

Rules and Regulations

SECTION 1 – CORPORATE MISSION STATEMENT

Quaestor Solutions is a company with a bonus system based on a network marketing model.

The foundation of Quaestor Solutions' success is the network of Affiliates who use the power of personal recommendation to promote Quaestor Solutions' products and services, build brand awareness, and introduce this amazing business opportunity to new Customers.

Quaestor Solutions' goal is to build a strong and stable cryptocurrency based on people's trust and belief, and help them achieve financial freedom.

Quaestor Solutions is in the process of signing Affiliates to become part of this business opportunity.

SECTION 2 – INTRODUCTION

Section 2.1 – Policies and Compensation Plan Incorporated into Affiliate Agreement

These Policies and Procedures and the Compensation Plan, in their present form and amended by Quaestor Solutions, LLC doing business as Quaestor Solutions (hereinafter “Quaestor Solutions” or the “Company”), are incorporated into and form an integral part of Quaestor Solutions Affiliate Agreement. It is the responsibility of each Affiliate to read, understand, adhere to and ensure that he or she is aware of and operating under the most current version of these Policies and Procedures. Throughout these Policies, when the term “Agreement” is used, it collectively refers to Quaestor Solutions Affiliate Application and Agreement, these Policies and Procedures, Quaestor Solutions Compensation Plan, and Quaestor Solutions’ Business Entity Application (if applicable). These documents are incorporated by reference into Quaestor Solutions Affiliate Agreement (all in their current form and amended by Quaestor Solutions).

Section 2.2 – Changes to the Agreement

Quaestor Solutions reserves the right to amend the Agreement and its prices in its sole and absolute discretion. By executing the Affiliate Agreement, an Affiliate agrees to abide by all

amendments or modifications that Quaestor Solutions elects to make. All data is subject to change without prior notice. Amendments take immediate effect. Notification of amendments shall be published by one or more of the following methods: (1) posting on the Company's official website; (2) electronic mail (e-mail); (3) posting in Affiliates' back-offices; (4) inclusion in Company periodicals; (5) inclusion in product orders or bonus checks or (6) special mailings.

Section 2.3 – Policies and Procedures Invalidation

If any provision of the Agreement, in its current form or the amended one, is found to be invalid, or unenforceable for any reason, only the invalid portion(s) of the provision shall be invalidated, and the remaining terms and provisions shall remain in full force and effect. The invalidated provision, or portion thereof, shall be revised to reflect the purpose of the provision as closely as possible.

Section 2.4 – Waiver

The Company never gives up its right to insist on compliance with the Agreement and with the applicable laws governing the conduct of a business. No failure of Quaestor Solutions to

exercise any right or power under the Agreement or to insist upon strict compliance by an Affiliate with any obligation or provision of the Agreement, and no custom or practice of the parties at variance with the terms of the Agreement, shall constitute a waiver of Quaestor Solutions' right to demand exact compliance with the Agreement. The existence of any claim or cause of action of an Affiliate against Quaestor Solutions shall not constitute a defense to Quaestor Solutions enforcement of any term or provision of the Agreement.

SECTION 3 – BECOMING AN AFFILIATE

Section 3.1 – Requirements to Become an Affiliate

Be at least 18 years of age or the age of majority in their jurisdiction, whichever is greater;

Reside in countries that Quaestor Solutions has officially announced is open for business;

Provide Quaestor Solutions with his/her valid identification;

Submit a properly completed Affiliate Application and Agreement to Quaestor Solutions either in hard copy or online format;

Quaestor Solutions reserves the right to accept or reject any Affiliate Application and Agreement for any reason or for no reason.

Section 3.2 – Affiliate Benefits

Once an Affiliate Application and Agreement has been accepted by Quaestor Solutions, the benefits of the Compensation Plan and the Affiliate Agreement are available to the new Affiliate. These benefits include the right to:

Sell Quaestor Solutions products and services;

Participate in Quaestor Solutions Compensation Plan (receive bonuses and commissions, if eligible);

Sponsor other individuals as Customers or Affiliates into Quaestor Solutions business and thereby, build a marketing

organization and progress through Quaestor Solutions Compensation Plan;

Receive periodic Quaestor Solutions literature and other Quaestor Solutions communications;

Participate in Quaestor Solutions sponsored support, service, training, motivational and recognition functions, upon payment of appropriate charges, if applicable; and

Participate in promotional and incentive contests and programs sponsored by Quaestor Solutions for its Affiliates.

Section 3.3 – Term and Renewal of Your Quaestor Solutions Business

Should an Affiliate fail to pay his/her Affiliate fee, the Affiliate's business back-office will be put on suspension and will not be eligible for commissions or bonuses, until fees are paid. If the Affiliate fails to pay his/her Affiliate fee within the first two consecutive weeks, the Affiliate's Agreement shall be permanently canceled.

SECTION 4 – OPERATING A QUAESTOR SOLUTIONS BUSINESS

Section 4.1 – Adherence to Quaestor Solutions Compensation Plan

The Affiliates are obliged to adhere to the terms of Quaestor Solution's Compensation Plan presented in the official Quaestor Solutions literature. Each Affiliate may have one (1) income center. Exceeding this number by creating more positions is equivalent to the cancellation of the business of the Affiliate and the loss of all assets.

Offering Quaestor Solutions opportunity through or combining it with any other program, system and sales tools, techniques of marketing is not permitted. Any current and potential Affiliates and Customers cannot be encouraged or required to execute any contract or Agreement different from official Quaestor Solutions arrangements to obtain a status of Quaestor Solutions Affiliate. Moreover, the Affiliates shall avoid demanding and encouraging other current or possible Clients or Affiliates to make any payment or purchase from any entity or individual to take part in Quaestor Solutions Compensation Plan different from those considered as required or suggested by the official Quaestor Solutions literature.

Section 4.2 – Advertising

Section 4.2.1 – General

All Affiliates shall safeguard and promote the good reputation of Quaestor Solutions and its products. The marketing and promotion of Quaestor Solutions, Quaestor Solutions Opportunity, the Compensation Plan, and Quaestor Solutions products and services must avoid all discourteous, deceptive, misleading, unethical, or immoral conduct or practices.

To promote both the products and services and the grand range of Quaestor Solutions opportunity offers, Affiliates should use the sales aids, business tools and support materials produced by Quaestor Solutions. The Company has carefully designed its products, product labels, Compensation Plan and promotional materials to ensure that they are promoted in a fair and truthful manner, that they are substantiated and that the materials comply with the legal requirements of federal and state laws.

