



CODE OF ETHICS

INTRODUCTION

1.1 M/s. HONESTLY PROGREST MARKETING PVT. LTD. has formulated a Code of Ethics ('Code') and Rules of Conduct ('Rules') to ensure that all HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner maintain the highest standards while conducting their tissakart.com business. The HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner's Code of Ethics and Rules of Conduct will act as a guiding principle to ensure that Independent Business Owners behave in a manner that is in line with the internal values and principles of tissakart.com matching with the prevailing legal and regulatory requirements.

1.2 Each Independent Business Owner is mandatorily required to adhere to the Code of Ethics and Conduct of tissakart.com, including its amendments, if any, from time to time.

2. THE DEFINITIONS OF THE TERMS USED IN SECTIONS BELOW

2.1 For the purpose of Code of Ethics and Rules of Conduct shall include following:

2.1.1 The Terms and Conditions forming part of the Direct Seller Application;

2.1.2 The Company's Business Plan and Business Manual;

2.1.3 The Code of Ethics and Rules of Conduct for Independent Distributors;

2.1.4 The Terms and Conditions for Independent Distributors;

2.1.5 30 days' Return and Refund Policy of the Company;

2.1.6 The Return to Origin Policy;

2.1.7 The Independent Business Owners' License Transfer Policy;

2.1.8 Guidelines issued by the Ministry of Consumer Affairs, Food and Public Distribution, and prevailing provisions of applicable statutes, Acts and Rules published by Central / State Government.

2.2 For the purposes of this document, a tissakart.com Independent Business Owners includes any Fashion Consultant irrespective of whether such an individual has successfully reached higher levels.

2.3 A Personal Home Page (PHP) shall refer to a website that has been designed issued



and hosted by Independent Business Owners for the benefit of a tissakart.com Independent Business Owners.

2.4 In this document, “**tissakart**” or the “**Company**” refers to **HONESTLY PROGRESS MARKETING PVT. LTD.** , entity with which Independent Business Owners have been registered.

2.5 The Line of Sponsorship refers to “**tissakart**” Independent Business Owner and his or her sponsor and so on. The Line of Sponsorship ends with “**tissakart**”

2.6 “**Tissakart**” **Literature**” means the Business Plan, the Independent Business Owners’ Manual, the Direct Seller Contract, Codes and Rules, Application Form, Published Materials, the Product Catalogues, The HONESTLY PROGRESS MARKETING PVT. LTD. Brochure, HONESTLY PROGRESS MARKETING PVT. LTD.

Orientation Literature, the Newsletter, Policies or any other information printed or published on the official HONESTLY PROGRESS MARKETING PVT. LTD. website.

2.7 “**Sponsor**” shall refer to the person introducing a new person to HONESTLY PROGRESS MARKETING PVT. LTD. who may or may not eventually work as an Independent Business Owner with HONESTLY PROGRESS MARKETING PVT. LTD. .

3. TERMINATION

3.1 In case of breach of the terms of the contract executed by the Independent Business Owner read with applicable policies of the Company, the distributorship of Independent Business Owner shall be terminated by the Company.

3.2 If an Independent Business Owner provides false information on the Direct Seller’s Application form or if there is any violation of any Rules and / or the Code or breach the terms of Direct Seller Contract, the Company reserves right to terminate distributorship of the concerned HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner with immediate effect.

3.3 Once, the distributorship is terminated, HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner will lose all rights and benefits accompanying with HONESTLY PROGRESS MARKETING PVT. LTD. distributorship as well as



their sales network team. In order to ensure that all HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owners conduct their respective HONESTLY PROGRESt MARKETING PVT. LTD. Business in compliance of internal values, its principles and to maintain highest standards of business, HONESTLY PROGRESt MARKETING PVT. LTD. has formulated various important policies and documents including this code of conduct and rules.

3.4 The distributorship shall also be liable for termination in case any Independent Business Owner (irrespective of any rank) is placing complete order cancellation with the Company within 30 days from the purchase and seeking refund in his / her bank account instead of coupon credit. It shall indicate that the Independent Business Owner is no more willing to carry out business with the Company. In such cases, the order of such Independent Business Owners will be cancelled and they shall be provided the refund of the eligible amount subject to adjustment of all business incentives and benefits earned / accumulated / paid as a result of the said order or subsequent orders either placed by them or their sales network team, directly to their bank account / credit card / debit card used at the time of placing the order.

3.5 All HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owners are required to comply with the laws, regulations and enactments of the Government even if such laws, regulations and enactments are not explicitly referred to in these Rules and Code of HONESTLY PROGRESt MARKETING PVT. LTD. .

3.6 The HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owners are advised to regularly visit the website of the Company for more details on the update of all the policies of the Company from time to time. The Company reserves its right to amend and modify existing policies from time to time at its sole discretion.

4. DECLARATION BY A HONESTLY PROGRESt MARKETING PVT. LTD. INDEPENDENT BUSINESS OWNER:

4.1 I will follow the Rules and Code as they are laid down in this official HONESTLY PROGRESt MARKETING PVT. LTD. Code of Ethics and Conduct and in other HONESTLY PROGRESt MARKETING PVT. LTD. literature.

4.2 As a HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owner, I shall respect everyone with whom I do business with in the same manner in which I expect to be respected.



4.3 I shall provide true, correct and relevant information of HONESTLY PROGRESS MARKETING PVT. LTD. products, HONESTLY PROGRESS MARKETING PVT. LTD. business opportunities and the benefits to my customers and prospective Independent Business Owners in an honest and truthful manner. Whether communicated verbally or in writing, I shall truthfully give presentation related to HONESTLY PROGRESS MARKETING PVT. LTD. products and to the business opportunity as it is presented in the official HONESTLY PROGRESS MARKETING PVT. LTD. literature.

