.2.

3.3.3 Must not have been terminated for breach of contract under a previous ABOship or ABOship with another Amway affiliate.

3.3.4 Must comply with Section 6.4 of these Rules of Conduct if the applicant previously operated under an ABOship that was terminated or expired (and has not been renewed).

3.3.5 Must not be an employee of a direct selling company at the time of the initial application or during the term of his/her authorisation as an ABO.

3.3.6 Must be Singapore citizen or Permanent Resident duly authorised by the relevant authority to conduct business in Singapore.

3.3.6.1 Must reside within the country where the Amway Business is being registered, if this is the person's first Amway Business in any market where Amway operates. The company retains the discretion to allow registration beyond this restriction.

3.3.7 Must not be a person serving an imprisonment sentence or otherwise confined to any correctional institution or have a previous conviction record for an offence relating to production (and/or) trading of counterfeit goods, false advertisement, illegal conduct of business, tax evasion (or) deception of customers, or an offence relating to deceptive appropriation of assets, abuse of trust to appropriate assets (or) unlawful possession of assets.

3.4 Acceptance or Rejection of ABO Application or Renewal: Amway reserves the right to accept or reject any ABO Application. Likewise, Amway reserves the right to refuse any Renewal request and can revoke the ABOship if an ABO's activities have not been in accordance with the Rules of Conduct or if the ABO is not considered an ABO in Good Standing or has not complied with the requirements of Section 3.3.

3.5 ABOs Operated through a Legal Entity: A party to an ABO Contract may apply to Amway to operate the ABOship through a legal entity, provided it complies with certain requirements and conditions, including that where legally feasible the entity's sole purpose is the operation of the Amway Business Opportunity. Contact Amway for current information. The person signing the ABO Contract on behalf of a legal entity must be an authorised representative of that legal entity and must personally meet the qualifications set forth in Section 3.3 above. A legal entity may be required to submit, in addition to other documents, proof

of existence and qualification to conduct the activities anticipated in the ABO Contract, proof of compliance with applicable registration requirements, a document (such as an Authorisation for Legal Entity Form) containing various information about and agreements of both the legal entity and the founders and management of the legal entity, or such other similar information and documentation as Amway may request.

3.6 Date of Authorisation: The date of authorisation as an ABO is when the ABO Application has been Processed and accepted by Amway.

3.7 Prohibited Sponsoring Practices: A sponsor shall not impose on a Prospect, nor any ABO, as a condition to receiving from the Sponsor assistance in the development of such person's ABOship, conditions such as:

3.7.1 Purchase any specified amount of products or services.

3.7.2 Maintain a specified minimum inventory.

3.7.3 Purchase any non-Amway produced "starter," "decision," or other "pack" or "kit".

3.7.4 Purchase literature, audio-visual aids, or other materials.

3.7.5 Purchase tickets for and/or attend or participate in rallies, seminars, or other meetings.

3.8 Term and Expiration: Unless the term is renewed in accordance with Section 3.9 of the Rules of Conduct and the Amway Business Policies, an ABOship expires or may be terminated in accordance with its terms. As specified in the ABO Contract, unless earlier terminated by an ABO or Amway, the ABOship shall expire on the one year anniversary of his/her original application.

3.8.1 Buy-Back Rule: Upon expiration or voluntary termination of the ABO Contract, an ABO may apply to Amway to return unsold inventory of Amway Products that he/she may possess, provided such products are in new, unused and original condition. Amway will repurchase such products at the cost for which the ABO purchased such Amway Products from Amway, according to the existing policy. In the event that the ABOship is terminated for an ABO's breach, Amway shall have discretion as to the repurchase of products under the Buy Back Rule.

3.9 Renewal: An ABOship may be renewed at the discretion of Amway provided the ABO is not in violation or breach of Amway's Rules and Policies and terms of ABO Contract in any market. To be eligible for extension, an ABO must submit (annually) a notice to Amway requesting that the ABOship be renewed (annually). If accepted by Amway, any extension of the term of ABO Contract and Amway's Rules and Policies shall be effective from the date of extension and concluding twelve months hereafter. The terms of such extension shall be the terms and conditions of the ABO Contract in effect at the time of extension. Without limiting Amway's discretion to deny extension of an ABOship, the following shall automatically disqualify an ABO from extension of his/her ABOship.

3.9.1 The ABO was operating in a manner that was contrary to the reputation and interests of Amway; or

3.9.2 The ABO did not comply with or is in breach of the ABOship within the 12 months preceding the period for which extension is sought; or

3.9.3 Failure to meet the requirements outlined in Section 3.3 of these Rules of Conduct.

3.10 Termination: An ABO may terminate the ABOship at any time by providing Amway with written notice of termination at Amway's address. Amway may terminate the ABOship at any time by providing the ABO with written notice of termination at his/her specific address if he/she fails to comply with the Amway Business Policies, including the Amway Rules of Conduct, the Amway Sales & Marketing Plan and other policies maintained by Amway and which have been incorporated into the ABO Contract.

3.11 Invitations Limited to Husband and Wife only: Invitations for business seminars, incentive trips and other events organised by Amway will only be extended to the authorised ABO and the legal and registered spouse per ABOship. These individuals shall be listed on Amway's records.

3.11.1 However, Amway, in its sole discretion, may extend invitations to two other individuals per ABOship instead of the husband and wife referenced in Rule 3.11, provided it is done in accordance with the policy on Second Generation Attendance and Treatment at Non-Cash-Awards Events.

3.12 Conspiracy; Inducement to Breach: An ABO shall not conspire with any other person to breach or induce a breach of any Rules of Conduct or the Amway Business Policies or to induce or attempt to induce another ABO to breach any of the Rules of Conduct or the Amway Business Policies. Any such activity shall constitute a breach of the Rules of Conduct or the Amway Business Policies.

3.13 Exceeding Scope of Authorisation: An ABO shall not exceed the scope of authorisations granted pursuant to the ABO Contract. Any such activity shall constitute a breach of the ABO Contract.

3.14 Representations and Warranties: An ABO shall not make any false representation or statement to Amway, nor induce Amway to enter into an ABO Contract under false pretenses, nor breach any representation or warranties implied in this contract or by law. Any such activity shall constitute a breach of the Rules of Conduct or the Amway Business Policies.

3.15 Multiple Breaches: It is a breach of the Rules of Conduct or the Amway Business Policies for an ABO to allow any breaches to remain uncorrected following notification from Amway of the existence of the same, or to have multiple simultaneous, serial or repeating breaches of the Rules of Conduct or the Amway Business Policies.

3.16 Unauthorized Amway Business Owner Activity in Unopened Markets: Each ABO has an ABO Contract that authorizes the ABO to engage in activities within the countries and territories described in that ABO Contract ("Opened Market"). Any activity taken in furtherance of an Amway business in any country or territory other than an "Opened Market" is considered "Unauthorized Activity" and is strictly forbidden. No ABO shall conduct unauthorized activities in markets Amway has not opened (also refer to the Unauthorized ABO Activity in Unopened Markets Policy, available on the website).

3.17 Circumvention of the Rules of Conduct: In case of any attempt to circumvent or act against the intent and spirit of the Rules of Conduct, Amway may at any time take corrective action at its discretion.

3.17.1 All ABOs shall be subject to the Enforcement Procedure which is set out in the Business Manual provided that Amway expressly reserves the right to terminate, at anytime and with immediate effect, the authorisation of an ABO who shall have provided false information in the Application or who shall have accepted authorisation as an ABO in violation of these Rules or who shall have conducted himself/herself in manner that in Amway's opinion brings the Amway Sales & Marketing Plan into disrepute.

SECTION 4 - RESPONSIBILITIES AND OBLIGATIONS OF ALL ABOS

4.1 Abide by the Amway Business Policies/Amendments/Duty of Good Faith: At all times, ABO must adhere strictly to the guidelines, procedures and policies stated in the Amway Business Policies of which these Rules of Conduct are a part, in addition to the Amway Sales & Marketing Plan, and, in each case, any amendments made to such from time to time. All ABOs are charged with the duty of good faith and fair dealing under the terms of the ABO Contract.

4.1.1 Cooperation with Investigations: ABOs shall cooperate in any investigation undertaken by Amway into activities that are potentially in contravention of his/her ABOship or the ABOship of another ABO.

4.2 Cross Group Buying or Selling/Supplying: No ABO shall engage in cross-group buying or selling/supplying. "Cross group buying and selling/supplying" occurs when an ABO sells or supplies Amway distributed or supplied products and/or services to another ABO who is not personally sponsored and downline of those sponsored, down to the next Platinum.