Accordingly, Affiliates may only advertise or promote their Quaestor Solutions business using approved tools, templates or images acquired through Quaestor Solutions. No approval is

necessary to use these approved tools. If you wish to design your own online or offline marketing materials of any kind, your designs must be submitted to Quaestor Solutions advertising department (support@Quaestor-Solutions.com) for consideration and inclusion in the template/image library. Unless you receive specific written approval from Quaestor Solutions to use such tools, the request shall be deemed denied. Go to the Advertising section of the Template Library in your back-office.

Section 4.2.2 – Trademarks and Copyrights

The name of Quaestor Solutions and other names as may be adopted by Quaestor Solutions are proprietary trade names, trademarks and service marks of Quaestor Solutions (collectively “marks”). As such, these marks are of great value to Quaestor Solutions and are supplied to Affiliates for their use only in an expressly authorized manner. Quaestor Solutions will not allow the use of its trade names, trademarks, designs or symbols or any derivatives of such marks, by any person, including Quaestor Solutions Affiliates, in any unauthorized manner without its prior, written permission.

The content of all Company-sponsored events is copyrighted material. Affiliates may not produce for sale or distribution any

recorded Company events and speeches without written permission from Quaestor Solutions, nor may Affiliates reproduce for sale or for personal use any recording of Company-produced audio or video tape presentations.

As an independent Affiliate, you may use Quaestor Solutions name in the following manner

Affiliate's Name

Quaestor Solutions Independent Affiliate

Example:

Alice Smith Quaestor Solutions Independent Affiliate

Affiliates may not use the name Quaestor Solutions in any form in their team name, a tagline, an external website name, their personal website address or extension, in an e-mail address, as a personal name, or as a nickname. Additionally, Affiliates may only use the phrase Independent Quaestor Solutions Affiliate in their phone greeting or on their answering machine to clearly separate their independent Quaestor Solutions business from Quaestor Solutions. For example, Affiliates may not secure the

domain name www.buyQuaestorSolutions.com, nor may they create an email address such as info@Quaestor-Solutions.com or Quaestor@<anydomain>.

Section 4.2.2.1 – Independent Quaestor Solutions Affiliate Logo

If an Affiliate uses Quaestor Solutions logo in any communication, he or she must use the Independent Affiliate version of Quaestor Solutions logo. Using any other Quaestor Solutions logo requires written approval.

Section 4.2.3 – Media and Media Inquiries

Affiliates must not attempt to respond to media inquiries regarding Quaestor Solutions, its products or services or their independent Quaestor Solutions business. All inquiries by any type of media must be immediately referred to Quaestor Solutions Marketing Department (support@QuaestorSolutions.com). This policy is designed to assure that accurate and consistent information is provided to the public as well as a proper public image.

Section 4.2.4 – Unsolicited Email

Quaestor Solutions does not permit Affiliates to send unsolicited commercial emails unless such emails strictly comply with applicable laws and regulations including, without limitation, the federal CAN-SPAM Act. Any email sent by an Affiliate that promotes Quaestor Solutions, Quaestor Solutions opportunity or Quaestor Solutions products and services must comply with the following:

There must be a functioning return email address to the sender.

There must be a notice in the email that advises the recipient that he or she may reply to the email via the functioning return email address, to request that future email solicitations or correspondence not be sent to him or her (a functioning “opt-out” notice).

The email must include the Affiliate’s physical mailing address.

The email must clearly and conspicuously disclose that the message is an advertisement or solicitation.

The use of deceptive subject lines and/or false header information is prohibited.

All opt-out requests, whether received by email or regular mail, must be honored. If an Affiliate receives an opt-out request from a recipient of an email, the Affiliate must forward the opt-out request to the Company.

Quaestor Solutions may periodically send commercial emails on behalf of Affiliates. By entering into the Affiliate Agreement, Affiliate agrees that the Company may send such emails and that the Affiliate's physical and email addresses will be included in such emails as outlined above. Affiliates shall honor opt-out requests generated as a result of such emails sent by the Company.

Section 4.2.5 – Unsolicited Faxes

Except as provided in this section, Affiliates may not use or transmit unsolicited faxes in connection with their Quaestor Solutions business. The term "unsolicited faxes" means the transmission via telephone facsimile or computer of any material or information advertising or promoting Quaestor Solutions, its products, its compensation plan or any other

aspect of the company which is transmitted to any person, except that these terms do not include a fax: (a) to any person with that person's prior express invitation or permission; or (b) to any person with whom the Affiliate has an established business or personal relationship. The term "established business or personal relationship" means a prior or existing relationship formed by a voluntary two-way communication between an Affiliate and a person, on the basis of: (a) an inquiry, application, purchase, or transaction by the person regarding products offered by such Affiliate; or (b) a personal or familial relationship, which relationship has not been previously terminated by either party.

Section 4.2.6 – Telephone Directory Listings

Affiliates may list themselves as an "Independent Quaestor Solutions Affiliate" in the white or yellow pages of the telephone directory, or with online directories, under their own name. No Affiliate may place telephone or online directory display ads using Quaestor Solutions name or logo. Affiliates may not answer the telephone by saying "Quaestor Solutions" or in any other manner that would lead the caller to believe that he or she has reached corporate offices of Quaestor Solutions. If an Affiliate wishes to post his/her name in a

telephone or online directory, it must be listed in the following format:

Affiliate's Name Independent Quaestor Solutions Affiliate

Example:

Alice Smith Independent Quaestor Solutions Affiliate

Section 4.2.7 – Television and Radio Advertising

Affiliates may not advertise on television and radio except with Quaestor Solutions' express written approval.

Section 4.2.8 – Advertising Prices

Affiliates may not create their own marketing or advertising material offering any Quaestor Solutions products at a price less than the current price plus shipping and applicable taxes.

Section 4.3 – Online Conduct

Section 4.3.1 – Affiliate Web Sites

Affiliates are provided with a replicated responsive template website “Independent Quaestor Solutions Affiliate Page” by Quaestor Solutions from which they can enroll new Affiliates and manage their Quaestor Solutions business. The Affiliate replicated website is accessible through the back-office.

Affiliates may also create their own websites, so long as the website and its content comply with the terms of Quaestor Solutions Policies and Procedures. It is the Affiliate’s obligation to ensure your online marketing activities are truthful, are not deceptive and do not mislead Customers or potential Affiliates in any way. Websites and web promotion activities and tactics that mislead or are deceptive, regardless of intent, will result in disciplinary action. Misleading tactics include but are not limited to spam linking (or blog spam), unethical search engine optimization (“SEO”) tactics, misleading click-through ads (i.e. having the display URL of a Pay-PerClick (“PPC”) campaign appear to be directed to an official Quaestor Solutions Corporate Site when it, in fact, goes elsewhere), unapproved banner ads and unauthorized press releases. Quaestor Solutions will be the sole determinant of truthfulness and whether specific activities are misleading or deceptive.