4.4 When dealing with customers of HONESTLY PROGRESS MARKETING PVT. LTD. products, I shall be courteous and prompt in servicing and taking orders. I will also handle complaints in a similarly courteous and prompt manner. If customers ask for a replacement of products, I shall handle the replacement procedure as it is outlined in official HONESTLY PROGRESS MARKETING PVT. LTD. literature including Return and Refund Policy.

4.5 I shall carry out the various prescribed responsibilities of a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner and those of a Fashion Consultant, Franchisee, Baron, Count or those higher up (once I reach such levels of responsibility) as they have been laid out in the official HONESTLY PROGRESS MARKETING PVT. LTD. literature.

4.6 I shall conduct myself only with the highest standards of honesty, integrity, and responsibility.

4.7 I shall not use HONESTLY PROGRESS MARKETING PVT. LTD. sales network to market products not acquired from HONESTLY PROGRESS MARKETING PVT. LTD. . I shall adhere to the Direct to Consumer method of distribution. I shall not sell HONESTLY PROGRESS MARKETING PVT. LTD. products in unauthorized manner.

4.8 I shall abide by the law and the regulations of India and /or any other country in which I conduct my HONESTLY PROGRESS MARKETING PVT. LTD. business.

4.9 As a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner, I shall, at all times, work towards enhancing demand for and promotion of sales of HONESTLY PROGRESS MARKETING PVT. LTD. products.

4.10 In my capacity as a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner, I shall only sell to end users. As a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner, I shall ensure the best possible customer experience to my customers. I understand that HONESTLY PROGRESS MARKETING PVT. LTD. is a direct selling company and that the marketing / business plans of HONESTLY PROGRESS MARKETING PVT. LTD. and the



success of the Company depend on Independent Business Owners personally selling products to customers. For the reasons stated above, I agree to present and sell Company's products using only direct to consumer methods such as online or offline selling, and not by any other method without prior written approval from the Company.

4.13 As an Independent Business Owner, I shall not raise any debt or create an obligation on behalf of HONESTLY PROGRESS MARKETING PVT. LTD. .

4.14 As an Independent Business Owner, I agree to comply with and accept the terms of the Direct Seller Application Form and submitted my true and correct documents with the Company. It is also understood by me that the Success Plan is comprised of an integral part of an agreement and may also be revised from time to time. I shall honor the terms and conditions of Direct Seller Contract executed by me with the Company.

4.15 I understand that HONESTLY PROGRESS MARKETING PVT. LTD. neither gives any commission nor benefit of any kind

for sponsoring an individual. Each Independent Business Owner who qualifies under the rules of HONESTLY PROGRESS MARKETING PVT. LTD. application and verification process shall be presented with a discount based only on the volume of purchases they make each month from HONESTLY PROGRESS MARKETING PVT. LTD. .

4.16 I understand that discounts offered to Independent Business Owners shall be accorded for and calculated for purchases during a calendar month at the end of each month. HONESTLY PROGRESS MARKETING PVT. LTD. reserves the right to withhold the trade discount that is

payable to an Independent Business Owner in case there is any outstanding balance in his/her group that is in excess of the period beyond the credit period or if HONESTLY PROGRESS MARKETING PVT. LTD. suspects that payment will not be received against the sales made during a period or for any other reason based on HONESTLY PROGRESS MARKETING PVT. LTD. 's sole discretion and judgement. HONESTLY PROGRESS MARKETING PVT. LTD. may additionally forfeit a trade discount at the sole discretion and judgment of HONESTLY PROGRESS MARKETING PVT. LTD. .

4.17 In case the amount due to Independent Business Owners is less than the amount that HONESTLY PROGRESS MARKETING PVT. LTD. specifies as the minimum from time to time. In such a case, HONESTLY PROGRESS MARKETING PVT. LTD.

is authorized to credit / accumulate such sums towards any future purchase to be made by me.

4.18 As an Independent Business Owner, I shall be bound to the valuations of all transactions as they are stated in the documents issued by HONESTLY PROGRESS MARKETING PVT. LTD. at the end of each month or otherwise.

4.19 As an Independent Business Owner, I agree to payment through Electronic



Clearance Service (ECS) that has been introduced by the RBI. I also agree that if there are any changes in the details of my bank account it will be intimated by me to HONESTLY PROGREEST MARKETING PVT. LTD. in a timely manner. In case the trade discount payment is delayed by factors beyond the control of HONESTLY PROGREEST MARKETING PVT. LTD. I shall not hold HONESTLY PROGREEST MARKETING PVT. LTD. responsible.

4.20 I as an Independent Business Owner agree to furnish my Permanent Account Number (PAN) and my address proof AADHAR alongwith valid bank account proof, at time of my enrollment and as and also later on whenever the same is requested by HONESTLY PROGREEST MARKETING PVT. LTD. . I agree to accept a consolidated TDS certificate towards tax deducted at source for the period or year ending on 31st March, every year. As an Independent Business Owner, I also authorize HONESTLY PROGREEST MARKETING PVT. LTD. to deduct TDS as per the Income Tax Act. I further agree that HONESTLY PROGREEST MARKETING PVT. LTD. may deduct and tax at a higher rate, as may be applicable from time to time, in case I have not provided a PAN card.

4.21 As an Independent Business Owner, I will transfer all information related to the business plan, operations of the Company, terms and conditions, Rules, regulations and Code of Ethics of HONESTLY PROGREEST MARKETING PVT. LTD. to a new Independent Business Owners , who has been introduced / sponsored by me or to me, as the case may be and I will ensure that the new Independent Business Owners has understood the same.

