

ADDENDUM B

RETURN POLICY AND CANCELLATION NOTICE

B.1 Return of Product upon Termination.

If you voluntarily terminate the Agreement, you may return Currently Marketable Products in your inventory for a refund. You may only return Products that you personally purchased from us for resale (purchases from third parties are not subject to refund). "Currently Marketable" means that the Products are returned within FIFTEEN (15) DAYS of purchase and are in resalable condition; however, Products shall not be considered Currently Marketable if returned for repurchase after the Products' commercially reasonable usable or shelf life period has passed; nor shall Products be considered Currently Marketable if we clearly disclose to you prior to purchase that the Products are seasonal, discontinued, or special promotion Products and are not subject to the repurchase obligation. Upon receipt of Currently Marketable Products, we will reimburse you the full price of the product purchased LESS SHIPPING CHARGES PAID BY MFA, COMMISSIONS PAID TO THE DISTRIBUTOR WHO WANTS TO RETURN THE PRODUCTS FROM THE DATE OF HIS/HER JOINING, BANK/CREDIT CARD CHARGES IF ANY ON PURCHASE.

B.2 Return of Product—No Termination.

If any person is not satisfied with our Products, you may return them for a refund if neither you nor we have terminated the Agreement and the Products were purchased within FIFTEEN (15) days and are in resalable condition. We will reimburse you the full price of the products purchased LESS SHIPPING CHARGES PAID BY MFA, COMMISSIONS PAID TO THE DISTRIBUTOR ON THAT PRODUCT PURCHASE, BANK/CREDIT CARD CHARGES IF ANY ON PURCHASE.

B.3 Refused Products.

If you order Products and then refuse delivery, your order is subject to the restocking fee and other procedures for returns herein, and we may charge you for the return shipping costs.

B.4 Refund Procedures.

To receive a refund, you must comply with the following:

- a. Call the MFA Distributor helpline and request for the refund.
- b. The refund shall be processed within 15 days of request after deduction of the charges as above.

B.5 Refunds to Customers.

If you resell Product directly to your Customer, you must provide the Customer a full refund of all monies paid if the Customer returns the Product to you within THIRTY (30) days of the sales transaction. We will replace to you up to 100% of the unused product returned by the customer.

B.6 Cancellation Notice.

You must give your Customer two copies of an official MFA sales receipt (one to keep and one to send). The sales receipt should be dated and show your name and address. The sales receipt must be in the same language that is used in the sales presentation. The following cancellation notice appears on the sales receipt and must be given verbally by you when making a retail sale to a Customer. You must comply with its terms.

CANCELLATION NOTICE TERMS AND CONDITIONS

The Customer, may cancel this transaction at any time up to 30 calendar days after the transaction without any penalty or obligation. If you cancel, any payments made by you under the sale will be returned within 10 BUSINESS DAYS following receipt by the Distributor of your Notice of Cancellation. If you cancel, you must make available to the Distributor, at your residence, any goods delivered to you under this contract

or sale in substantially the same condition as when received, or you may, if you wish, comply with the instructions of the Distributor regarding how to return shipment of the goods at the Distributor's expense and risk. If you do make the goods available to the Distributor and the Distributor does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the Distributor, or if you agree to return the goods to the Distributor and fail to do so, then you remain liable for the performance of all obligations under the contract. To cancel this transaction, mail or deliver a signed and dated copy of this Cancellation Notice, or any other written notice, or send a letter to:

[insert Distributor's name]

[insert address of Distributor's place of business]

NO LATER THAN 30 DAYS AFTER _____.(transaction date)

I hereby cancel this transaction.

Customer Signature