

## **TERMS AND CONDITIONS**

1. Member does not make any person an employee of Rich N Beauty.
2. Strictly, no refund of payment.
3. All members are subject to a 10% tax deduction and P20 service fee from every income and Encashment requested.
4. It is upon the responsibility of the Upline to make Downline understand the Rich N Beauty General Policy and Guidelines.
5. It is upon the responsibility of the Sponsor all his/her pay-in transactions that are not made at the Head Office.
6. Rich N Beauty is not liable for any payment not remitted to the company by the member.
7. Rich N Beauty Member avail the Bayanihan Program automatically and agree the all terms and condition!