4.22 I as an Independent Business Owner agree to receive commercial communications from HONESTLY PROGREEST MARKETING PVT. LTD. by email and/or text message on my registered email Id and/or mobile number irrespective of my registration with DND registry.

4.23 I undertook to personally update / keep on updating and transfer all information to my team members and others as well, about HONESTLY PROGREEST MARKETING PVT. LTD. 's business activities, policies and compensation plans as they have been provided in the business plan and will ensure that such persons agree to these as the basis of joining HONESTLY PROGREEST MARKETING PVT. LTD. as Fashion Consultant.

4.24 I further confirm that as a HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owners, I cannot charge any training fees from individuals sponsored by me.”

5. DISTRIBUTORSHIP WITH HONESTLY PROGREEST MARKETING PVT. LTD.



5.1 To become a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner, a candidate should be sponsored by an existing HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner.

5.2 Only an individual is allowed to become HONESTLY PROGRESS MARKETING PVT. LTD.'s Independent Business Owner.

HONESTLY PROGRESS MARKETING PVT. LTD. reserves the right to refuse to grant distributorship to any individual without assigning any reason.

5.3 Applicant must be of the legal age i.e. 18 years to become a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner.

5.4 Former HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner may apply for re-registration for distributorship after one year from the date of surrendering their distributorship with the Company.

5.5 Applicant shall disclose in the application form, if required, that the applicant had been a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner of the Company in the past.

5.6 A HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner may immediately apply to become a Independent Business Owner again without mentioning that he or she had been a member earlier in case he or she has been inactive for 24 months following termination of membership.

5.7 HONESTLY PROGRESS MARKETING PVT. LTD. reserves the right to suspend the distributorship of any Independent Business Owner for up to a period of 12 months or indefinitely with immediate effect if it is found that Independent Business Owner has been in violation of HONESTLY PROGRESS MARKETING PVT. LTD. Rules and Conduct.

5.8 A HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner shall disclose his/her conflict of interest as and when arise.

5.9 Please refer the website of the Company for more details.

6. THE DETAILS OF MAINTAINING LINES OF SPONSORSHIP AND LICENSE TRANSFER

6.1 HONESTLY PROGRESS MARKETING PVT. LTD. Fashion Consultants/professor are not allowed to re-register under a different line of sponsorship. However, if an Independent Business Owner has violated Company's Rules, all of their accounts pertaining to HONESTLY PROGRESS MARKETING PVT. LTD. shall be frozen and any



accumulated benefits will be forfeited with a right to recover the business incentive already paid to such Independent Business Owner.

6.2 HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owners can't transfer the distributorship (FCID)

with anyone else unless authorized by the Company in writing by imposing such terms or conditions as it may think necessary. However, such distributorship may be transferred in case of death of the Independent Business Owner to their nominee, registered by them with the Company subject to compliance of the terms and conditions of 'License Transfer Policy' of the Company.

6.3 Such transfer shall only be permitted once per FCID i.e. the same FCID shall never be transferred again by the nominee of the deceased Independent Business Owner in favor of anyone else.

7. RESPONSIBILITIES OF AN INDEPENDENT BUSINESS OWNER

7.1 HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owners shall not use HONESTLY PROGRESS MARKETING PVT. LTD. network to market products that are not acquired from HONESTLY PROGRESS MARKETING PVT. LTD. .

7.2 A HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner shall not solicit or pursued to change his /her line of sponsorship from the network of another HONESTLY PROGRESS MARKETING PVT. LTD. Fashion Consultant.

7.3 HONESTLY PROGRESS MARKETING PVT. LTD. provides only a business opportunity to its Independent Business Owners .

HONESTLY PROGRESS MARKETING PVT. LTD. Fashion Consultants neither represent or portray themselves as director, promoter, employees, of the Company nor shall invite or provide employment, job, fixed salary or other accommodation, for and on behalf of the Company. When such Independent Business Owners present HONESTLY PROGRESS MARKETING PVT. LTD. business opportunity to

others they must clearly state their identity with sufficient proofs, nature of their relationship with HONESTLY PROGRESS MARKETING PVT. LTD. . Independent Business Owners must state the

independent character of their business and make known the fact that no employment with HONESTLY PROGRESS MARKETING PVT. LTD. exists.

7.4 A HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner has no authority to bind or assume an obligation on behalf of HONESTLY PROGRESS MARKETING PVT. LTD. . Independent Business Owners shall indemnify

HONESTLY PROGRESS MARKETING PVT. LTD. with respect to costs or damages brought about by non-compliance of

Rules / Code or any other provisions of the laws, rules, regulation, notifications, guidelines made in this behalf and amended from time to time.



7.5 HONESTLY PROGREEST MARKETING PVT. LTD. does not impose any conditions for any minimum purchases, whether in quantities or in value, for its Independent Business Owners. Similarly, a HONESTLY PROGREEST MARKETING PVT. LTD.

Independent Business Owner shall not compel or force others to order through him/her or order any minimum quantities or maintain a stock of products.

7.6 All HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owners may order any quantity of goods directly from HONESTLY PROGREEST MARKETING PVT. LTD. , but handling and courier fees may vary depending on the

size of the order. It is up to the individual HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owners'

judgment to determine if he/she should keep any stock or not. Independent Business Owners shall buy products depending upon their consumption requirements or selling pattern and in such quantity or of such value that can be foreseen to be sold to consumers or consumed within a reasonable period of time.