Section 4.3.2 – Quaestor Solutions Replicated Websites

Affiliates receive a basic Quaestor Solutions Replicated Website “Independent Quaestor Solutions Affiliate page” as a part of their Affiliate virtual office subscription to enroll new Customers and Affiliates. There is no monthly charge for the Affiliate virtual office. Affiliates are solely responsible and liable for the custom description that can be added to the Replicated Website and must regularly review the content to make sure it is accurate and relevant.

Affiliates may not alter the branding, artwork, look, or feel of their Replicated Website, and may not use their Replicated Website to promote, market or sell non-Quaestor Solutions products, services or business opportunities. Specifically, you may not alter the look (placement, sizing etc.) of functionality of the following:

Quaestor Solutions Independent Affiliate Logo

Your Name Quaestor Solutions Corporate Website Redirect
Button Artwork, logos or graphics Original text

Because the Replicated Website reside on the Quaestor-Solutions.com domain, Quaestor Solutions reserves the right to receive analytics and information regarding the usage of your website.

SECTION 4.3.3 – Registered External Website Content

Affiliates are solely responsible and liable for their own Registered External Website content, messaging, claims, and information and must ensure that it appropriately represents and enhances Quaestor Solutions brand and adheres to Quaestor Solutions Policies and Procedures. Additionally, Registered External Websites must not contain disingenuous popup ads or promotions or malicious code. Decisions and corrective actions in this area are at Quaestor Solutions sole discretion.

SECTION 4.3.4 – Quaestor Solutions Independent Affiliate Disclosure

To avoid confusion, the following three elements must be prominently displayed at the top of every page of your Registered External Website

- a. Quaestor Solutions Independent Affiliate logo
- b. Your Name and Title
- c. Quaestor Solutions Corporate Website Redirect Button

Although Quaestor Solutions brand themes and images are desirable for consistency, anyone landing on any page of an Affiliate's External Website must clearly understand that they are at an Independent Affiliate site, and not a Quaestor Solutions Corporate page.

SECTION 4.3.5 – Registered External Websites Must Exclusively Promote Quaestor Solutions

Your Quaestor Solutions external website must contain content and information that is exclusive to Quaestor Solutions. You may not advertise

other products or services other than Quaestor Solutions product line and Quaestor Solutions opportunity.

SECTION 4.3.6 – No e-commerce or Stock-and-Sell Retailing

An Affiliate's Registered External Website must only facilitate the entry into his/her Quaestor Solutions Replicated Website.

Affiliates may not stock and sell Quaestor Solutions products nor may they facilitate an e-commerce environment that would facilitate this model. All orders must be placed through their official Replicated Website or Affiliate Workstation.

SECTION 4.3.7 – Registered External Website Termination

In the event of the voluntary or involuntary cancellation of the Affiliate Agreement, Affiliates must remove their Registered External Website from public view within three days and redirect (forward) all traffic from that domain to www.Quaestor-Solutions.com. Their external website may be transferred to another Quaestor Solutions Affiliate, subject to Quaestor Solutions approval, on a case-by-case basis.

SECTION 4.3.8 – Team Websites

Affiliates may use team websites for the purposes of connecting, communicating, training, education and sharing best practices among team members. Because these sites may contain sensitive and Company-specific information, these team websites must be password protected and may only be shared with members of Affiliate's Sales Organization.

SECTION 4.3.9 – Domain Names, email Addresses and Online Aliases

You are not allowed to use or register Quaestor Solutions or any of Quaestor Solutions trademarks, product names or any derivatives for any Internet domain name, email address or online aliases. Additionally, you cannot use or register domain names, email addresses, and/or online aliases that could cause confusion, or be misleading or deceptive, in that they cause individuals to believe or assume the communication is from or is the property of Quaestor Solutions. Examples of the improper use of Quaestor Solutions include but are not limited to Quaestor Solutions showing up as the sender of an email.

SECTION 4.3.10 – Quaestor Solutions Hotlinks

When directing readers to Affiliate's Registered External Website or replicated site it must be evident from a combination of the link and the surrounding context to a reasonable reader that the link will be resolving to the site of an Independent Quaestor Solutions Affiliate. Attempts to mislead web traffic into believing they are going to a Quaestor Solutions corporate site when in fact they land on an Affiliate's site (replicated or registered external) will not be allowed. The

determination as to what is misleading or what constitutes a reasonable reader will be at Quaestor Solutions sole discretion.

SECTION 4.3.11 – Monetizing Registered External Websites

Affiliates may not monetize their Replicated Website or their Registered External Website through Affiliate programs, AdSense or similar programs.

SECTION 4.3.12 – Online Classifieds

Affiliate may not use online classifieds (including Craigslist) to list, sell or retail specific Quaestor Solutions virtual products. Affiliate may use online classifieds (including Craigslist) for prospecting, recruiting, sponsoring and informing the public about Quaestor Solutions business opportunity, provided Quaestor Solutions – approved templates/images are used. These templates will identify individually as an Independent Quaestor Solutions Affiliate. If a link or URL is provided, it must link to Affiliate’s Replicated Website or Affiliate’s Registered External Website.

SECTION 4.3.13 – eBay and Online Auctions

Quaestor Solutions products and services may not be listed on eBay or other online auctions, nor may Affiliates enlist or knowingly allow a third party to sell Quaestor Solutions products on eBay or another online auction.

SECTION 4.3.14 –Online Commerce Sites

Affiliates may not list or sell Quaestor Solutions products on any online retail store or e-commerce site, nor may they enlist or knowingly allow a

third party to sell Quaestor Solutions products on any online retail store or e-commerce site.

SECTION 4.3.15 – Banner Advertising

Affiliate may place banner advertisements on a website provided he or she uses Quaestor Solutions – approved templates and images. All banner advertisements must link to Affiliate’s Replicated Website or a Registered External Website. Affiliates may not use blind ads (ads that do not disclose the identity of the Company) or web pages that make product or income claims that are ultimately Associated with Quaestor Solutions products or Quaestor Solutions opportunity.

SECTION 4.3.16 – Spam Linking

Spam linking is defined as multiple consecutive submissions of the same or similar content as blogs, wikis, guestbooks, websites or other publicly accessible online discussion boards or forums and is prohibited. This includes blog spamming, blog comment spamming and/or spamdexing. Any comments Affiliate makes on blogs, forums, guestbooks, etc., must be unique, informative and relevant.