4.2.1 An ABO must only purchase Amway Products and Amway BSM directly from his/her Sponsor, or Amway.

4.2.2 An ABO must not sell or supply Amway Products to another ABO who is not personally sponsored and downline of those sponsored, down to the next Platinum.

4.3 Retail Stores:

4.3.1 No ABO shall permit Amway Products to be sold or displayed in retail establishments whose main purpose is the sale of products and services to the public, including, but not limited to places like schools, fairs, shops, flea markets, auctions, kiosks, or military bases; nor shall he or she permit any Amway Products to appear in such locations even if the products or services are not for sale. No promotional material related to Amway Products or Amway literature shall be displayed in retail establishments.

4.3.2 ABOs are not allowed, on their own or utilizing non-ABO third parties, to sell or promote Amway Products in any digital retail property which has the primary purpose of selling products or services to the public. No Amway Products are allowed to appear in these properties even if the products or services are not for sale.

4.3.3 An ABO who works in or owns a retail store must operate his or her ABOship separately and apart from the retail store. Such ABOs must secure customers for his/her Amway Business in the same manner as ABOs who have no connection with a retail store and otherwise abide by Rule 4.3. Other types of retail establishments, which are not technically stores, such as barber shops, beauty shops, or professional offices, etc., likewise shall not be used to display Amway Products, information about Amway Products, or promotional material related to Amway Products or Amway literature.

4.3.4 In the online environment, ABOs are allowed to blend and leverage their non-Amway communities and businesses, promote and sell Amway Products, and prospect contacts made through that business or community, only in accordance with the Digital Communications Standards.

4.4 Truthful and Accurate: No ABO shall make any offer to sell any Amway Products which are not accurate and truthful as to price, grade, quality, performance and availability. ABO shall not:

4.4.1 Make exaggerated product claims not authorised by Amway with regards to Amway's Products or products distributed by Amway;

4.4.2 In any way whatsoever, represent Amway incorrectly with regard to prices, quality, standards, grades, contents, style or model, place of origin or availability of Amway's Products or products distributed by Amway;

4.4.3 State that Amway's Products or products distributed by Amway are backed, approved, or present any features as regards to yield, accessories, uses or benefits that they do not have; or

4.4.4 Act or present in any way whatsoever Amway Products or the products Amway distributes, in a fraudulent manner or promote products that do not belong to Amway as if they did.

4.5 Repackaging: ABOs may not repackage Amway Products, change the content of Amway Products or otherwise change or alter any of the packaging labels of Amway Products.

4.6 Written Sales Receipt: An ABO who takes and/or delivers an order in person shall deliver to the customer at the time of sale, a written and dated order or receipt which shall: (a) describe the product(s) sold, (b) state the price charged, and (c) give the name, address, and telephone number of the selling ABO.

4.7 Satisfaction Guarantee: Whenever a customer requests Satisfaction Guarantee service within the stated guarantee period, an ABO shall immediately offer the individual his/her choice of a: (a) full refund; (b) exchange for a like product; or (c) full credit toward the purchase of another product.

4.7.1 ABOs shall advise Amway of any complaint regarding the Satisfaction Guarantee from a customer and provide copies of all correspondence and details of all conversations regarding the complaint as requested.

4.7.2 ABOs are not authorised to make any type of offer or compromise or render Amway liable for any complaint or product return.

4.7.3 ABOs will be held strictly liable for claims they make which exceed the terms of the Satisfaction Guarantee and shall indemnify and hold Amway harmless for claims made to that effect.

4.8 Compliance with Applicable Laws, Regulations and Codes: ABOs shall comply with all laws, regulations and codes that apply to the operation of their ABOship wherever their business may be conducted. ABOs must not conduct any activity that could jeopardize the reputation of the ABO and/or Amway. Upon request, ABOs shall forthrightly provide any information requested about an ABO's activities or any other activities known by the ABO (even with respect to other ABOs). In all such communications with Amway, the ABO shall act with absolute candour and good faith.

4.9 Deceptive or Unlawful Trade Practices: No ABO shall engage in any deceptive or unlawful trade practice.

4.10 Unlawful Business Enterprises or Activities: An ABO shall not operate any illegal or unlawful business enterprise, engage or participate in any illegal or unlawful business activity.

4.11 Professionalism: An ABO shall at all times conduct himself/herself in a courteous and considerate manner and shall not engage in any high-pressure tactics, but shall make a fair presentation of Amway Products, or the Amway Sales & Marketing Plan, when and where appropriate.

4.12 ABO Relationship: No ABO shall represent that he/ she has any employment relationship with Amway or any of its affiliated companies and/or other ABO.

4.12.1 ABOs shall not give a false representation as to the nature of the relationship between Amway and its ABOs, or make any representation, except in accordance with the explanation given in the Amway Business Manual and Amway Business Policies or other official literature of Amway. An ABO is required to indemnify Amway for the cost, damage or prejudice stemming from such false representation, including any legal fees Amway may have incurred.

4.12.2 ABOs shall not imply that they are employees of Amway, nor shall they refer to themselves as "agents," "managers," or "company representatives", nor shall they use such terminology or descriptive phrases on their stationery or other printed materials.

4.12.3 ABOs may not use their business cards to create the impression that they are in an employment relationship with Amway.

4.13 Franchises and Territories: No ABO shall represent to anyone that there are exclusive franchises or territories available under the Amway Sales & Marketing Plan.

4.14 Other Selling Activities: Except as provided in the Digital Communications Standards, ABOs may not take advantage of their knowledge of or association with other ABOs, including their knowledge resulting from or relating to the Line of Sponsorship, in order to promote and expand other business ventures. Such conduct constitutes an unwarranted and unreasonable interference with the ABO Contract between other ABOs and Amway.

4.14.1 ABOs shall not solicit, directly or indirectly, other ABO in order to sell, offer to sell, or promote other products, services, or business opportunities not offered or marketed by Amway. This Rule also applies to investments, securities, and loans, regardless of their source.

4.14.2 ABOs shall not sell, offer to sell, or promote any other business opportunities, products, or services in connection with the Amway Sales & Marketing Plan.

4.15 Interference in another ABO's ABOship; Inducement: It is a breach of the Rules of Conduct or the Amway Business Policies for an ABO to:

4.15.1 Interfere or attempt to interfere with another ABO's ABOship; or

4.15.2 Induce or attempt to induce another ABO to change his/her Line of Sponsorship, to transfer or abandon his/her ABOship, or to sponsor or not sponsor a particular Prospect; or

4.15.3 Induce or attempt to induce another ABO to deny training, education, motivation or other support to a downline ABO; or

4.15.4 Induce or attempt to induce another ABO to breach any Rules of Conduct or the Amway Business Policies.

4.15.5 Promote events outside of his or her own group or organization without the written consent of his or her immediate upline Platinum and Diamond, and the Platinums and Diamonds of the other group or organization to which the event is promoted. Leaders should ensure event promotions, if any, are strictly within their own organisation unless the required consents are obtained.

4.16 Exporting Amway's Products: No ABO may export or import, or sell to others who import or export, Amway's Products from any other country in which Amway has established operations, into any country regardless of whether or not Amway is doing business in that country. ABOs may, however, take Amway Products across borders for personal use, with the following limitations:

4.16.1 The ABO is visiting another country and personally places the product order in that country.

4.16.2 The ABO physically picks up/receives the products in one country and personally carries the products to another country. There may be no couriers, shipping companies, or freight forwarders involved.

4.16.3 If the ABO has a Multiple Business in the country visited, the order cannot be placed as a customer order for an overseas customer.

4.16.4 The products are for the ABO's personal use only.

4.16.5 The products may not be resold, distributed, or given away under any circumstances.

4.16.6 The products ordered must not be available in the ABOs home market.

4.16.7 Durables (e.g. water treatment systems, air treatment systems) may not be carried from one market to another under any circumstances.

4.16.8 The ABO order must not be for more than a reasonable amount of product; under USD\$1,000.00 annually, not including any products that may be purchased and carried personally while attending a Leadership Seminar in another market. This personal use exclusion is limited to a reasonable amount of product: under \$1,000 USD annually, not including any products that may be purchased and carried personally while on an incentive trip in another market, whether or not there is PV/BV on the products.

