



ZURVITA™
A higher way of life.

HOW TO DO BUSINESS



HONG KONG



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Zurvita is a leading-edge, marketing company leveraging the power of word of mouth advertising and the Internet to create the next generation, home-business opportunity. This business model creates immediate cash flow and generates long-term, residual income from proprietary health and wellness products.

How We Operate in Hong Kong

Thank you for being interested in ZURVITA's expansion into Hong Kong. ZURVITA is pleased to offer our renowned ZEAL products in Hong Kong, launching **Summer 2014**. The following information should help you understand the appropriate rules of engagement, enabling you to acquire and offer ZURVITA products and the business opportunity to others in this country. Some of our US policies have been adapted to meet the needs of International Markets so please read carefully.

ZURVITA will soon be conducting business around the world, in many countries. Each country will have its own guidelines, rules & regulations, based on a multitude of factors. Independent Consultants are responsible to be aware of each countries' differences, by reading the How to Do Business information for each specific country.

English is widely spoken in Hong Kong, a Special Administrative District of The People's Republic

of China of 7.1 million people. In fact, Hong Kong English (British origins) is an integral part of Hong Kong's identity having been a part of the British Empire for hundreds of years and an international business center. Cantonese (Chinese) is the official language spoken by 90% of the population and is regarded as the main language in Hong Kong.

ZURVITA will be providing products to residents of Hong Kong from a local, third party warehouse without restrictions. There are no restrictions on re-sale of the product within Hong Kong as the product is properly labeled to meet the Hong Kong Food Regulations.

Purchases are made over the internet and concluded in the USA and will be delivered directly to customers from the third party warehouse. Customers will receive a phone call one day in advance from the delivery service to schedule their delivery of products.





Products

To begin, the only ZURVITA products formulated and labeled for Hong Kong are:



- Zeal Wellness Wild Berry Canister
- Zeal Wellness Bold Grape Canister
- Zeal Wellness Wild Berry Single Serve Bottles
- Zeal Wellness Bold Grape Single Serve Bottles

In the future, additional products may or may not be introduced into Hong Kong based on a multitude of factors. In almost all countries around the world, Zeal Wellness products are the first products being introduced.

Financial Matters

- Commissions and bonuses will be paid **ONLY** to Hyperwallet accounts. Hyperwallet is a global money management company that has partnered with ZURVITA to ensure timely and accurate delivery of funds to citizens around the world. Each new participant with Zurvita receives access to create a Hyperwallet account. When you have received funds in your account, you may: (1) use them for additional ZURVITA product purchases (2) transfer them to your bank account in local currency or (3) use them via your Hyperwallet issued debit card for other purchases where the debit card is accepted. **Please note you must open an account and sign-up directly with Hyperwallet to use this service. This is done through your Z-Center (online consultant back office).**
- To be eligible for commissions, Hong Kong residents and consultants agree to allow ZURVITA to obtain (as necessary) a United States IRS form (W-8BEN) in their behalf. This form claims exemption from USA tax withholding on commissions received. Any income taxes required to be reported or paid to the home country of any ZURVITA consultant, for commissions received from ZURVITA, are entirely the responsibility of the independent consultant and is NOT the responsibility of ZURVITA.
- All prices of products are stated in US Dollars only, while Volumes (such as TBV and rank volumes) and commissions paid are generally stated in USD points.



Commissions, Incentives, Bonuses, Promotions Available

- All ZURVITA incentive and bonus programs are available in Hong Kong, except some programs may have modifications for international residents as discussed above.
- Periodic Sales Promotions conducted by ZURVITA will vary from those offered in the United States and Canada, in the form of products being offered and the time period of availability. Watch for specific International Promotions offered monthly.
- Special Provisions for First Time Purchasers. Every first purchase of a Zeal Wellness Canister also receives a complimentary (Free) Blender Bottle in their shipment. For example, first purchase by a Retail customer, Preferred Customer or Consultant of a Canister, Builders Pak or Wellness Pak (containing a canister of Bold Grape or Wild Berry) will also contain a Blender Bottle. Subsequent purchases will not include a Blender bottle. Blender bottles are NOT sold separately as a product.
- All commissions paid are stated and done so in US dollars only.
- Car Program Modifications: The Car Bonus Program is eliminated for international consultants (due to global application challenges). In lieu of this, the TBV is increased to a FLAT \$200 bonus based on TBV on the amount of \$1200. The independent consultant may use the bonus increase for any business building practice desired. There is no separate Car Program in Hong Kong as a result.
- Commissions will be paid according to the ZURVITA commission plan with the following exceptions for international residents.
 1. ALL Team Group Volume Bonuses which state a 30 day qualification period in the compensation plan, will be extended for an additional 10 days (40 total) in the first month. This is to compensate for purchase limitations and international shipping time. This includes all eligible TBV (Starter Paks & Initial order Wellness Paks). As a result, the Consultant has up to 40 days from their “start date” to achieve All Star Bonus (first bonus). If accomplished, Consultant will have an additional 30 days to achieve the Platinum All Star Bonus. After that, there is no specific time period to achieve any Team Bonus, just a 30 day “shelf life” on eligible TBV.
 2. In addition, the amount for qualification for TBV for international residents will be reduced to \$1200 with a reduction in program bonuses to be paid rather than the US \$3000. This is done to accommodate purchase limits in some countries. This will allow you to receive your bonus with 6 qualifying people as in the US.
 3. The amount of the bonus is adjusted to pay \$320 on the AllStar (first bonus) and \$400 on the AllStar Platinum (second bonus in the next 30 days).
 4. As a result of the lower cost Builder Paks for International Residents (200 BV for international vice 500 BV for US/Canada), the upline bonus payout will remain 20% but be aware that the actual amount of bonus is reduced from \$100 to \$40 USD or the equivalent in local currency.