7.7 A HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner shall not place orders in the name of another but in case if IBO is purchasing With TSID Of another member he/she should mention his/her name as well. HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business

Owners shall comply with all laws, rules & regulations and codes of ethics applying to the operation of their distributorship, including any tax laws and regulations regarding tax registration, payment of GST and filing of income tax. HONESTLY PROGREEST MARKETING PVT. LTD.

Independent Business Owners shall not engage in any activity which may bring either them or HONESTLY PROGREEST MARKETING PVT. LTD. into disrepute.

7.8 From the initial contact with a prospective consumer, HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner shall identify herself/himself and explain the purpose of her/his approaching a prospective customer or the purpose of the occasion. HONESTLY PROGREEST MARKETING PVT. LTD.

Independent Business Owner shall ensure full transparency of her/his identity as a HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner in any related communication, whether by email, a website, social media page etc. The Independent Business Owner must present his/her name and his/her contact information as well provide information that the sender is not a HONESTLY PROGREEST MARKETING PVT. LTD. official representative. The word "Independent"



shall always be added before HONESTLY PROGREEST MARKETING PVT. LTD. “Fashion Consultant or any such higher ranks” on any identity representations such as e-mail signatures, business cards, a website, a social media page and the like.

7.9 The information which a HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner provides to the consumer shall be provided in a clear and comprehensible manner with due regard to the principles of good faith in commercial transactions and in the principles governing the protection of minors who are unable to give their consent.

7.10 HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner shall not abuse the trust of individual consumers, shall respect the lack of commercial experience of consumers, if any, and shall not exploit a consumer’s age, illness, mental or physical infirmity, credulity, lack of understanding or lack of an understanding of language.

7.11 HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner shall discontinue a demonstration or sales presentation on the request of the consumer. If the Independent Business Owner has given a presentation to a prospect fairly it is possible that the prospect shall wish to commence a relationship with HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner in the future.

7.12 The Independent Business Owner must also take appropriate steps to ensure the protection of private information provided by actual or prospective consumers. HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner must ensure that personal telephone or electronic contact is made in a reasonable manner and during reasonable hours to avoid intrusiveness.

7.13 A HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner shall never be involved in interviews regarding, or referring to HONESTLY PROGREEST MARKETING PVT. LTD. with any media, whether by television, internet, radio, magazines etc. Nor may they utilize any advertising media (including viral advertising as SMS, internet etc.) for the purposes of marketing of their HONESTLY PROGREEST MARKETING PVT. LTD. business without HONESTLY PROGREEST MARKETING PVT. LTD. ’s prior written consent.

7.14 HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owners shall not be involved in social media



dialogues which misrepresent or give incorrect or misleading information about HONESTLY PROGRESTART MARKETING PVT. LTD. , its products or services, or which may lead HONESTLY PROGRESTART MARKETING PVT. LTD. to suffer a loss of reputation.

7.15 HONESTLY PROGRESTART MARKETING PVT. LTD. Independent Business Owners shall not use misleading, deceptive and/or unfair trade practices including but not limited to unfair recruiting practices, misrepresentation of actual or potential sales or earnings, exaggerating the business opportunity, and overstating advantages of direct selling to any prospective direct seller when interacting with prospective direct sellers.

7.16 HONESTLY PROGRESTART MARKETING PVT. LTD. Independent Business Owners shall not present as fact, representations to a prospective direct seller that cannot be verified or make promises that cannot be fulfilled. Any such misleading or false commitments shall be individual liability of the Independent Business Owners and the Company shall upon receipt of complaint, terminate their distributorship.

7.17 HONESTLY PROGRESTART MARKETING PVT. LTD. Independent Business Owners shall not knowingly make, omit, engage, or cause, or permit to be made, any representation relating to the direct selling operation, including the compensation system and the agreement between HONESTLY PROGRESTART MARKETING PVT. LTD. and himself or herself that is false and/or misleading.

7.18 HONESTLY PROGRESTART MARKETING PVT. LTD. Independent Business Owner shall not demand or encourage direct sellers sponsored by the first mentioned direct seller to purchase HONESTLY PROGRESTART MARKETING PVT. LTD. products in unreasonably large amounts.

7.19 HONESTLY PROGRESTART MARKETING PVT. LTD. Independent Business Owner shall not provide any HONESTLY PROGRESTART MARKETING PVT. LTD. Literature and/or not provide collateral issued by HONESTLY PROGRESTART MARKETING PVT. LTD. , to a prospective and/or existing direct seller or float any venture that has not been approved by HONESTLY PROGRESTART MARKETING PVT. LTD. .

8. ADDITIONAL RULES AND POLICIES INDEPENDENT BUSINESS OWNER MUST FOLLOW

8.1 There are no exclusive territories or franchises (With the term “Franchises” used



here not pertaining to HONESTLY PROGREST MARKETING PVT. LTD. rank of the same name and shall have no legal parlance) available under HONESTLY PROGREST MARKETING PVT. LTD. policy. No HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner has the authority to grant, sell, assign or transfer such a territory or franchise (With the term “Franchises” used here not pertaining to HONESTLY PROGREST MARKETING PVT. LTD. rank of the same name). Every HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner is free to conduct his/her business in any area of the country in legal manner.

8.2 HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner must respect that HONESTLY PROGREST MARKETING PVT. LTD. presently operates only in one market, and not in all countries worldwide. HONESTLY PROGREST MARKETING PVT. LTD. strictly observes its obligations related to product safety, product registration, and other rules that may apply to trade in India. HONESTLY PROGREST MARKETING PVT. LTD. bears no responsibility for any damage, disputes or claims arising from or related to cross-border trade conducted by HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owners in any country outside the market in which HONESTLY PROGREST MARKETING PVT. LTD. operates. Thus HONESTLY PROGREST MARKETING PVT. LTD. will hold HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner fully liable for such actions.