4.16.9 The personal use exclusion may not be used as a business-building strategy.

4.17 Retail Effort Rule: Amway pays bonuses under the Amway Sales & Marketing Plan based on sales to end consumers. For an ABO to be entitled to bonuses and/or qualifications under the Amway Sales & Marketing Plan, that ABO's purchases must be consumed or sold to end consumers within a reasonable period as determined by Amway. Amway reserves the right to deny all qualifications, awards and rewards if in Amway's sole judgment, the ABO's purchases are not in compliance with this rule.

4.17.1 Amway does not require stock keeping or purchase of inventory. ABOs may not purchase or counsel other ABOs to purchase product for any purpose other than the provision of such product to end consumers.

4.18 Digital Communications: Digital Communications as used in these Rules means electronic transmissions (generally by computer or mobile device) of text, data, images, video, voice and other information including, without limitation, any posts or publications made available within the digital space, including emails, videos, live streaming, podcasts, blog posts, mobile applications (apps), advertising, forums, webpages, and through any social media or messaging platform, e.g. Facebook®, Instagram®, Line®, Snapchat®, Telegram®, Twitter®, WeChat®, WhatsApp® or YouTube®.

The Rules apply to ABO Digital Communications regarding Amway, the Amway Business Opportunity, Amway Products (directly or indirectly), or when the Digital Communications constitute BSM as defined under the Rules and BSM Policy. Since the digital space is unique, Amway has established the Digital Communications Standards (DCS) to ensure that ABO Digital Communications are in compliance with the

Rules. The DCS are incorporated into and made a part of these Rules, and ABOs must comply with the DCS. A copy of the currently applicable DCS is available upon request from Amway.

4.19 Fundraising: No ABO shall use Amway Products in conjunction with any type of fundraising activity. Fundraising includes but is not limited to the solicitation for the purchase of Amway Products based on the representation that all, or some, of the gains, proceeds, bonuses, or profits generated by such sale will benefit a particular group, organisation or cause.

4.20 Amway Sales & Marketing Plan Manipulation: No ABO shall manipulate the Amway Sales & Marketing Plan or award volume in any way which results in the payment of Bonuses or other awards and recognition that have not been earned in accordance with the terms of the Amway Sales & Marketing Plan and/ or the Amway Business Manual. In this regard, the strategic and artificial structuring of an Amway Line of Sponsorship for the purpose of depth building, whether or not there are relationships between those who are sponsored and those who sponsor, is considered to be manipulation and an unacceptable business practice. Amway at its sole discretion will determine what constitutes manipulation of the Amway Sales & Marketing Plan.

4.21 Personal/Business Information Update: All ABOs are responsible for communicating any updates or changes to their personal information (e.g., name, address, telephone numbers, email address, marital status, etc.) or business information (e.g., change of business status, etc.) to Amway.

4.22 Proprietary Information: In addition to the provisions contained in Section 9 of the Rules of Conduct, pertaining to the use of the Amway trade name, trademarks and copyrighted materials, Amway's confidential and proprietary business information including, by way of example and not limitation, Line of Sponsorship information (i.e., information compiled by Amway that discloses or relates to all or part of the specific arrangement of sponsorship within the Amway business, including, without limitation, ABO lists, sponsorship trees, and all ABOs or Amway business information generated there from, in its present and future forms), business information, manufacturing and product development plans, business plans, and ABO sales, earnings and other financial information, etc., constitute commercially advantageous, unique, and proprietary trade secrets and business secrets of Amway which it keeps proprietary and confidential and treats as trade secrets and business secrets and constitute "Proprietary Information" subject to the ABO Contract.

4.22.1 Amway is the exclusive owner of all Proprietary Information, which is derived, compiled, configured, and maintained by Amway. The ABO acknowledges all Proprietary Information is owned by Amway through the considerable expenditure of time effort and resources.

4.22.2 ABOs are granted a personal, non-exclusive, non-transferable and revocable right by Amway to use Proprietary Information only as necessary to facilitate their Amway Business as contemplated under the Rules of Conduct, the Confidentiality Policy and other terms and conditions of the ABO Contract. Amway reserves the right to deny or revoke this right, upon reasonable notice to the ABO stating the reason(s) for such denial or revocation, whenever, in the reasonable opinion of Amway, such is necessary to protect the confidentiality or value of Proprietary Information.

4.22.3 All ABOs shall maintain Proprietary Information in strictest confidence, and shall take all reasonable steps and appropriate measures to safeguard Proprietary Information and maintain its confidentiality.

4.22.4 An ABO shall not compile, organise, access, create lists of, or otherwise use or disclose Proprietary Information except as authorised by Amway. An ABO shall not disclose Proprietary Information to any third party, or use Proprietary Information in connection with any other businesses.

4.22.5 Use or disclosure of Proprietary Information, other than as authorised by Amway, shall cause significant and irreparable harm to Amway, and Amway may claim appropriate, compensation for damages as well as demand an ABO refrain from the harmful conduct as well as seek any other remedies under applicable laws.

4.22.6 In case of disclosure of the Proprietary Information, voluntary or not, by an ABO to any third person, the ABO should immediately notify Amway about that fact and take necessary measures in order to (a) prevent further disclosure by such third party and (b) oblige such third party to sign a confidentiality and nondisclosure agreement for the benefit of Amway and under no less stringent terms that those provided within this Section 4.22.

4.22.7 An ABO shall promptly return any and all Proprietary Information or any copy of same to Amway upon resignation, expiration, failure to renew, denial of extension or termination of his/her ABOship and shall refrain from any further use.

4.22.8 The confidentiality obligations set out in this Section 4.22 shall survive during the term of the ABO Contract as well as after the date of its expiration or termination by any cause.

4.23 Presentation Rules: The content of the presentations which include or support the promotion of the retailing of Amway Products, or the Amway Sales & Marketing Plan, must otherwise be in accordance with the following:

4.23.1 ABOs shall not:

- a) exaggerate income representations by relating it to or incorporating it with other income and suggesting that it is the result of building the Amway business;
- b) substitute group or non-Amway organisational identity for the Amway Business. The Amway Business must always be clearly identified without any ambiguity to the participants during the course of the presentation;
- c) advocate, imply or give the impression that success can be achieved through promoting personal consumption with no requirement to sell or promote inappropriate product usage and/or claims;
- d) promote one's Line of Sponsorship, affiliation or group in any manner that will give rise to or likely to give rise to resentment by or cause any detriment to others;
- e) misrepresent whether directly or indirectly and by whatever means the relationship of the ABO to Amway, for example, suggesting or implying that Amway is "just a supplier", or that the ABO represents a business opportunity of which "Amway is a part", or that the ABO "outsources" administrative support to Amway, etc.;
- f) promote any other business opportunity other than the Amway Business Opportunity or solicit any participants to attend meetings for the purpose of presenting another business opportunity at any time; or,
- g) use the meeting as a platform to promote or advocate religious, political and/or personal social beliefs.

4.23.2 Personal reflections on the following are not appropriate:

a) social and cultural issues;

b) preferences regarding specific political views, parties, candidates or elected officials.

4.23.3 Discussions must only relate to ethics and positive attitudes that will assist and encourage the ABO's and Amway Products and the Amway Business.

4.23.4 Income representations, whether direct or implied, must reflect a realistic income potential from participation in the Amway Sales & Marketing Plan.

4.23.5 ABO statements about the Amway Business Opportunity and Amway Sales & Marketing Plan must be truthful, accurate, and not misleading, and shall be made in accordance with the QAS and these Rules of Conduct.

4.24 Activity Outside Singapore or Activity Outside The Market Where The ABO Is Registered:

ABOs who engage, directly or indirectly, in any activity related to the Amway Business in a jurisdiction outside of Singapore must do so in a manner that complies with the letter and spirit of the applicable laws, regulations, and rules, policies and procedures of the Amway affiliate in that jurisdiction, regardless of whether they are registered ABOs in that jurisdiction. Failure to do so shall be a breach of the ABO Contract.

4.25 Advertising: An ABO may not present the Amway Business Plan or solicit participation in the Amway Business Plan through any broadcast communication methods including mass mailings, telemarketing, national or international advertising, radio, television, facsimile services, or any other means by which personal contact with a Prospect is not present. Advertising is allowed in a limited context as described in the Digital Communications Standards.