SECTION 4.3.17 – Digital Media Submission (YouTube, iTunes, Photobucket etc.)

Affiliates may upload, submit, or publish Quaestor Solutions-related video, audio, or photo content that they develop and create so long as it aligns with Quaestor Solutions values, contributes to Quaestor Solutions community greater good and is in compliance with Quaestor Solutions Policies and Procedures. All submissions must clearly identify Affiliate as an Independent Quaestor Solutions Affiliate in the Quaestor Solutions content itself and in the content description tag must comply with all copyright/legal requirements and must state that you are solely responsible for this content. Affiliates may not upload, submit or publish any content (video, audio,

presentations or any computer files) received from Quaestor Solutions or captured at official Quaestor Solutions events or in buildings owned or operated by Quaestor Solutions without prior written permission.

SECTION 4.3.18 – Sponsored Links / Pay-Per-Click (PPC) Ads

Sponsored links or pay-per-click ads (PPC) are acceptable. The destination URL must be to either the sponsoring Affiliate's Replicated Website or to the sponsoring Affiliate's Registered External Website. The display URL must also be to either the sponsoring Affiliate's Replicated Website or to Affiliate's Registered External Website and must not portray any URL that could lead the user to believe they are being directed to a Quaestor Solutions Corporate site or be inappropriate or misleading in any way.

SECTION 4.3.19 – Domain Names and Email Addresses

Affiliates may not use or attempt to register any of Quaestor Solutions trade names, trademarks, service names, service marks, product names, the Company's name, or any derivative of the foregoing, for any Internet domain name, email address,

or social media name or address without prior permission of the Company.

SECTION 4.3.20 – Social Media

Social Media may be used by Affiliates to share information about Quaestor Solutions business opportunity and for prospecting and sponsoring. However, Affiliates who decide to use Social Media must adhere to the Policies and Procedures in all respects.

Social Media sites may not be used to sell or offer to sell specific Quaestor Solutions products or services. Profiles an Affiliate generates in any social community where Quaestor Solutions is discussed or mentioned must clearly identify the Affiliate as an Independent Quaestor Solutions Affiliate, and when an Affiliate participates in those communities, Affiliates must avoid inappropriate conversations, comments, images, video, audio, applications or any other adult, profane, discriminatory or vulgar content. The determination of what is inappropriate is at Quaestor Solutions sole discretion, and offending Affiliates will be subject to disciplinary action. Banner ads and images used on these sites must be current and must come from Quaestor Solutions approved library. If a link is

provided, it must link to the posting Affiliate's Replicated Website or a Registered External Website.

Affiliates may not use blog spam, spamdexing or any other mass-replicated methods to leave blog comments. Comments Affiliates create, or leave must be useful, unique, relevant and specific to the blog's article.

SECTION 4.3.20.1 – Affiliates are Responsible for Postings

Affiliates are personally responsible for their postings and all other online activity that relates to Quaestor Solutions. Therefore, even if an Affiliate does not own or operate a blog or Social Media site, if an Affiliate posts to any such site that relates to Quaestor Solutions or which can be traced to Quaestor Solutions, the Affiliate is responsible for the posting. Affiliates are also responsible for postings which occur on any blog or Social Media site that the Affiliate owns, operates or controls.

SECTION 4.3.20.2 – Identification as an Independent Quaestor Solutions Affiliate

You must disclose your full name on all Social Media postings, and conspicuously identify yourself as an independent Affiliate for Quaestor Solutions. Anonymous postings or use of an alias is prohibited.

SECTION 4.3.20.3 – Social Media as a Sales and Promotion Forum

Social Media sites are relationship-building sites. While building relationships is an important part of the sales process, Social Media sites may not be used as a direct medium for generating sales or explaining Quaestor Solutions income opportunity. Online sales may only be generated from an Affiliate's Quaestor Solutions replicated website or from websites authorized by Quaestor Solutions pursuant to Section 4.3.3. Likewise, Affiliates shall not use any Social Media site to explain Quaestor Solutions compensation plan or any component of the compensation plan.

SECTION 4.3.20.4 – Deceptive Postings

Postings that are false, misleading, or deceptive are prohibited. This includes, but is not limited to, false or deceptive postings relating to Quaestor Solutions income opportunity, Quaestor

Solutions products and services, and/or Affiliate's biographical information and credentials.

SECTION 4.3.20.5 – Use of Third Party Intellectual Property

If Affiliate uses the trademarks, trade names, service marks, copyrights or intellectual property of any third party in any posting, it is Affiliate's

responsibility to ensure that he or she has received the proper license to use such intellectual property and pay the appropriate license fee. All thirdparty intellectual property must be properly referenced as the property of the third-party, and Affiliate must adhere to any restrictions and conditions that the owner of the intellectual property places on the use of its property.

SECTION 4.3.20.6 – Respecting Privacy

Affiliate must always respect the privacy of others in his or her postings. Affiliates must not engage in gossip or advance rumors about any individual, company or competitive products or services. Affiliates may not list the names of other individuals or entities on their postings unless they have the written

permission of the individual or entity that is the subject of their posting

SECTION 4.3.20.7 – Professionalism

Affiliate must ensure that his or her postings are truthful and accurate. This requires fact-checking all materials that are posted online. Affiliate should also carefully check his or her postings for spelling, punctuation, and grammatical errors. Use of offensive language is prohibited.

SECTION 4.3.20.8 – Prohibited Postings

Affiliates may not make any postings or link to any postings or other material that:

- ❑ Is sexually explicit, obscene, or pornographic;

- ❑ Is offensive, profane, hateful, threatening, harmful, defamatory, libelous, harassing, or discriminatory (whether based on race, ethnicity, creed, religion, gender, sexual orientation, physical disability, or otherwise);

- ❑ Is graphically violent, including any violent video game images;
- ❑ Is solicitous of any unlawful behavior;
- ❑ Engages in personal attacks on any individual, group, or entity;
- ❑ Is in violation of any intellectual property rights of the Company or any third party.

SECTION 4.3.20.9 – Responding to Negative Posts

Do not converse with anyone who places a negative post against you, other independent Affiliates or Quaestor Solutions. Report negative posts to the Company at support@Quaestor-Solutions.com. Responding to such negative posts often simply fuels a discussion with someone carrying a grudge that does not hold themselves to the same high standards as Quaestor Solutions, and therefore damages the reputation and goodwill of Quaestor Solutions.

SECTION 4.3.20.10 – Social media Sites with Website-Like Features

Because some social media sites are particularly robust, the distinction between a social media site and a website may not be clear cut. Quaestor Solutions, therefore, reserves the sole and exclusive right to classify certain social media sites as websites and require that Affiliates using, or who wish to use, such sites adhere to the Company's policies relating to independent websites.