8.3 A HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owner is independent from HONESTLY PROGREST MARKETING PVT. LTD. . The only title which may be used on business cards, other printed materials or in email communication is “Independent Business Owner” or “Independent Fashion Consultant” or “HONESTLY PROGREST MARKETING PVT. LTD. Independent Fashion Consultant”.

8.4 Promotional materials, HONESTLY PROGREST MARKETING PVT. LTD. ’s Independent Business Owners’ Personal Home Pages and any social media applications, e.g. on Facebook, Instagram, WhatsApp, provided by HONESTLY PROGREST MARKETING PVT. LTD. can be used as specified without further approval. It is understood that HONESTLY PROGREST MARKETING PVT. LTD. Independent Business Owners cannot register or host any website, social page or homepage with the domain name or with the intellectual property right, trade name that includes the word “HONESTLY PROGREST MARKETING PVT. LTD. ”, “Tissakart”



or any of its brand names. HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owners can drive traffic to official HONESTLY PROGRESS MARKETING PVT. LTD. websites, blogs, walls and like. Non-compliance of this clause may lead immediate suspension / termination of distributorship.

8.5 HONESTLY PROGRESS MARKETING PVT. LTD. reserves the right to pre-approve the material that will be published.

8.6 HONESTLY PROGRESS MARKETING PVT. LTD. trademarks, logos, and brand names are the intellectual property of HONESTLY PROGRESS MARKETING PVT. LTD. and shall not be used by a HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner as printed materials nor may they be published on the Internet without prior written consent from HONESTLY PROGRESS MARKETING PVT. LTD. . If such consent is obtained, trademarks and logos must be used exactly as stated in HONESTLY PROGRESS MARKETING PVT. LTD. guidelines.

8.7 No HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner may produce or procure from any source other than from HONESTLY PROGRESS MARKETING PVT. LTD. any item upon which the trademarks or logos are printed or displayed unless specific prior permission is obtained from HONESTLY PROGRESS MARKETING PVT. LTD. .

8.8 All HONESTLY PROGRESS MARKETING PVT. LTD. printed material, videos, photographs, designs are protected by copyright and should not be reproduced in whole or in part by anyone, either in printed materials or published on the Internet or any other medium, without prior written approval from HONESTLY PROGRESS MARKETING PVT. LTD. . When copyrighted material is legitimately used it is mandatory that reference to HONESTLY PROGRESS MARKETING PVT. LTD. copyright is made in a visible and unambiguous way.

8.9 No HONESTLY PROGRESS MARKETING PVT. LTD. Independent Business Owner shall sell to, sell in, demonstrate or display HONESTLY PROGRESS MARKETING PVT. LTD. products in any retail outlet, without prior written approval from HONESTLY PROGRESS MARKETING PVT. LTD. .

8.10 The contents of HONESTLY PROGRESS MARKETING PVT. LTD. websites such as text, graphics, photographs, designs, and programming are copyright protected and may not be utilized for any



commercial use without prior written approval from HONESTLY PROGREEST MARKETING PVT. LTD. .

8.11 Spamming (the abuse of electronic messaging systems to indiscriminately send unsolicited bulk messages) is strictly prohibited. A HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business

Owner is advised to limit the number of promotional emails sent to end-customers so as not to cause disturbance to the receiver. It is re-iterated that such messages, if any, cannot be sent on behalf of HONESTLY PROGREEST MARKETING PVT. LTD. and therefore full responsibility for the contents lies with Independent Business Owner.

8.12 Under no circumstances is any person authorized to repackage or alter the packaging or labeling of HONESTLY PROGREEST MARKETING PVT. LTD. products. HONESTLY PROGREEST MARKETING PVT. LTD. products are only to be sold in their original packaging.

8.13 HONESTLY PROGREEST MARKETING PVT. LTD. reserves the right to deduct, at any time, any overdue invoices from any Performance Discount or Bonus due for payment to HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owners .

8.14 HONESTLY PROGREEST MARKETING PVT. LTD. has the right to change its prices and its range without prior notice. HONESTLY PROGREEST MARKETING PVT. LTD. will not give a performance discount, bonus or any other compensation for any losses suffered due to a change in price, a change in the range, or if products are out of stock.

8.15 Upon termination of an Independent Business Owners' relationship with HONESTLY PROGREEST MARKETING PVT. LTD. , HONESTLY PROGREEST MARKETING PVT. LTD. agrees to repurchase products from the Fashion Consultant, except if the agreed terms have not been violated and such return is qualified under the Return and Refund (Buy-back) Policy of the Company. All of the following conditions must be met for refund:

- Returns must be made within 30 days from date of Invoice.
- Amount will be refunded as per Return and Refund policy after deduction of any performance discount or bonus paid to the Sales network team.
- Items returned must be currently marketable and in saleable condition with live status in HONESTLY PROGREEST MARKETING PVT. LTD. inventory.
- Other conditions as stipulated in 30 days return and refund policy, return to origin policy of the Company.



For the purposes of this clause, currently, marketable HONESTLY PROGREEST MARKETING PVT. LTD. inventory means any products that: have not been used, opened or tampered with in any way. Product is in marketable and saleable conditions.

● If a HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner is in any way is involved, illegally or otherwise, in any dispute or activity that may involve or negatively affect HONESTLY PROGREEST MARKETING PVT. LTD. or its reputation, such an HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owner should immediately inform HONESTLY PROGREEST MARKETING PVT. LTD.