SECTION 5 - RESPONSIBILITIES AND OBLIGATION OF ALL SPONSORS/PLATINUMS

Each Amway Business Owner (ABO) is responsible for building his/her own Amway Business. Amway recognizes that proper support, training and motivation from the Sponsor/Platinum are also important to the continued growth of Amway Businesses downline. However, Sponsor and other upline activities must never undermine the independence and personal effort of each Amway Business or improperly interfere with the relationship between Amway and each ABO. ABOs who qualify at the Emerald or Diamond level should only support and communicate with ABOs in their downline qualified Emerald and/or Platinum Business Groups as set forth in Rule 5.2.5 below.

Furthermore, Section 5 prohibits excessive or improper upline involvement which may also constitute the manipulation of the Amway Sales and Marketing Plan (Section 4.20).

Amway reserves the right to evaluate the type and frequency of upline involvement to determine whether it constitutes interference in violation of the Rules of Conduct.

5.1 Duties and Responsibilities of Sponsors: An ABO who engages in sponsoring activity or who sponsors an ABO shall:

5.1.1 Sell to the sponsored ABO an unaltered Amway Business Kit, and inform him/her of the applicable time period in which the Kit can be returned for a refund.

5.1.2 Be in compliance with the ABO Contract and meet all requirements as set forth in the ABO Contract including Amway Business Policies.

5.1.3 Train and motivate the sponsored ABO in accordance with Amway Business Policies, or cooperate with the upline Platinum to ensure that this training and motivation occurs.

5.1.4 Ensure that the ABO whom they have personally sponsored fully comply with the Amway Rules of Conduct and the terms of the ABO Contract including the Amway Business Policies, and all applicable laws and regulations.

5.1.5 Encourage ABOs whom they have personally sponsored to attend official Amway meetings and functions.

5.1.6 Explain the responsibilities and obligations of an ABO under the ABO Contract, including the Amway Business Policies and instruct the sponsored ABO on how to operate an ABOship in accordance with the Amway Business Policies, in addition to the Amway Business Manual and other official Amway literature.

5.1.7 Support and comply with the Rules of Conduct and educate and assure that other ABOs whom they have personally sponsored do the same.

5.1.8 Protect the sponsorship rights of each ABO whom they have personally sponsored.

5.2 Duties and Responsibilities of ABOs at Platinum Level and Above: The following are some of the responsibilities and functions of a Platinum ABO:

5.2.1 Ensure that the ABO whom they have personally sponsored and downline of those sponsored, to the next Platinum, fully comply with the Amway Rules of Conduct and the terms of the ABO Contract including the Amway Business Policies, and all applicable laws and regulations.

5.2.2 Encourage ABOs whom they have personally sponsored and downline of those sponsored, to the next Platinum, to attend official Amway meetings and functions.

5.2.3 Support and comply with the Rules of Conduct and educate and assure that other ABOs whom they have personally sponsored and downline of those sponsored, to the next Platinum do the same.

5.2.4 Protect the sponsorship rights of each ABO whom they have personally sponsored and downline of those sponsored, to the next Platinum.

5.2.5 ABOs who qualify at the Emerald or Diamond level have the following additional responsibilities related to the ABOs in their downline qualified Emerald and/or Platinum Business Group:

5.2.5.1 Offer to consult and support them in coordination with the downline qualified Emerald and/or Platinum of the group to strengthen the success of their business.

5.2.5.2 Promote compliance with the Rules of Conduct.

5.3 Training and Motivation: Conduct, or provide access to, training and motivation that complies with the Rules, including the incorporated QAS.

5.3.1 In order to meet this obligation, the Sponsor may personally train the ABOs whom he or she sponsors, or arrange for support from others, including his or her upline Platinum where applicable, ABOs eligible and approved to create and use BSMs in training, educating, and motivating other ABOs, or third-party vendors ("Training Providers").

5.3.2 If the Sponsor directly provides the training and motivation, the Sponsor remains responsible and accountable under the ABO Contract for ensuring that training and motivation that are compliant with the Rules and the QAS are made available to his or her sponsored ABOs.

5.3.3 If arrangements are made with the upline Platinum, or other authorized ABOs, to provide the training and motivation, then the ABO providing the training and motivation shall be responsible and accountable under the ABO Contract for the training and motivation to be compliant with the Rules and the QAS.

5.3.4 If arrangements are made with the Training Providers, then the Sponsor or any other ABO who made the arrangement shall be responsible and accountable under the ABO Contract for the training and motivation to be compliant with the Rules and the QAS.

SECTION 6 - PRESERVATION OF THE LINE OF SPONSORSHIP

6.1 Protection of the Line of Sponsorship: The sale of an ownership interest in an ABOship, or transferring an ABOship, requires prior approval by Amway. This approval shall be at Amway's sole discretion.

6.1.1 The transfer of an ABO, with or without his/her personally sponsored downlines and downlines of those personally Sponsored downlines, moves the sponsorship of that ABOship from one ABO to another.

6.1.2 When an ABOship is sold, such ABOship shall remain in the same position in the Line of Sponsorship.

6.1.3 Transfers may not be used to strategically or artificially restructure any part of the Line of Sponsorship.

6.2 Individual Transfers: An individual transfer involves the transfer of an ABO without any of his/her sponsored ABOs. Without limiting or restricting in anyway Amway's powers and discretion under Section 6.1 above:

6.2.1 Any ABO who wants to change Sponsors must submit a written request to Amway accompanied by (1) a written release signed by all ABOs upline up to and including the first qualified Platinum or above, and (2) a written acceptance from the new Sponsor and new Platinum or above. The written acceptance from the new Sponsor and Platinum or above confirms that they will incur all responsibilities of the transferring ABO.

6.2.2 Amway will also contact any International Sponsor and International Leadership Bonus recipients and will allow 30 days for comment.

6.3 Group Transfers: A group transfer involves the transfer of an ABO with all or some of his/her personally sponsored and downline of those sponsored. Without limiting or restricting in any way Amway's powers and discretion under Section 6.1 above:

6.3.1 An ABO who wishes to transfer to a different Sponsor with all or part of his/her personally Sponsored downlines and downlines of those personally sponsored downlines, must submit a written request to Amway accompanied by the written consent from all downline ABOs, who wish to transfer, down to the first ABO who is qualified at the Platinum or above level and all upline

ABOs who are qualified at the Platinum or above level up to and including the first ABO who is qualified at the Emerald or above level.

6.3.1.1 If the first upline ABO who is qualified at a formal award level is a qualified Emerald or above, written consent must be received from the next ABO who is qualified at the Platinum or above level who is upline from that Emerald.

6.3.1.2 Amway will then notify the first qualified upline Diamond and allow 14 days for comment.

6.3.2 The transfer request must be accompanied by written consent of all those ABOs, including those internationally sponsored, who the transferring ABO wishes to take with him/her and the written acceptance of the ABO in the Line of Sponsorship to which the requester wants to be transferred.

6.3.2.1 Amway will also contact any International Sponsor and International Leadership Bonus recipient and will allow 30 days for comment.

6.3.3 No ABO currently recognised by the company as a Group Leader (e.g., Silver Sponsor, Gold Producer, Platinum, or Ruby, etc.) can be transferred with his/her personally sponsored and downline of those sponsored under this Section.

6.3.3.1 A former Group Leader ABO may be transferred with his/her personally sponsored and downline of those sponsored only if more than 2 full years have elapsed since the last month in which the ABO was recognised as such, provided there has been compliance with the procedures outlined above.

6.4 Six Months Inactivity: An ABO who wishes to terminate (by resignation or failure to extend) his or her ABOship under his or her present Sponsor and who thereafter becomes inactive for a period of six or more consecutive months shall cease to be an authorised ABO and may, following the lapse of said inactive period, apply as a new ABO under a new Sponsor. The date on which Amway receives the letter of resignation begins the inactivity period. A person who has not renewed his/her ABOship will be considered expired and must remain inactive for six months from the beginning of the following month.

6.4.1 To sponsor an ABO under this Rule, the applicant must complete a new ABO Contract which may be obtained from Amway. If evidence of activity during the six-month period is substantiated, Amway will refuse to honor the sponsorship under the new Sponsor. The right of an ABO to contest the sponsorship of a former ABO who is now sponsored under a different Sponsor ceases when two years have elapsed since the date Amway accepted the application under the new Sponsor.

6.4.2 Definition of Inactivity: Inactivity for purposes of this rule shall mean that during the period of inactivity, the ABO shall be completely inactive, which means such ABO:

6.4.2.1 Shall not have purchased any Amway Products as an ABO for personal use (although he or she may do so as a customer);

6.4.2.2 Shall not have sold or supply any Amway Products except pursuant to the "buy-back" policy, shall not have engaged in any phase of a product sale/purchase (e.g., taking an order, making a delivery, or accepting payment);

6.4.2.3 Shall not have presented the Amway Sales & Marketing Plan to any Prospect;

6.4.2.4 Shall not have filed an Intent to Continue for the extension of his/her ABOship; and

6.4.2.5 Shall not have attended any recruiting, training, or motivational meeting conducted by any ABO or any Amway-sponsored meetings.