SECTION 4.3.20.11 – Cancellation of your Quaestor Solutions Business

If Affiliate's Quaestor Solutions business is canceled for any reason, you must discontinue using Quaestor Solutions name, and all of Quaestor Solutions trademarks, trade names, service marks, and other intellectual property, and all derivatives of such marks and intellectual property, in any postings and all Social Media sites that you utilize. If you post on any Social Media site on which you have previously identified yourself as an independent Quaestor Solutions Affiliate, you must conspicuously disclose that you are no longer an independent Quaestor Solutions Affiliate.

SECTION 4.4 – Business Entities

A corporation, limited liability company, partnership, or trust (collectively referred to in this section as a “Business Entity”) may apply to be Quaestor Solutions Affiliate by submitting an Affiliate Application and Agreement. The Business Entity, as well as all shareholders, members, managers, partners, trustees, or other parties with any ownership interest in, or management responsibilities for, the Business Entity (collectively “Affiliated Parties”) are individual, jointly, and severally liable for any indebtedness to Quaestor Solutions, compliance with Quaestor Solutions Policies and Procedures, Quaestor Solutions Affiliate Agreement, and other obligations to Quaestor Solutions.

Business Entities are required to maintain accurate profile settings and submit KYC information and any other documentation the Company requires.

To prevent the circumvention of Sections 4.23 (regarding transfers and assignments of an Quaestor Solutions business) and 4.5, (regarding Sponsorship Changes), if any Affiliated Party wants to terminate his or her relationship with the Business Entity or Quaestor Solutions, the Affiliated Party must terminate his or her affiliation with the Business Entity, notify

Quaestor Solutions in writing that he or she has terminated his/her affiliation with the Business Entity, and must comply with the provisions of Section 4.23. In addition, the Affiliated Party foregoing their interest in the Business Entity may not participate in any other Quaestor Solutions business for six consecutive calendar months in accordance with Section 4.5.3. If the Business Entity wishes to bring on any new Affiliated Party, it must adhere to the requirements of Section 4.23.

The modifications permitted within the scope of this paragraph do not include a change of sponsorship. Changes of sponsorship are addressed in Section 4.5, below. There is a 100 EUR fee for each change requested, which must be included with the written request and the completed Affiliate Application and Agreement. Quaestor Solutions may, at its discretion, require notarized documents before implementing any changes to Quaestor Solutions business. Please allow thirty (30) days after the receipt of the request by Quaestor Solutions for processing.

SECTION 4.4.1 – Business Entity Change

Each Affiliate must immediately notify Quaestor Solutions of all changes to the type of business entity they utilize in operating their businesses and the addition or removal of business Affiliated Parties.

SECTION 4.5 – Sponsor Change

Quaestor Solutions strongly discourages changes in marketing organization structure. Accordingly, the transfer of a Quaestor Solutions business from one position in the marketing structure to another position is rarely permitted. Requests for change of position in the marketing structure to another upline Affiliate must be submitted in writing to the Affiliate Services Department (support@Quaestor-Solutions.com) and must include the reason for the transfer. Correct documents are to be prepared and sent to head office, the Know Your Customer (KYC) verification process is completed and approved, and the 100 EUR fee is paid beforehand. If your request is not approved, the fee is forfeit.

Transfers will only be considered in the following four circumstances:

SECTION 4.5.1 – Misplacement

In cases in which the new Affiliate's position is allocated under an upline Affiliate that is someone other than the individual he or she was led to believe would be his or her upline Affiliate,

the new Affiliate may request that he or she be transferred to another organization with his or her entire marketing organization intact. Requests for transfer under this policy will be evaluated on a case-by-case basis and must be made within five days from the date of enrolment. The Affiliate requesting the change has the burden of proving that he or she was placed beneath the wrong upline Affiliate. It is up to Quaestor Solutions' discretion whether the requested change will be implemented.

SECTION 4.5.2 – Upline Approval

The Affiliate seeking to transfer submits a properly completed and fully executed Sponsorship Transfer Form which includes the written approval of his or her immediate upline Affiliate under whom they desire to be placed.

Photocopied or facsimile signatures are not acceptable. All Affiliate's signatures must be notarized. The Affiliate who requests the transfer must submit a fee of 100 EUR for administrative charges and data processing. If the transferring Affiliate also wants to move any of the Affiliates in his or her marketing organization, each downline Affiliate must also obtain a properly completed Sponsorship Transfer Form and

return it to Quaestor Solutions with the 100 EUR change fee (i.e., the transferring Affiliate and each

Affiliate in his or her marketing organization multiplied by 100 EUR is the cost to move a Quaestor Solutions business.)

Downline Affiliates will not be moved with the transferring Affiliate unless all the requirements of this paragraph are met.

Transferring Affiliates must allow thirty (30) days after the receipt of the Sponsorship Transfer Forms by Quaestor Solutions for processing and verifying change requests.

Quaestor Solutions will consider waiving the six-month waiting period under exceptional circumstances. Such requests for waiver must be submitted to Quaestor Solutions in writing.

SECTION 4.5.3 – Cancellation and re-application

An Affiliate may legitimately change organizations by voluntarily cancelling his or her Quaestor Solutions business and remaining inactive (i.e., no purchases of Quaestor Solutions virtual products for resale, no sales of Quaestor Solutions virtual products, no sponsoring, no attendance at any Quaestor Solutions functions, participation in any other form of Affiliate activity, or operation of any other Quaestor Solutions business, no income from the Quaestor Solutions business) for six (6) full calendar months. Following the six-month period of inactivity, the former Affiliate may reapply under a new upline Affiliate,

however, the former Affiliate's downline will remain in their original position in the marketing organization.

SECTION 4.5.4 – Extended lack of support from Sponsor

In cases in which an Affiliate, despite requests from their direct downline Affiliate and for a period of more than 9 months gives no support and conducts no clear documented activities to support their direct downline Affiliate in his/her efforts to develop his/her personal sales or develop and grow a downline marketing organization, then the direct downline Affiliate may request Quaestor Solutions to consider moving his position and his/her downline marketing organization to another position within Quaestor Solutions Affiliate marketing organization. In such circumstance Quaestor Solutions may decide to waive the 100 Euro transfer fee for the direct downline Affiliates' downline marketing organization. The direct downline Affiliate must provide Quaestor Solutions with a clear statement of lack of support and activities from their direct upline Affiliate and the effect it has on his/her ability to develop sales volume in his/her marketing organization. Quaestor Solutions will consider each such case individually and after consideration period of minimum 1 week, at its sole discretion, may choose to move the Affiliate's position and their downline to a position where the Affiliate may receive active participation from their

newly allocated direct upline Affiliate. The request from the direct downline Affiliate must be made in writing, be dated, and signed with their legible signature. Submission of such statement does not in any way constitute a guarantee that Quaestor Solutions will undertake to move the direct downline Affiliate and their downline marketing organization.