● HONESTLY PROGREEST MARKETING PVT. LTD. reserves the right to expand or revise HONESTLY PROGREEST MARKETING PVT. LTD. Business Plan, qualification criteria, or the Code and Rules at its sole discretion. Independent Business Owners shall must visit the website of the Company regularly to update themselves.

9. RIGHTS AND RESPONSIBILITIES OF THOSE AT HIGHER LEVELS

In addition to the general rules above, which apply to all HONESTLY PROGREEST MARKETING PVT. LTD. Independent Business Owners, the following rules apply specifically to those who are higher up, such as professor and above, in HONESTLY PROGREEST MARKETING PVT. LTD. distributors hierarchy. Violation of any of these special rules will result in immediate loss of status and of any underlying privileges - including any related compensation and benefits - and may even result in termination of HONESTLY PROGREEST MARKETING PVT. LTD. distributorship.

9.1 As a high ranking Marquis working with HONESTLY PROGREEST MARKETING PVT. LTD., you not represent or be a member / distributor of any other direct selling company;

9.2 The spouse of a Marquis who is also a representative, distributor or member of any other direct selling company is not allowed to participate in any HONESTLY PROGREEST MARKETING PVT. LTD. meeting or event. The activities of such a spouse must be kept separate from the Marquis's activities related to HONESTLY PROGREEST MARKETING PVT. LTD. . Those of the designation of Marquis and above working with HONESTLY PROGREEST MARKETING PVT. LTD. are required to intimate HONESTLY PROGREEST MARKETING PVT. LTD. in case his/her spouse is a representative / distributorship of any other direct selling company to avoid conflict of interest.

9.3 Individuals who are Marquis or above must agree to comply with any additional rules or instructions which are communicated from time to time by HONESTLY PROGREEST MARKETING PVT. LTD. .



10. COMPLAINT HANDLING PROCEDURE

10.1 HONESTLY PROGREEST MARKETING PVT. LTD. has a dynamic system for handling any complaints and for which HONESTLY PROGREEST MARKETING PVT. LTD. has established a Customer Care team and Grievance Redressal Committee. All complaints that are related to HONESTLY PROGREEST MARKETING PVT. LTD. products should be directed to HONESTLY PROGREEST MARKETING PVT. LTD. Customer Services.

10.2 HONESTLY PROGREEST MARKETING PVT. LTD. has also a compliance monitoring mechanism for handling complaints that are related to breach of terms, Rules, and Code. Such complaints are handled by a Grievance Redressal Team that is headed by designated officers of the Company. Details are also available on the website of the Company.

11. COMMUNICATION OF GUIDELINES FOR INDEPENDENT BUSINESS OWNERS

11.1 When approaching a Customer or a Potential Prospective Independent Business Owner, ensure the Following:

- Truthfully identify yourself and explain the purpose of your solicitation, the identity of HONESTLY PROGREEST MARKETING PVT. LTD. , and the nature of HONESTLY PROGREEST MARKETING PVT. LTD. products.
- Answer all questions truthfully and in a fair and understandable manner.
- Refer your contact to visit HONESTLY PROGREEST MARKETING PVT. LTD. website where he or she may read more about the products and specifically draw your customer or potential to HONESTLY PROGREEST MARKETING PVT. LTD. complaint handling procedures.
- Offer HONESTLY PROGREEST MARKETING PVT. LTD. customers a complete explanation and demonstration of HONESTLY PROGREEST MARKETING PVT. LTD. fashion wear, share the accurate price list of products, a correct explanation of the terms of payment, and an accurate explanation of the terms of guarantee as well.
- Respect the privacy and other personal constrains an individual may be under (e.g.time, place, physical condition)
- While giving a presentation, a prospective customer may ask you to discontinue and you should respect their actions and do so. Keep in mind that many such prospective customers may change their mind in the future and ask to learn more about the business opportunity you had tried to present.

At the time of sale, provide the following Information

- a. Your name, address, enrollment number or registration numbers, proof of identity and telephone number of HONESTLY PROGREEST MARKETING PVT. LTD. and details about HONESTLY PROGREEST MARKETING PVT. LTD. .
- B. You must provide a description of the goods and services to be supplied.
- C. You must explain about the companies returns policy to the customer in detail



before any transaction and also explain to the customer about the product's warranty and about the replacement procedure in case a product is found to be defective.

D. A customer must be provided with the date the order was placed, the expected date of delivery, the total amount the customer must pay, and the bill and receipt.

E. Customers must be provided with information about their right to cancel an order and their right to return a product that is in a saleable condition. They must also be provided with information about how they may avail a full refund on the sum of money they have paid should they decide to return a product.

F. The Company shall provide replacement or refund as per the choice of the Independent Business Owner subject to the '30 days' Return and Refund Policy' as applicable from time to time.

Important Points on 30 days' Return and Refund Policy:

i. Orders can be replaced or cancelled within 30 days from the date of purchase subject to the provisions of 'Return and Refund policy' of the Company. In such case, HONESTLY PROGRESTART MARKETING PVT. LTD. shall issue coupon of the value of product which can be used by the Independent Business Owner/consumer for all subsequent purchases from HONESTLY PROGRESTART MARKETING PVT. LTD. as per its validity. However, any purchase done through such coupons shall not be eligible for any kind of business incentives.