6.4.2.6 For purposes of this Rule, the following shall NOT constitute activity and do not, therefore, interrupt the running of the six-month inactivity period so long as the former ABO is otherwise inactive:

6.4.2.6.1 Procuring and/or submitting a written request for transfer;

6.4.2.6.2 Filing a request for the review of an Amway decision by an International Review Panel; or

6.4.2.6.3 Directing an inquiry to Amway as to the status of his/her ABOship.

6.4.2.7 During the inactive period, the former ABO must not participate in any activity under another ABOship in the name of his/her parents, siblings, or others or he/she shall be determined as "active" for the purposes of this Section.

6.4.2.8 When either a husband or wife is an ABO, both must fulfil the six-month inactivity requirements before one can be sponsored again as an ABO.

6.4.2.9 If the ABO who is changing Sponsors under this rule also has any internationally sponsored ABOs, the ABO's internationally sponsored ABOs are forfeited once the six-month inactivity period has begun.

6.4.2.10 If the ABO who is changing Sponsors under this rule also owns Amway businesses in other markets, he/ she must elect one of them to be the International Sponsor of his/her new ABOship when completing the new ABO Contract.

6.4.3 Two Years Inactivity: An ABO who transfers to or who following six or more months of inactivity applies for sponsorship under a Sponsor in a different Line of Sponsorship pursuant to the provisions of this rule, may not be sponsored by any ABO who was previously above him/her in the original Line of Sponsorship up to and including the first ABO qualified at the Platinum or above level, or below him/her in his/her former personally sponsored and downline of those sponsored, down to and including the first ABO qualified at the Platinum or above level, unless at least two years have elapsed since the termination of his/her ABOship.

6.4.4 An ABO who transfers to, or who, following six or more months of inactivity, is sponsored under a Sponsor in a different Line of Sponsorship pursuant to the provisions of this rule, shall have no right to sponsor in the new Line of Sponsorship any ABOs who were previously above him/ her in the original Line of Sponsorship up to and including the first ABO qualified at the Platinum or above level, or below him/her in his/her former personally sponsored and downline of those sponsored, down to and including the first ABO qualified at the Platinum or above level. However, an ABO who has been inactive for a period of two years following his/her resignation may be sponsored by any sponsor, including his/her former Sponsor who may have since been transferred to or sponsored by a different Sponsor.

6.4.5 An ABO who has declared inactivity in one market may continue to operate as an ABO in any other market in which he/she has an ABOship, during the terms of his/her inactivity in the other markets.

6.4.6 A formerly fostered sponsored ABO may sponsor again subject to paragraphs 6.4.1, 6.4.2, 6.4.3, and 6.4.4 and the following conditions:

6.4.6.1 At the time of application, the former ABO must specify whether or not he wishes to be internationally and foster sponsored again, and

6.4.6.2 A former ABO may not be personally sponsored by a Sponsor who was previously above him/her in the original line of foster sponsorship up to and including the first ABO qualified at the Platinum or above level, or below him/her in his/her original Line of Sponsorship down to and including the first ABO qualified at the Platinum or above level unless two or more years have elapsed since the termination of his/her ABOship.

6.4.7 Corrective Action: If any provisions to this rule are violated, Amway may take corrective action, which may include, but is not limited to, the termination of the violating ABO's ABOship, and transfer of his/her former personally sponsored and downline of those sponsored and/or the Business Volume generated during the period of violation to the appropriate Line of Sponsorship.

6.5 Sale of an ABOship: An ABO who owns an ABOship, whether or not qualified as Platinum or above may sell his/her ABOship only to another authorised ABO as prescribed by this rule. Amway requires that specific terms of sale be included in any sales agreement. In order to preserve the Line of Sponsorship, the selling ABO must offer his/her ABOship in the order of priority stated below and the ABO interested in purchasing the ABOship must meet all of the terms and conditions as set forth in these rules. The purchased business shall remain separate from the buyer's other Amway Business and the Line of Sponsorship shall not be altered in any way as a result of the sale.

6.5.1 The first option to purchase belongs to his/her International Sponsor, who retains throughout the sales negotiations to sell the ABOship the right to acquire the same by meeting the price and conditions of any bona fide offer received by and deemed acceptable to the Seller;

6.5.2 The second option to purchase belongs to his/her local Foster Sponsor so long as the first option has not been exercised. In the event the selling ABO has no International Sponsor, the local Sponsor retains throughout the sale negotiations to sell the ABOship the right to acquire same by meeting the price and conditions of any bona fide offer received by and deemed acceptable by the Seller;

6.5.3 The third option, exercisable so long as the first or second options above have not been exercised, belongs to any one of the Seller's personally sponsored ABOs;

6.5.4 The fourth option, exercisable so long as the first, second, or third options above have not been exercised, belongs to any qualified Platinum or above either up or down the Line of Sponsorship to the next qualified Diamond;

6.5.5 The final option, exercisable so long as the first, second, third, or fourth options above have not been exercised, belongs to any qualified Emerald at that time.

6.5.6 All purchasing ABOs must be considered ABOs in Good Standing as determined by Amway. All sales (except the price) must be reviewed and approved by Amway before they become final. Amway reserves the right to approve all sales at its own discretion. No changes in ownership will be implemented and no change of title of the business shall be made final until the sales agreement has been received and approved by Amway and a finally executed copy of the sales agreement is provided to Amway for its records.

6.5.7 If the ABO wishes to sell his/her ABOship under terms and conditions different from those of his/her first offer, the ABOship must be once again offered for sale under the revised terms and conditions in accordance with the order of priority indicated above.

6.5.8 All purchasing ABOs must meet the following criteria as reasonably determined by Amway. Failure to meet the following criteria will act as if the offer to purchase was revoked or the option to purchase was never exercised:

6.5.8.1 Possesses sufficient expertise in the business so as to demonstrate a complete and accurate understanding of the Amway Sales & Marketing Plan and the Amway Business Opportunity;

6.5.8.2 Possesses a complete and accurate understanding of the Rules of Conduct and demonstrate a willingness to abide by them;

6.5.8.3 Possesses adequate resources to operate the seller's ABOship and to provide necessary training and support;

6.5.8.4 Possesses an understanding of any relevant market factors that may impact the operation of the seller's ABOship; and,

6.5.8.5 Is not currently engaged in any dispute or possess any conflict which may impact their ability to operate the seller's ABOship.

6.5.9 Monthly Performance Bonuses accruing to the business after the date of sale will be paid to the new owners. Annual Bonuses (such as Emerald and Diamond Bonuses) shall be paid as specified in the Sales Agreement as authorised by Amway. All awards previously awarded to the business will not be transferred to the new owners. qualification for awards for the business will be determined only by activities occurring after the date of sale.

6.6 One Amway Business Rule: An ABO may own, have an interest in, be a signatory on or be listed as a designee on only one ABOship, except as provided in Section 6.6.1 – 6.6.5. Only under the following circumstances may an ABO have ownership interest in more than one ABOship:

6.6.1 Where two ABOs marry and one or both have attained the Platinum or above level prior to marriage pursuant to Section 3.2.2;

6.6.2 Where an existing ABOship purchases another ABOship pursuant to Section 6.5;

6.6.3 Where an ABO (transferor), in order to facilitate the transfer of his/her ABOship in the event of his/her death, requests to assign the ABOship to another existing ABO pursuant to Section 10; or,

6.6.4 Where an existing ABO inherits an ABOship pursuant to Section 10;

6.6.5 In the event an ABO owns or has an ownership interest in two or more ABOships pursuant to this rule, Amway shall continue to recognise such ABOships as separate ABOships and will only recognise them as separate, individual ABOships for all purposes including, for award and Bonus purposes.

6.7 Mergers and Combinations of ABOships: No merger or combination of two or more existing ABOships by reason of intentional affirmative act on the part of the owners shall be permitted which results in the merging ABOships obtaining any level of achievement.

6.7.1 Only those mergers or combinations resulting from failure to file a Notice of Intent to Renew form, termination, resignation, death (with no designation of succession by heirs), or some involuntary event or cause beyond the control of any of the owners, shall be permitted, provided,

however, that the merging business has fewer than two (2) qualified legs. A permissible merger and combination must not be implemented until same has been reviewed and approved by Amway.