SECTION 4.6 – Waiver of Claims

In cases in which the appropriate sponsorship change procedures have not been followed, and a downline organization has been developed in the second business developed by an Affiliate, Quaestor Solutions reserves the sole and exclusive right to determine the final disposition of the downline organization. Resolving conflicts over the proper placement of a downline that has developed under an organization that has improperly switched sponsors is often extremely difficult. Therefore, AFFILIATES WAIVE ANY AND ALL CLAIMS AGAINST QUAESTOR SOLUTIONS, ITS OFFICERS, DIRECTORS, CEO, OWNERS, EMPLOYEES, AND AGENTS THAT RELATE TO OR ARISE FROM QUAESTOR SOLUTIONS DECISION REGARDING THE DISPOSITION OF ANY DOWNLINE ORGANIZATION THAT DEVELOPS BELOW AN ORGANIZATION THAT HAS IMPROPERLY CHANGED LINES OF SPONSORSHIP.

SECTION 4.7 – Unauthorized Claims and Actions

SECTION 4.7.1 – Indemnification

An Affiliate is fully responsible for all his or her verbal and written statements made regarding Quaestor Solutions products, services, and the Compensation Plan that are not expressly contained in official Quaestor Solutions materials. This includes statements and representations made through all sources of communication media, whether person-to-person, in meetings, online, through Social Media, in print, or any other means of communication. Affiliates agree to indemnify Quaestor Solutions and Quaestor Solutions CEO, directors, officers, employees, and agents and hold them harmless from all liability including judgments, civil penalties, refunds, attorney fees, court costs, or lost business incurred by Quaestor Solutions as a result of the Affiliate's unauthorized representations or actions. This provision shall survive the termination of the Affiliate Agreement.

SECTION 4.7.2 – Product Claims

No claims (which include personal testimonials) of any products offered by Quaestor Solutions may be made except those contained in official Quaestor Solutions literature. Not only are such claims in violation of the Affiliate Agreement, they also violate the laws and regulations of the United States, Canada, other jurisdictions, and Countries.

SECTION 4.7.3 – Compensation Plan Claims

When presenting or discussing the Quaestor Solutions Compensation Plan, you must make it clear to prospects that financial success with Quaestor Solutions requires commitment, effort, and sales skill. Conversely, you must never represent that one can be successful without diligently applying themselves. Examples of misrepresentations in this area include:

☒ It's a turnkey system; ☒ The system will do the work for you; ☒ Just get in and your downline will build through spill over; ☒ Just join and I'll build your downline for you; ☒ The company does all the work for you; ☒ You don't have to sell anything; or ☒ All you have to do is buy your products every month.

The above are just examples of improper representations about the Compensation Plan. It is important that you do not make these or any other representations that could lead a prospect to believe that they can be successful as Quaestor Solutions Affiliate without commitment, effort, and sales skill.

SECTION 4.7.4 – Income Claims

An Affiliate, when presenting or discussing the Quaestor Solutions opportunity or Compensation Plan to a prospective Affiliate, may not make income projections, income claims, or disclose his or her Quaestor

Solutions income (including the showing of checks, copies of checks, bank statements, or tax records).

SECTION 4.7.5 – Income Disclosure Statement

Quaestor Solutions corporate ethics compel us to do not merely what is legally required, but rather, to conduct the absolute best business practices.

The terms “income claim” and/or “earnings representation” (collectively “income claim”) include: (1) statements of actual

earnings, (2) statements of projected earnings, (3) statements of earnings ranges, (4) income testimonials, (5) lifestyle claims, and (6) hypothetical claims.

A lifestyle income claim typically includes statements (or pictures) involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth. They also consist of references to the achievement of one's dreams, having everything one always wanted and are phrased in terms of "opportunity" or "possibility" or "chance." Claims such as "My Quaestor Solutions income exceeded my salary after six months in the business," or "Our Quaestor Solutions business has allowed my wife to come home and be a full-time mom" also fall within the purview of "lifestyle" claims.

A hypothetical income claim exists when you attempt to explain the operation of the compensation plan through the use of a hypothetical example. Certain assumptions are made regarding some or all the following:

(1) the number of personally-enrolled Customers and Affiliates; (2) the number of downline Customers and Affiliates; (3) the average sales/purchase volume/sales volume per Customer and Affiliate; and (4) their total organizational volume.

Applying these assumptions through the compensation plan yields income figures which constitute hypothetical income claims.

At the start of a business meeting and periodically throughout the meeting to prospective Associates, the statement “During this presentation, no income claims either factual or hypothetical, will be presented”.

SECTION 4.8 – Repackaging and Re-labelling Prohibited

Quaestor Solutions products may only be sold in their original packaging. Affiliates may not repackage, re-label, or alter the labels on Quaestor Solutions products. Tampering with virtual Quaestor Solutions products could be a violation of federal and state laws and may result in civil or criminal liability. You cannot remove existing labels or cover any text, graphics, or other material on the product label.

SECTION 4.9 – Commercial Outlets

Affiliates may not sell Quaestor Solutions products from a commercial outlet, nor may Affiliates display or sell Quaestor Solutions products or literature in any retail or service

establishment. Online auction and/or sales facilitation websites, including but not limited to eBay and Craig's List constitute Commercial Outlets, and may not be used to sell Quaestor Solutions products.

SECTION 4.10 – Trade Shows, Expositions and Other Sales Forums

Affiliates may display and/or sell Quaestor Solutions products at trade shows and professional expositions. Before submitting a deposit to the event promoter, Affiliates must contact the Affiliate Services Department in writing for conditional approval, as Quaestor Solutions policy is to authorize only one Quaestor Solutions business per event. Final approval will be granted to the first Affiliate who submits an official advertisement of the event, a copy of the contract signed by both the Affiliate and the event official, and a receipt indicating that a deposit for the booth has been paid. Approval is given only for the event specified. Any requests to participate in future events must again be submitted to the Marketing department. Quaestor Solutions further reserves the right to refuse authorization to participate at any function which it does not deem a suitable forum for the promotion of its products, services, or Quaestor Solutions opportunity. Approval will not be given for swap meets, garage sales, flea markets or farmer's

markets as these events are not conducive to the professional image Quaestor Solutions wishes to portray.