(ii) In case the Independent Business Owner/consumer is desirous of cancel the ordered product and request for complete refund of the amount paid directly to the bank account /credit card / debit card/ wallet, used by him / her at the time of placing the order, HONESTLY PROGRESTART MARKETING PVT. LTD. shall take the request and cancel such order. In such case, the eligible amount of refund shall be transferred by the Company to the Independent Business Owner directly to the bank account / credit card / debit card / wallet, used by them at the time of placing the order, after deduction of business incentives / group incentives (including TDS) earned / accumulated / paid by HONESTLY PROGRESTART MARKETING PVT. LTD. on the cancelled order along with all subsequent orders made on or after the date of cancelled order, either placed by the Independent Business Owner or their sales network team.

(iii) If the amount of business incentive / group incentive already earned / paid to the Independent Business Owner is more than the amount of refund requested by him / her towards cancelled product, no refund will be given in such case as the Independent Business Owner has already received the amount more than / equal to the amount of refund requested. In such case, HONESTLY PROGRESTART MARKETING PVT. LTD. may at its sole discretion reserves absolute right to recover such additional amount from the Independent Business Owner. This is necessary to eliminate exploitation of the



business plan by misutilizing the provisions of refund facility provided by HONESTLY PROGRESS MARKETING PVT. LTD. .

G. Details about the complaint redressal mechanism must be provided to a new customer.

11.2 You must always feel free to remind your customers that HONESTLY PROGRESS MARKETING PVT. LTD. is a reputable direct selling company that focuses on innovative fashion products. HONESTLY PROGRESS MARKETING PVT. LTD. offers customers quality products and with an opportunity to build a business. HONESTLY PROGRESS MARKETING PVT. LTD. business opportunity provides an independent, flexible and fun way to improve one's financial position while enhancing one's abilities and gaining greater self esteem.

12. WHEN APPROACHING A CUSTOMER / POTENTIAL PROSPECTIVE HONESTLY PROGRESS MARKETING PVT. LTD.

INDEPENDENT BUSINESS OWNER SHALL NOT:

12.1 Push a customer to buy or join. You must understand that it's Ok if a customer does not wish to buy a product or take advantage of the business opportunity presented. If you have made an impression of professionalism and have treated them fairly they may still be interested at a later date.

12.2 Overstate the features of the product. You must fairly and honestly present your experience using a product. You should refer to the product as it is displayed online or in a HONESTLY PROGRESS MARKETING PVT. LTD. brochure or to other information that has been provided by HONESTLY PROGRESS MARKETING PVT. LTD. when explaining the business opportunity to a potential member.

12.3 **Overstate any Facts About:**

- The characteristics of HONESTLY PROGRESS MARKETING PVT. LTD. products;
- The Income opportunity HONESTLY PROGRESS MARKETING PVT. LTD. offers (in terms of the time that needs to be devoted or the ease with which higher levels may be reached. You must not exaggerate the earning potential from the sale of HONESTLY PROGRESS MARKETING PVT. LTD. products. Remember, Success with HONESTLY PROGRESS MARKETING PVT. LTD. depends upon the time and effort one is willing to put into the business);
- Do not overstate the success you attained since you began working with HONESTLY PROGRESS MARKETING PVT. LTD. .



12.4 Lie, be aggressive, or intrusive and disrespectful

12.5 Hesitate to let your contact know if you do not have the answer to his or her question. In such a situation you must contact HONESTLY PROGRESt MARKETING PVT. LTD. Sales Support Team and learn the correct answer to the prospects question. Once you know the answer, you should intimate the correct answer to the prospective.

12.6 Use improperly or without consent the personal data from customers, other HONESTLY PROGRESt MARKETING PVT. LTD. Fashion Consultants, or potential HONESTLY PROGRESt MARKETING PVT. LTD. members.

13. WHAT ACTIONS INDEPENDENT BUSINESS OWNER MAY CARRY OUT

ONLINE

13.1 Background

This policy serves to clarify how HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owners can shape their presence on the internet without interfering with HONESTLY PROGRESt MARKETING PVT. LTD. brand building activities or by breaching copyright related laws, rules, and agreements.

13.2 General

A. HONESTLY PROGRESt MARKETING PVT. LTD. offers its Independent Business Owners the possibility to create Consultant Personal Homepages (PHP) and offers other centrally provided tools to sell and promote HONESTLY PROGRESt MARKETING PVT. LTD. products and business opportunities on the internet. The applications mentioned are the only approved digital tools by which an Independent Business Owner can offer products for sale or for display. The applications mentioned are also the only approved digital tool on which Fashion Consultants may display logo types that are rightfully owned by HONESTLY PROGRESt MARKETING PVT. LTD. .

B. Independent Business Owners are allowed to host websites on which they discuss HONESTLY PROGRESt MARKETING PVT. LTD. , its products, and its business opportunity as long as it is clearly stated that the sites on which such actions are performed are not official HONESTLY PROGRESt MARKETING PVT. LTD. sites.

At all times it must be transparent on such sites who is the host of the website and relevant contact information must be visible on such sites as well.

C. The Independent Business Owner who is host of such a website must communicate in his or her own words and should only quote HONESTLY PROGRESt MARKETING PVT. LTD. texts by referring clearly



to the source from the official HONESTLY PROGREEST MARKETING PVT. LTD. site or materials.

D. An Independent Business Owner shall not build an e-commerce site on which HONESTLY PROGREEST MARKETING PVT. LTD. products are sold. Fashion Consultants should also not conduct ecommerce outside HONESTLY PROGREEST MARKETING PVT. LTD. approved applications.

13.3 Domain Name

Independent Business Owners or any third parties are prohibited from registering domain names that contain the word HONESTLY PROGREEST MARKETING PVT. LTD. , Tissakart or any other intellectual Property of the Company introduced in future. An Independent Business Owner shall also not register a social media page with a name and image that may mislead a consumer to believe that the page is an official HONESTLY PROGREEST MARKETING PVT. LTD. page or group.