6.7.2 Under no circumstances will Amway approve a merger which results in an ABO attaining a higher award level.

6.8 Divorce, Separation, or Other Dissolution: Whenever a business is ordered to be separated or divided as the result of a divorce, dissolution of a corporation or partnership (where applicable), the separation or division must be accomplished in such a way as to not adversely affect the interests and/or income of the ABO in the Line of Sponsorship. During the division or separation process, neither party shall administer or operate, together or separately, any other ABOship without Amway's express written consent.

6.8.1 Divorce: Upon divorce of a married couple one of whom is a signatory to an ABO Contract, Amway shall continue to recognise the signatory to the ABO Contract as the ABO and shall pay Bonuses and grant awards and rewards to such ABO only. Amway will continue to treat the ABOship as a single entity and for the purposes of this contract the individuals formerly married are still bound by Section 3.2, 3.11, and 4.14 as they deal with spousal issues. Any arrangements between divorced spouses with respect to proceeds from an Amway Business of one of the spouses must be handled by the divorcing spouses. Absent the express written consent of Amway, no arrangements shall be made to divide proceeds or to share awards or rewards between divorced spouses.

6.8.2 Dissolution of a Legal Entity Operating an ABOship: Absent the express written agreement of Amway to the contrary, prior to dissolution of a legal entity that is a signatory to an ABO Contract, the ABO Contract may be assigned to the authorised representative of the legal entity who signed the ABO Contract originally on behalf of the company, or the ABOship may be sold in accordance with Section 6.5 of the Rules of Conduct. The failure to either assign the ABO Contract to the authorised representative or to sell the ABOship in accordance with Section 6.5 of the Rules of Conduct shall result in abandonment of the ABOship in accordance with Section 13 of the Rules of Conduct.

6.9 Disposition of an ABOship: If an ABO terminates his/her ABOship with Amway, or fails to apply for extension of the ABOship within the required time period, or dies without leaving heirs who are willing and able to assume responsibility for the ABOship, Amway, at its sole discretion, shall decide the future of the ABOship in accordance with Section 13.

6.10 Non-Compete/Non-Solicitation:

a) Non-Compete: An ABO, who is or has qualified at the level of Platinum or above, shall not, during the existence of his/her contract of ABOship with Amway, and for a period of 6 months after the termination of his/her contract of ABOship with Amway, engage in or carry on any business or service, either directly or indirectly, which may be considered to be in competition with or similar to the businesses of Amway, whether for his/her own account, or for the account of any other person in Singapore.

b) Non-Solicitation: An ABO shall not, during the existence of his/her contract of ABOship with Amway, and for a period of 24 months after the termination of his/her contract of ABOship with Amway, whether for his/her own account, or for the account of any other person in Singapore, solicit, induce, attempt to solicit, attempt to induce, or otherwise entice away from Amway, any of its ABO in Singapore.

SECTION 7 - BUSINESS SUPPORT MATERIALS (BSM)

While Amway does not require anybody to purchase BSM, ABOs may decide that they can play a useful role in building a profitable business or achieving goals. BSM are entirely optional and any ABO who chooses to promote, use, sell or distributes BSM must emphasize in writing that the purchase is strictly voluntary and that any ABO who purchases BSM shall be able to return the BSM for a full refund in accordance with the BSM Refund Policy stated in the QAS. An ABO cannot be burdened or obligated to purchase BSM or placed at any disadvantage by an upline or downline as a result of choosing not to purchase or sell BSM. ABOs shall not receive any compensation, incentives, or benefits from the sale of BSM, whether the BSM is ABO- or third party-produced. Rather, ABOs may sell BSM only at cost, and in no event at a price above the approved published price. ABOs may refer to the QAS for more specific direction regarding pricing for materials and events.

All BSM must comply with the Rules of Conduct and QAS, regardless of the purpose or source of the BSM. BSM may not be sold to non-ABOs nor can the purchase of any BSM be framed as a requirement for becoming an ABO. Amway does not endorse any BSM.

At its sole discretion, Amway may review any BSM and determine whether or not it is suitable for use in the market. ABOs are responsible for compliance with all laws regarding the content, production, distribution, and sale or use of BSM.

7.1 ABOs Only: ABOs may produce BSM dealing with general subjects of a "how-to" nature; however, they must bear the legend "For Existing ABO Only – Not for use with Prospects."

7.1.1 An ABO who chooses to use, sell or distribute BSM, including tickets to seminars and events, may not suggest, or imply that the use of any such materials will guarantee success. All BSM shall contain the following or substantially equivalent language in a format and placement indicated by Amway: "No one can guarantee that these techniques and approaches will work for you. We hope, however, that the ideas presented here will assist you in developing a strong and profitable business. These materials have been published independently of Amway." The above language or its equivalent must appear on all seminar and event tickets.

7.2 Review: Prior to distribution and use, all BSM must be submitted to Amway for review and authorization as stated in the QAS. As a result of such review, Amway may deny authorization or require at its sole discretion that such BSM be modified and/or take other appropriate action(s) before such BSM is used. In addition to its right to approve all BSM, Amway may also conduct reviews of the use and treatment of Amway's name, or trademarks, service marks, copyrighted works, or other intellectual property belonging or licensed to Amway to ensure compliance with all Rules and the QAS. Reviews may include, but are not limited to, attending (in person or electronically) training and education meetings, as well as conducting interviews and surveys of ABOs. ABOs shall provide Amway with full access to BSM, including, without limitation, access to meetings and events, all password-protected areas of websites, and reasonable access to such other materials, information, and locations necessary or helpful for the purpose of conducting any of the aforementioned reviews including, without limitation, those reviews conducted to verify ABOs' compliance with the Rules of Conduct and the QAS. ABOs shall respond to inquiries and otherwise cooperate in a timely fashion with any reviews conducted by Amway in connection with their obligations under the ABO Contract, Rules, and QAS. ABOs shall act in good faith and shall not unreasonably withhold access to any materials or information requested by Amway.

SECTION 8 - PRESENTATION OF THE AMWAY SALES & MARKETING PLAN

8.1 Must Not Give False Impression: When inviting a prospect to hear a presentation of the Amway Sales & Marketing Plan, an ABO shall neither directly or indirectly:

8.1.1 Give the impression that the Amway Sales & Marketing Plan relates to an employment opportunity (in accordance with Section 4.11);

8.1.2 Imply that the invitation is to a social event;

8.1.3 Disguise the invitation as a "market survey";

8.1.4 Promote the event as a "tax seminar" as stated in Section 8.3.3;

8.1.5 Promote the Amway Business Opportunity as a business relationship with a person, company, or organisation other than Amway as stated in Section 4.23.1 sub point (e) above;

8.1.6 Directly or indirectly indicate that such products are merely one line of products distributed through or as a part of a brokerage, consignment, or intermediary business operated by a person, company or organisation other than Amway;

8.1.7 Directly or indirectly indicate that the Amway Business Opportunity, ABO or Amway Products are part of any business other than the Amway Business Opportunity as defined in the Rules of Conduct and other official Amway literature;

8.1.8 Fail to affirmatively indicate in connection with such invitation the true nature of such presentation and that the presentation is about the Amway Sales & Marketing Plan and the Amway Business Opportunity; or

8.1.9 Engage in any other direct or indirect misrepresentation of the Amway Business Opportunity and the ABO's relationship to Amway and the nature of the Amway Business, or omit any information that a person receiving such an invitation or attending or otherwise participating in such a presentation or event could reasonably be expected to need in order to properly evaluate the Amway Business Opportunity, Amway Products;

8.1.10 Or in any other way violate Section 4.23 above.

8.2 First Contact With Prospects: It is a breach of the Rules of Conduct or the Amway Business Policies for an ABO to mislead or fail to inform a Prospect ABO the nature of the ABO activities and, therefore, at the first contact with Prospects, an ABO must:

8.2.1 Introduce himself/herself by name;

8.2.2 Make himself/herself known as an ABO;

8.2.3 Appropriately identify Amway and the ABO's relationship to Amway;

8.2.4 Indicate the purpose of contact, namely the sale of Amway Products and/or the introduction of the Prospect to the Amway Business Opportunity;

8.2.5 Truthfully and honestly represent the Amway Sales & Marketing Plan and Amway Products; and

8.2.6 Truthfully and honestly respond with full transparency and candor to any questions that the Prospect has concerning the Amway Business Opportunity, Amway Products, the ABO or Amway.