SECTION 4.11 – Conflict of Interests

SECTION 4.11.1 – Non-solicitation

Quaestor Solutions Affiliates are free to participate in other Network Marketing business ventures or marketing opportunities (collectively “Network Marketing”). However, during the term of this Agreement, Affiliates may not directly or indirectly recruit other Quaestor Solutions Affiliates or Customers for any other Network Marketing business.

Following the cancellation of an Affiliate’s Independent Affiliate Agreement, and for a period of six calendar months thereafter, except for an Affiliate who is personally sponsored by the former Affiliate, a former Affiliate may not recruit any Quaestor Solutions Affiliate or Customer for another network marketing business. Affiliates and the Company recognize that because network marketing is conducted through networks of independent contractors dispersed across the entire United States and internationally, and business is commonly conducted via the internet and telephone, an effort to narrowly

limit the geographic scope of this non-solicitation provision would render it wholly ineffective. Therefore, Affiliates and Quaestor Solutions agree that this non-solicitation provision shall apply nationwide and to all International markets in which Affiliates are located. This provision shall survive the termination or expiration of the Affiliate Agreement.

The term “Recruit” means the actual or attempted sponsorship, solicitation, enrollment, encouragement, or effort to influence in any other way, either directly, indirectly, or through a third party, another Quaestor Solutions Affiliate or Customer to enroll or participate in another multilevel marketing, network marketing or direct sales opportunity.

SECTION 4.11.2 – Affiliate Participation in Other Network Marketing Programs

If an Affiliate is engaged in other than Quaestor Solutions direct selling programs, it is the responsibility of the Affiliate to ensure that his or her Quaestor Solutions business is operated entirely separately and apart from any other program. To this end, the following must be adhered to:

☐ Affiliates must not sell, or attempt to sell, any competing nonQuaestor Solutions programs, virtual products or services to Quaestor Solutions Customers or Affiliates. Any program, virtual product or services in the same generic categories as Quaestor Solutions products or services is deemed to be competing, regardless of differences in cost, quality or other distinguishing factors.

☐ Affiliates shall not display Quaestor Solutions promotional material, sales aids, products or services with or in the same location as, any non-Quaestor Solutions promotional material or sales aids, products or services.

☐ Affiliates shall not offer Quaestor Solutions opportunity, products or services to prospective or existing Customers or Affiliates in conjunction with any non-Quaestor Solutions program, opportunity, product or service.

☐ Affiliates may not offer any non-Quaestor Solutions opportunity, products, services or opportunity at any Quaestor Solutions-related meeting, seminar, convention, webinar, teleconference, or other function.

SECTION 4.11.3 – Confidential Information

“Confidential Information” includes, but is not limited to, Downline Genealogy Reports, the identities of Quaestor Solutions Customers and Affiliates, contact information of Quaestor Solutions Customers and Affiliates, Affiliates’ personal and group sales volumes, and Affiliate rank and/or achievement levels. Confidential Information is, or may be available, to Affiliates in their respective back-offices. Affiliate access to such Confidential Information is password protected and is confidential and constitutes proprietary information and business trade secrets belonging to Quaestor Solutions. Such Confidential Information is provided to Affiliates in strictest confidence and is made available to Affiliates for the sole purpose of assisting Affiliates in working with their respective downline organizations in the development of their Quaestor Solutions business. Affiliates may not use the reports for any purpose other than for developing their Quaestor Solutions business. Where an Affiliate participates in other multi-level marketing ventures, he/she is not eligible to have access to Downline Genealogy Reports. Affiliates should use the Confidential Information to assist, motivate, and train their downline Affiliates. The Affiliate and Quaestor Solutions agree that, but for this Agreement of confidentiality and nondisclosure, Quaestor Solutions would not provide Confidential Information to the Affiliate.

To protect the Confidential Information, Affiliates shall not, on his or her own behalf, or on behalf of any other person, partnership, association, corporation or other entity:

☐ Directly or indirectly disclose any Confidential Information to any third party;

☐ Directly or indirectly disclose the password or other access code to his or her back-office;

☐ Use any Confidential Information to compete with Quaestor Solutions or for any purpose other than promoting his or her Quaestor Solutions business;

☐ Recruit or solicit any Affiliate or Customer of Quaestor Solutions listed on any report or in the Affiliate's back-office, or in any manner attempt to influence or induce any Affiliate or Preferred Customer of Quaestor Solutions, to alter their business relationship with Quaestor Solutions; or

☐ Use or disclose to any person, partnership, association, corporation, or other entity any Confidential Information.

The obligation not to disclose Confidential Information shall survive cancellation or termination of the Agreement and shall remain effective and binding irrespective of whether an Affiliate's Agreement has been terminated, or whether the Affiliate is or is not otherwise Affiliated with the Company.

SECTION 4.12 – Targeting Other Direct Sellers

Quaestor Solutions does not condone Affiliates specifically or consciously targeting the sales force of another direct sales company to sell Quaestor

Solutions products or to become Affiliates for Quaestor Solutions, nor does Quaestor Solutions condone Affiliates solicitation or enticement of members of the sales force of another direct sales company to violate the terms of their contract with such other company. Should Affiliates engage in such activity, they bear the risk of being sued by the other direct sales company. If any lawsuit, arbitration or mediation is brought against an Affiliate alleging that he or she engaged in an inappropriate recruiting activity of its sales force or Customers, Quaestor Solutions will not pay any of the Affiliate's defense costs or legal fees, nor will Quaestor Solutions indemnify the Affiliate for any judgment, award, or settlement.

SECTION 4.13 – Errors or Questions

If an Affiliate has questions about or believes any errors have been made regarding commissions, bonuses, genealogy lists, or charges, the Affiliate must notify Quaestor Solutions in writing within 60 days of the date of the purported error or incident in question. Quaestor Solutions will not be responsible for any errors, omissions or problems not reported to the Company within 60 days.

SECTION 4.14 – Governmental Approval or Endorsement

No government nor government officials approve or endorse any direct selling or Network Marketing companies or programs. Therefore, Affiliates shall not represent or imply that Quaestor Solutions or its Compensation Plan have been “approved,” “endorsed” or otherwise sanctioned by any government agency.

SECTION 4.15 – Holding Applications or Orders

Affiliates must not manipulate enrollments of new applicants and purchases of products. All Affiliate Applications and Agreements and product orders must be sent to Quaestor

Solutions within 72 hours from the time they are signed by an Affiliate or placed by a Customer, respectively.

SECTION 4.16 – Income Taxes

Each Affiliate is responsible for paying local taxes on any income generated as an Independent Affiliate. Unfortunately, we cannot provide you with any personal tax advice. Please consult your own tax accountant, tax attorney or another tax professional. If an Affiliate's Quaestor Solutions business is tax exempt, the tax identification number must be provided to Quaestor Solutions.

