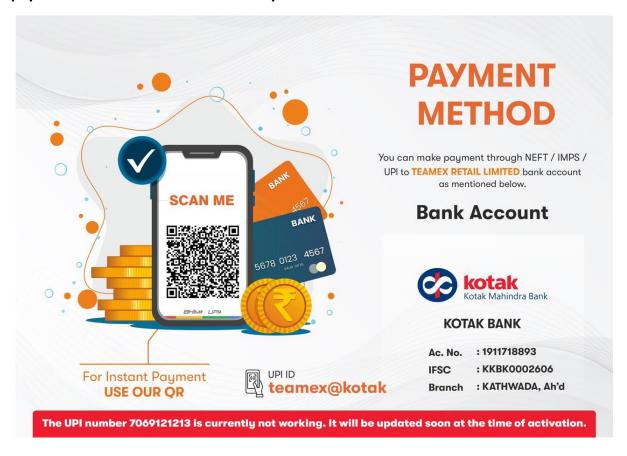
PAYMENT POLICY

1. TEAMEX RETAIL LIMITED (Hereinafter referred to as TEAMEX RETAIL) has associated with the following Banking/Non-banking Institution (s) and Payment Gateways, including their contact details, to facilitate easy remittance of any payment to TEAMEX RETAIL LTD on any account whatsoever:



2. Any charges levied by the above-mentioned Banking/Non-banking Institution (s) and Payment Gateways shall be borne by TEAMEX RETAIL. However, TEAMEX RETAIL shall in no way be responsible for any charges whatsoever recovered from the remitting Direct MARKETER/Consumer by those Banking/Non-banking Institution (s) and Payment Gateway(s) that have remitted the amount(s) to the above-mentioned TEAMEX RETAIL accounts. Payments to the above-mentioned TEAMEX RETAILMARKETING accounts have been secured by the respective Banking/Non-banking Institution (s) and Payment Gateway(s). Refund of any payment by TEAMEX RETAIL to its Direct MARKETER/Consumer shall be made to the source remitting account/credit card/debit card account from which the payment was initiated by such Direct MARKETER/Consumer, and under no circumstances whatsoever to any other or third-party account.

TRUE COPY

RAJNEESH MULICK, NODAL OFFICER **Note**: This document is to be read as part and parcel of the Contract Agreement entered by a Direct Seller, as the same is not reproduced in the agreement for the sake of brevity.