13.3.1 A social media group name and image should clearly state that it is operated by an individual, e.g. "Vinit's HONESTLY PROGREEST MARKETING PVT. LTD. Team" and must display "Vinit's" own image.

13.3.2 A social media page shall not be named e.g. "HONESTLY PROGREEST MARKETING PVT. LTD. Bhopal" and the like, with an official HONESTLY PROGREEST MARKETING PVT. LTD. Logo, or HONESTLY PROGREEST MARKETING PVT. LTD. images.

13.4 Disclaimer

Independent Business Owners who host their own websites on which they refer to themselves as a part of HONESTLY PROGREEST MARKETING PVT. LTD. should ensure that they publish on their website that they are either an Independent Business Owners

A. Independent Fashion Sales Consultants for HONESTLY PROGREEST MARKETING PVT. LTD. .

B. Independent HONESTLY PROGREEST MARKETING PVT. LTD. Fashion Consultants Such information should be published clearly at the inception of the web page as well as in a disclaimer that is visible on all the pages of the website. The Independent Business Owners name and contact information should be visible on the website or in the account information section in the case of a social media page.

13.5 Content and Reference to HONESTLY PROGREEST MARKETING PVT. LTD.

It is forbidden for an Independent Business Owner to copy content and other materials from the official HONESTLY PROGREEST MARKETING PVT. LTD. website and to publish it under his or her own name. However, if an Independent Business Owner links official HONESTLY PROGREEST MARKETING PVT. LTD. content to his or her own site this should be stated clearly on the Fashion Consultant's site.

13.6 Images



An Independent Business Owner shall not use images from an official HONESTLY PROGRESt MARKETING PVT. LTD. site and publish the same on his or her own site. All images on the official HONESTLY PROGRESt MARKETING PVT. LTD. sites are copyright protected and HONESTLY PROGRESt MARKETING PVT. LTD. has acquired the rights to use such images. Such acquired rights do not extend to HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owners.

However:

A. Moving images or videos may be used through a sharing function if and when such a function is available. The sharing function provides an automatic reference to the source site.

B. Images of models or persons. May also be used through a sharing function if and when such a sharing function is made available. The sharing function provides an automatic reference to the source site.

C. Images of HONESTLY PROGRESt MARKETING PVT. LTD. products may be used with or without a sharing function as long as the source site is mentioned in a visible and unambiguous way.

Claims or disputes from a third party relating to operation of such websites by HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owner, if any, addressed to HONESTLY PROGRESt MARKETING PVT. LTD. shall be transferred to concerned HONESTLY PROGRESt MARKETING PVT. LTD. Independent Business Owners who shall be sole responsible for indemnifying the Company against losses, claims, damages, fees etc.

13.7 HONESTLY PROGRESt MARKETING PVT. LTD. and Other Brand Logos

HONESTLY PROGRESt MARKETING PVT. LTD. and its Brands' logo may be used in the formats as it is found on official HONESTLY PROGRESt MARKETING PVT. LTD. websites for the permitted purposes which shall not cause and constitute infringement of HONESTLY PROGRESt MARKETING PVT. LTD. legal rights. It is prohibited to alter or animate the logo and it can only be used in the footer or header of a page or in Email signatures but only in its original format.

13.8 Social Media Sharing

HONESTLY PROGRESt MARKETING PVT. LTD. encourages its Independent Business Owners to have an online presence on blogs and social media sites. The Independent Business Owners are encouraged to write on blogs and to leave comments on HONESTLY PROGRESt MARKETING PVT. LTD. products wherever appropriate.



However, they must adhere to the Code of Ethics mentioned in the HONESTLY PROGRESt MARKETING PVT. LTD. Code of Ethics and Conduct section. HONESTLY PROGRESt MARKETING PVT. LTD. encourages Independent Business Owners to use the sharing functions as and when they are provided by HONESTLY PROGRESt MARKETING PVT. LTD. in order to accurately secure and display information.

13.9 Search Engine Marketing

Independent Business Owners may conduct search engine marketing such as Google Ad words if the following HONESTLY PROGRESt MARKETING PVT. LTD. rules of online presence are followed:

- A. The advertisement must clearly indicate that it is created by an Independent Business Owners
- B. The heading should not give the impression that it is an official or in any way endorsed HONESTLY PROGRESt MARKETING PVT. LTD. advertisement.
- C. It is prohibited to use the word HONESTLY PROGRESt MARKETING PVT. LTD. as a keyword for such an advertisement.

Independent Business Owners should take into consideration that each buyer of Ad Words is solely responsible for any infringement against the owner of any other brand.

DISCLAIMERS:

This document constitutes indicative provisions of permitted and prohibited actions and collectively called as "Code of Ethics" for the awareness of its Independent Business Owners, consumers and third Parties. The Company reserves its exclusive right to amend, modify and update the above complete documents or any part thereof. By signing up as 'Independent Business Owner' with 'HONESTLY PROGRESt MARKETING PVT. LTD. ', every Independent Business Owner shall be liable for strict adherence of the provisions of the Code of Ethics and Conducts along with other policies, as may be published by the Company.

The original English version of this Policy, may be translated into other languages. The translated version is a courtesy and office translation only and no rights can be derived from the translated version. In the event of a dispute about the contents or interpretation of these terms and conditions or inconsistency or discrepancy between the English version and any other language version of these Terms & Conditions, the English language version to the extent permitted by law shall apply, prevail and be conclusive.