8.3 Sponsorship Ethics: In seeking participation of a prospect in the Amway Sales & Marketing Plan, the sponsoring ABO must comply with Section 4.23 above as well as the following:

8.3.1 Must not say that a successful ABOship can be built in the form of a “wholesale buying club”, where the only products bought and sold are those transferred to other ABOs for their personal use;

8.3.2 Must not say that there is no requirement for the retail sale or marketing of products by ABOs;

8.3.3 Must not promote the enjoyment of tax benefits as the best or principal reason for becoming an ABO;

8.3.4 Must not say that the business is a “get_rich-quick” opportunity in which it is easy to achieve success with little or no expenditure of effort or time. In the event that another ABO is used as an example for success, that ABO success must be verifiable and substantiated;

8.3.5 Must not use any broadcast communication methods including mass mailings, telemarketing, national or international advertising, radio, television, facsimile services, computer communication networks including the Internet, or any other means by which personal contact with a Prospect is not present. Advertising is allowed in a limited context as described in the Digital Communications Standards;

8.3.6 An ABO must not misrepresent the relationship between Amway and any other company affiliated with Amway.

8.4 No Exclusive Territories: No ABO shall represent that there are exclusive territories available. It is a breach of the terms of ABOship to make such a representation.

8.5 No Obligation to Purchase: An ABO shall not require a Prospect to purchase products and/or services and/or that a deposit is required in order to participate, nor that there is a fee under the form of a training course, seminar, social event or similar activity in order to have the right to participate, except for the Amway eBusiness Kit. It is a breach of the terms of the ABO contract and the ABOship to make such a representation.

SECTION 9 - USE OF THE AMWAY TRADE NAME, TRADEMARKS AND COPYRIGHTED MATERIALS

This rule has been developed to maintain the integrity of Amway’s intellectual property and to ensure that the Amway brand will be available exclusively for the Amway Business. In addition, Amway has implemented a corporate identity program that requires the correct and consistent use of the Amway corporate logo, no matter where it appears. Therefore, no alterations to the approved logotype are allowed. Upon request, Amway will provide an example of the approved logotype and colour specifications.

9.1 Misuse and Misappropriation: ABOs shall not misuse or misappropriate Amway’s trademarks or other intellectual property or proprietary information. It is a breach of the ABO Contract for an ABO to use any trademarks or other intellectual property or proprietary information belonging to or licensed to Amway except in accordance with the applicable terms, conditions and procedures set forth in the ABO Contract, including the Amway Rules and Policies.

9.1.1 Each ABO acknowledges and agrees that Amway is the licensee of certain trademarks including, e.g., logos, service marks and other intellectual property and industrial property, including the Amway name, and various trademarks, trade names and service marks used in connection with Amway Products and the various designs or labels.

9.1.2 ABOs shall not use, in connection with his/her Amway Business or any other business (including but not limited to, any business vehicle, office, phone listings, premises, or stationery) and/or on or in connection with any products, the Amway name, or trademarks, service marks or other intellectual property belonging or licensed to Amway without the prior written consent of Amway and subject always to any conditions attached to such use except as otherwise provided herein. Amway reserves the right to withdraw its consent at its absolute discretion.

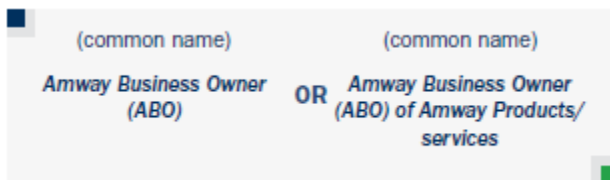
9.1.3 No AMWAY name, or trademarks, service marks or other intellectual property belonging or licensed to Amway may be used on any BSM, including third-party BSM, without the prior written permission of Amway.

9.2 Imprinted Banners/Signs for Meetings/Events: If an ABO is at the Platinum level or above, and desires to conduct a meeting or event in which the Amway name will be displayed in public, the ABO must first obtain prior written approval from Amway for such use of the Amway name (a public meeting is one where prospects may attend). The ABO shall provide a written request to Amway for each meeting; such a request shall include a description of the proposed banners/signs, their size, materials to be used for banner/signs and location.

9.2.1 ABOs must not produce or obtain any printed products from any source other than Amway which bears the Amway name, trademark, logo or trade name without written permission. Such permissions must be renewed for each Event/Meeting.

9.2.2 Amway reserves the right at all times to withdraw permission to display the Amway name if standards stated are not met, of which Amway shall be the sole judge.

9.3 Imprinted Checks and Business Cards: Provided that an ABO is otherwise in full compliance with the Rules of Conduct and all other provisions of the ABO Contract, an ABO may use the Amway name (but not the Amway trademark, logo or any other trademarks, trade names, or service marks belonging to or licensed to Amway), on his/her imprinted checks and business cards provided that name is used in one of the following ways with no deviation:



9.3.1 Authorisation for use of the Amway name on ABO business cards/checks must be requested in writing to Amway's Sales department. This request will be reviewed by Amway prior to approval.

9.3.2 Any written approval for the use of the Amway name on checks and/or business cards must be renewed annually. No ABO may refer to himself/herself other than as an ABO on the checks/business cards.

9.3.3 An ABO may not promote any other activities unrelated to the Amway Business on their

imprinted checks and business cards, including but not limited to, the placement of information, trademarks, trade names, logos or service marks relative to any training or education company, system or program the ABO owns, controls or participates in.

9.4 Promotional Literature, Stationery, Premiums, etc.: ABOs shall not produce or procure from a source other than Amway any item bearing the Amway name or logo or any trademarks, trade names or service marks belonging to or licensed to Amway.

SECTION 10 - DEATH AND INHERITANCE

10.1 Upon the death of an ABO, the ABO's interest in the ABOship may be passed on to a relative or other designated person, subject to the laws on succession and Amway's acceptance of the assignment of the ABOship pursuant to Section 3. Therefore, the original ABO must make proper arrangements during their lifetime for the orderly and legal transfers of ownership of their ABOship to their heirs. This is to ensure that downline ABOs will continue to receive proper service, training and motivation. In the event that the heirs do not take steps to take over the ABOship, the ABOship may be deemed abandoned in accordance with Section 14.1. When an ABOship is deemed abandoned, the heirs shall have no further rights in the ABOship. Amway may then move up the Line of Sponsorship to the next qualified sponsor unless such a movement increases the number of 21% legs of the upline sponsor in which case the ABOship shall be designated as a placeholder.

SECTION 11 - BREACH OF CONTRACT; PROCEDURES

11.1 Procedures

11.1.1 Investigation: When Amway believes that a breach of the Rules of Conduct or the Amway Business Policies has occurred, will occur, or is threatened to occur, Amway may investigate the activity of the ABO at issue. Amway may undertake this investigation on its own initiative or when requested by another ABO who has submitted a written complaint to Amway as provided in Section 11.1.2.

11.1.2 Complaints by ABO: An ABO who believes that another ABO has breached the Amway Business Policies and/or the Rules of Conduct, or who has personal knowledge of the activities leading to such alleged breach, shall notify Amway in writing of the alleged breach and all facts connected with it. A copy of this notification shall be provided either by the ABO or Amway to the ABO's Upline Platinum.

11.1.2.1 On receiving this notice Amway will notify the appropriate ABO of the complaint and request an immediate response.

11.1.2.2 If the complaint and response do not contain sufficient facts upon which to make a decision, additional information may be requested from any party by Amway.

11.1.2.3 When Amway believes that it has sufficient information regarding the facts and circumstances relevant to the complaint, Amway will decide whether there has been a violation of the Amway Business Policies or other breach of the Rules of Conduct and will take appropriate action in accordance with Section 12.

11.1.3 Notification of Action

11.1.3.1 Amway will forward a decision letter to the violating ABO, as well as the Sponsor and the first upline Platinum ABO of the sanctioned ABO. The decision letter will list the specific complaint(s), outline the corrective action to be taken and, if appropriate, set a time limit for the ABO to comply.