Other Business Details

- ALL Hong Kong residents, both customers and independent consultants, who complete a legal application (sign up) with ZURVITA, agree they are doing so under US laws and regulations, with ZURVITA accepting and making such sales, supply, and contracts in the U.S. Please see the *“Addendum for International Residents” to the ZURVITA Statement of Policies and Procedures and Terms and Conditions* for specific details.
- Hong Kong residents agree to provide accurate personal identification information to ZURVITA in order to be accepted as independent consultants or customers. Such Identification shall include Citizens ID #, or valid passport #, or valid driver’s license #.
- Products are properly labeled for Hong Kong regulations and may be resold. There are no other sales taxes in Hong Kong.
- Products will be shipped directly from the third party warehouse to customer and independent consultant addresses. All should allow approximately 2-3 days for delivery from time of order.

Hong Kong Country Founders Club

ZURVITA recognizes that those who engage with ZURVITA in the early weeks & months of doing business in a foreign country, may not have every marketing tool available, every product available, and every other component that might exist in Zurvita’s home country (USA). In recognition of these limitations which must be patiently managed by the early-participating consultants

(referred to as pioneers), ZURVITA has created a Country Founders Program. Those qualifying for this program will receive some significant, long-term benefits, including high-level recognition and a share in a 1% pool of the countries’ sales volume (see International Founders Program for specifics).

Product Return Policy

For consultants, the Standard Return Policy (no special provisions) applies. For Preferred Customers and Independent Consultants, contact ZURVITA Customer Service to receive a Return Authorization (RA) and specific instructions for returns to receive a credit to your credit card.

For retail customers, they should contact the independent consultant from whom they purchased the product. The consultants will refund your purchase price and then they will receive reimbursement from ZURVITA according to ZURVITA’s guarantee policies.



FAQs

Can I resell the product in Hong Kong?

Yes, the product is labeled correctly for resale inside Hong Kong and since there are no further sales taxes, you may sell without further tax collection.

When will ZURVITA establish a local office?

ZURVITA may make the decision to establish a local office in Hong Kong sometime in the future, based on a variety of factors, including sales volume. This decision varies with each country.

Can I hold public meetings in Hong Kong to build my business?

Yes.

When will other ZURVITA products be available?

Additional ZURVITA products may be made available in the future. This is a decision resting on many factors, including sales volume, market interest and government formulation acceptability.

Special Provisions to Be Aware of for This Country

None.

Customer Service Contact Information

Initially, all customer service will be provided only in English, from the USA. Zurvita is adding both Cantonese and Mandarin Chinese speakers in the near future.

The hours of service Hong Kong time, will be:
9 p.m. – 5 p.m.

Customer Service may be contacted via email at:
hongkong@zurvita.com

Telephone **800-906-524** Hong Kong number that connects to US.

For questions related to the delivery of your product **ONLY**, you may contact the Third Party Warehouse Provider as follows:

Shining Way Logistics Services Ltd.
Tel: 2881-7100.

All other customer service questions should be directed to the US Customer Service Department at Zurvita.



ZURVITA™

Our mission is to create an opportunity where people from all walks of life can participate and create an immediate income as well as a long-term monthly recurring income that will last for generations. Our unique wellness products and exciting compensation plan offer every individual the opportunity to win at every level.

That's what is so wonderful about Zurvita: We want you to win, we want you to make money and we love to recognize you for your accomplishments. As our Consultants achieve their dreams by helping others reach their own, we want them to know they're heroes by treating them like royalty.

Join the fastest growing group in Zurvita: www.SuccessStoriesGroup.com

— Mark and Tracy Jarvis

For more information please contact:

Colter Brinkley, M.S.

Gary A. Noubarian

Founder Success Stories Group
Zurvita Ambassador & \$400K a year
Ring Earner & Top Bonus Winner
Call: 001-1-949-369-2554 Email: ColterBrinkley@mac.com

SSG Director of
International Development
Call: 001-1-301-509-1233
Email: gnoub@me.com