11.1.3.2 Any notice shall:

11.1.3.2.1 Be mailed, e-mailed or faxed or sent by registered mail or other confirmable method allowable by law to the address or fax that Amway has on record for the ABO. Claim of failure of an ABO to receive a notice shall not delay the action by Amway; and

11.1.3.2.2 If applicable, state the Section(s) of the Rules of Conduct or other provisions of the ABO Contract violated or breached by the ABO; and

11.1.3.2.3 State the date of which any such action shall become effective; and

11.1.3.2.4 If applicable, advise the ABO of his/her opportunity to seek Review of Amway's decision by the Review Panel.

Waiver of Claims: An ABO waives any and all claims against Amway arising out of or in respect to any action that Amway takes under the ABOship and/or this rule. An ABO who is terminated or has other action taken as a result of a violation of the Rules of Conduct or the Amway Business Policies shall have no claim against Amway arising out of or with respect to the termination or other action taken.

SECTION 12 - BREACH OF CONTRACT; SANCTIONS

12.1 Sanctions: In the event Amway at its sole discretion determines that there has been a breach of the Rules of Conduct or the Amway Business Policies by an ABO, Amway may take one or more of the following actions:

12.1.1 Terminate the ABOship by providing the ABO with a written notice of termination at his/her specified address or by some other suitable or electronic means or as allowed by law; or

12.1.2 Require the ABO to attend training; or

12.1.3 Suspend specific authorisations under the ABOship, such as by way of example and without limitation, the ABO opportunity to Sponsor, to purchase or sell Amway Products, or to conduct similar activities associated with the Amway Business;

12.1.4 Remove the ABO as a Sponsor of any downline ABO and/or restrict the ABO's authority to Sponsor others;

12.1.5 Require refund of Amway Bonus;

12.1.6 Remove any qualification and require return of any objects evidencing such qualification (by way of example and not limitation, such as pins, certificates, etc.);

12.1.7 Require written acknowledgement of the breach(es) and an undertaking not to breach the ABO Contract in the future; or

12.1.8 Take any action short of termination of the ABOship as may be permissible under applicable law and appropriate in Amway's sole discretion to address the specific breach(es);

12.2 No Waiver: The failure of Amway to take any action upon learning of a breach or potential breach shall not constitute a waiver of Amway's rights to assert such a breach in the future. The failure of an ABO to take any action upon learning of a breach shall not constitute a waiver of any other rights or remedies that may be available under applicable law.

12.3 Suspension: Amway reserves the right to determine the specific terms of each Suspension on a case by case basis. In the event of any breach of contract by an ABO, Amway may take action to suspend some or all of the ABO's privileges under the ABOship, including but not limited to:

12.3.1 Withholding Bonus for payment of higher award monies pending final resolution of the matter; and/or

12.3.2 Suspending authorisation to conduct sponsoring activity (sponsoring, recruiting meetings, training sessions, home presentations, etc.); and/or

12.3.3 Suspending invitations to company-sponsored seminars, trips and events; and/or

12.3.4 Conducting reorientation and retraining meetings; and/or

12.3.5 Requiring that ABOs provide Amway with recordings of their Amway Sales & Marketing Plan presentations.

12.4 Actions Upon Termination: Upon termination for any cause whatsoever, the ABO shall:

12.4.1 Cease to identify himself/herself as an ABO.

SECTION 13 - INTERNATIONAL REVIEW PANEL

The International Review Panel provides an internal procedure for the review of decisions as to an ABO's termination, suspension, and/or non-renewal. Any other decision may be reviewed by the International Review Panel at Amway's discretion.

13.1 Procedure for Filing an Appeal Request to the International Review Panel: In the event an Amway Business Owner (ABO) disagrees with an affiliate's decision regarding a sanction/decision (as noted above), the ABO has the right to request an appeal of their case for review by the International Review Panel. The appeal request must be submitted in writing (in your local language or English) and may be accompanied by any documents supporting this request (all supporting documents must be provided in English). Only the ABO whose Amway business was sanctioned can appeal and must do so within 30 days of the date of the affiliate's decision letter. The appeal request must be submitted to the Appeal Administrator either via email at appeal.administrator@amway.com or via postal service to:

Amway Corporation,
Attn: Appeal Administrator,
Center Rules/IRP, Mail Code: 78-2R,
7575 Fulton Street East,
Ada Michigan 49355 USA.

13.2 Membership of the International Review Panel: The International Review Panel consists of corporate staff from Center Rules/IRP, Ada-based Regional Rules, Global Sales and Legal.

13.2.1 Members of the International Review Panel do not act as arbitrators.

13.3 Market Decision Remains in Force Pending Decision by the International Review Panel: In the event Amway grants an ABO the opportunity to have an affiliate's decision reviewed by the International Review Panel, the decision taken by Amway will remain in force until the review has taken place and a final determination has been made by the International Review Panel.

13.4 Procedures for Review by the International Review Panel:

13.4.1 The Appeal Administrator will provide notification to all parties (affiliate and appellant) concerning the scheduled appeal hearing date.

13.4.2 The parties may offer evidence and produce additional evidence independently or as requested by the International Review Panel. The International Review Panel will determine the relevancy and materiality of the evidence offered.

13.4.3 Either party may attend the International Review Panel hearing (held at Amway's World Headquarters in Ada - USA), either via phone conference or in person at their own expense. If a translator is required, the appellant must provide their own translator at their expense.

13.5 Final Determination by the International Review Panel:

13.5.1 The International Review Panel may affirm, reverse and/or modify the decision of Amway.

13.5.2 The determination of the International Review Panel will be communicated to all parties.

13.5.3 Amway will take such steps as may be necessary to implement the International Review Panel's determination.

13.5.4 In the event the determination of the International Review Panel is rendered in favor of the ABO, Amway shall restore full rights and privileges, and as appropriate, pay the balance of monies previously held in escrow.

13.5.4.1 In the event of any other decision taken by the International Review Panel, Amway shall determine the disposition of the monies held in escrow.

13.5.5 The decision of the International Review Panel is final and shall not give rise to any legal or financial liability, claim for damages or other recourse, including but not limited to loss of profits or goodwill, on the part of Amway or any other Amway affiliate to the ABO or any other person.

SECTION 14 - DISPOSITION OF TERMINATED OR NON-RENEWED ABOSHIP

14.1 Abandonment: When an ABOship is terminated or not renewed, the ABOship is considered abandoned, and the signatory to the ABO Contract shall have no further rights in the ABOship. Amway may Assign or Dissolve the ABOship, pursuant to Section 14.1.1 and Section 14.1.2, the right to operate an Amway Business in the former ABO's position in the Line of Sponsorship to another ABO, or may remove such position in the Line of Sponsorship, in its sole discretion. In exercising its prerogative hereunder, Amway may elect to employ one of the following methods or any other method permissible by law, and may unilaterally modify and amend the ABOship of any affected ABO to change their Sponsor and the Line of Sponsorship as may be necessary to implement such decision:

14.1.1 Sale of ABOship: If Amway elects to sell the right to operate an Amway Business in the former ABO's position in the Line of Sponsorship, the following will be observed:

14.1.1.1 The sale shall be offered in the order of priority imposed by Section 6.5 above.

14.1.1.2 The terms of the sale will be set forth in a written contract executed between Amway and the purchaser.

14.1.1.3 The purchasing party shall operate the Amway Business in the position in the Line of Sponsorship held by the previous ABO.

14.1.2 Dissolution of ABOship: If Amway so elects, the Sponsor of the former ABO in the Line of Sponsorship may undertake the obligations of the former ABO and assume the role of Sponsor for all ABOs who had been personally or Internationally Sponsored by the former ABO.

14.2 No Limitation on Amway: Amway, however, is in no way limited to any of the above methods of disposition of an Amway Business and may exercise complete discretion as to methods and/or timing of disposition.

Multi-level Marketing and Pyramid Selling (Prohibition) Act

Singapore offers great opportunities for us to grow the Amway Business. However, it is imperative that we make all efforts to guard our reputation well and to ensure the highest regard for the law of the country.

Hence, Distributors are to observe the following Act:

Singapore has a Multi-Level Marketing and Pyramid Selling (Prohibition) Act. In May 2000, an Exclusion Schemes & Arrangements Order was introduced which allowed legitimate direct selling companies to operate in the country. In the Act, any person found guilty of violating the Multi-Level Marketing and Pyramid Selling (Prohibition) Act, faces a maximum fine of S\$200,000.00 or jail up to five years, or both.

In the latest revision of the Excluded Schemes & Arrangements Order to the Multi-Level Marketing and Pyramid Selling (Prohibition) Act effective 1 January 2002, it clearly prohibits participants from misrepresenting any schemes as 'get-rich-quick' opportunities. Participants should not use fraud, misrepresentation, coercion, harassment, or unconscionable means to force people to join the scheme. Instead, they should focus their effort on promoting the quality and features of the products.

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