SECTION 4.17 – Independent Contractor Status

Affiliates are independent contractors. The Agreement between Quaestor Solutions and its Affiliates does not create an employer/employee relationship, agency, partnership, or joint venture between the Company and the Affiliate. Affiliates shall not be treated as an employee for his or her services or for Federal or State tax purposes. All Affiliates are responsible for paying local, state, and federal taxes due from all compensation earned as an Affiliate of the Company. The Affiliate has no authority (expressed or implied), to bind the Company to any

obligation. Each Affiliate shall establish his or her own goals, hours, and methods of sale, so long as he or she complies with the terms of the Affiliate Agreement, these Policies and Procedures, and applicable laws.

SECTION 4.18 – Insurance

You may wish to arrange insurance coverage for your business. Your homeowner's insurance policy does not cover business-related injuries or the theft of or damage to inventory or business equipment. Contact your insurance agent to make certain that your business property is protected. This can often be accomplished with a simple "Business Pursuit" endorsement attached to your present home owner's policy.

SECTION 4.19 – International Marketing

Affiliates are authorized to sell Quaestor Solutions products and services and enroll Customers or Affiliates only in the countries in which Quaestor Solutions is authorized to conduct business, as announced in official Company literature. Quaestor Solutions virtual products or sales aids may not be sold in any not approved country. Affiliates may sell, give, transfer, or distribute Quaestor Solutions virtual products or sales aids

Worldwide. In addition, no Affiliate may, in any unauthorized country: (a) conduct sales, enrollment or training meetings; (b) enroll or attempt to enroll potential Customers or Affiliates; or (c) conduct any other activity for the purpose of selling Quaestor Solutions products, establishing a marketing organization, or promoting the Quaestor Solutions opportunity.

SECTION 4.20 – Excess Inventory and Bonus Buying

Affiliates must never purchase more virtual products than they can reasonably use or sell to Customers in a month and must not influence or attempt to influence any other Affiliate to buy more products than they can reasonably use or sell to retail Customers in a month. In addition, bonus buying is strictly prohibited. Bonus buying includes any mechanism or artifice to qualify for rank advancement, incentives, prizes, commissions or bonuses that are not driven by bona fide product or service purchases by end user consumers. Bonus buying includes but is not limited to, purchasing products through a straw man or other artifice.

SECTION 4.21 – Adherence to Laws and Ordinances

Affiliates shall comply with all federal, state, and local laws and regulations in all Countries, in the conduct of their businesses. Many cities and Counties have laws regulating certain home-based businesses. In most cases these ordinances are not applicable to Affiliates because of the nature of their business. However, Affiliates must obey those laws that do apply to them. If a city or county official tells an Affiliate that an ordinance applies to him or her, the Affiliate shall be polite and cooperative, and immediately send a copy of the ordinance to the Compliance Department of Quaestor Solutions (support@Quaestor-Solutions.com).

SECTION 4.22 – Households

The Affiliate may be a person operating the business or being an owner of this business. The Affiliate may be a trustee, partner, sole proprietor, beneficiary or shareholder in three (3) Quaestor Solutions businesses. The term “household” refers to the wives or husbands and dependent children doing business or living at the same address.

Quaestor Solutions Compensation Plan requires from the spouses (understood both as common-law couples and wives and husbands) to sponsor the business jointly. Regardless of a fact, whether each of the spouses has signed the Agreement

and Application Plan, none of them may operate or own any other business jointly or individually and be engaged directly or indirectly in the management or ownership of any other Quaestor Solutions business, regardless of its form.

Any exceptions may be made after considering the case by Quaestor Solutions, when, for instance, two Affiliates are getting married or when the Affiliate receives any inheritance and becomes involved in another business.

SECTION 4.23 – Actions of Household Members or Affiliated Parties

If any member of an Affiliate's immediate household engages in any activity which, if performed by the Affiliate, would violate any provision of the Agreement, such activity will be deemed a violation by the Affiliate and Quaestor Solutions may take disciplinary action pursuant to the Statement of Policies against the Affiliate. Similarly, if any individual Associated in any way with a corporation, partnership, LLC, trust or another entity (collectively "Business Entity") violates the Agreement, such action(s) will be deemed a violation by the Business Entity, and Quaestor Solutions may take disciplinary action against the Business Entity. Likewise, if an Affiliate enrolls in Quaestor Solutions as a Business Entity, each Affiliated Party of the

Business Entity shall be personally and individually bound to, and must comply with, the terms and conditions of the Agreement.

SECTION 4.24 – Request for Records

Any request from an Affiliate for copies of invoices, Applications, downline activity reports, or other records will require a fee of 2 EUR per page per copy. This fee covers the expense of mailing and time required to research files and make copies of the records.

SECTION 4.25 – Sale, Transfer or Assignment of Quaestor Solutions Business

Although Quaestor Solutions business is a privately owned and independently operated business, the sale, transfer or assignment of Quaestor Solutions business, and the sale, transfer, or assignment of an interest in a Business Entity that owns or operates a Quaestor Solutions business, is subject to certain limitations. If an Affiliate wishes to sell his or her Quaestor Solutions business, or interest in a Business Entity that owns or operates Quaestor Solutions business, the following criteria must be met:

☐ Correct documents are prepared and sent to head office ☐
There are witnesses to the sale process ☐ The Know Your
Customer verification process is completed and approved ☐
A 100 EUR fee is paid beforehand

The selling Affiliate must offer Quaestor Solutions the right of first refusal to purchase the business on the same terms as agreed upon with a thirdparty buyer. Quaestor Solutions shall have fifteen days from the date of receipt of the written offer from the seller to exercise its right of first refusal.

The buyer or transferee must become a qualified Quaestor Solutions Affiliate. If the buyer is an active Quaestor Solutions Affiliate, he or she must first terminate his or her Quaestor Solutions business and wait six calendar months before acquiring any interest in a different Quaestor Solutions business;

Before the sale, transfer or assignment can be finalized and approved by Quaestor Solutions, any debt obligations the selling party has with Quaestor Solutions must be satisfied.

The selling party must be in good standing and not in violation of any of the terms of the Agreement in order to be eligible to sell, transfer or assign Quaestor Solutions business.

Prior to selling an independent Quaestor Solutions business or Business Entity interest, the selling Affiliate must notify Quaestor Solutions Compliance Department in writing and advise of his or her intent to sell his/her Quaestor Solutions business or Business Entity interest. The selling Affiliate must also receive written approval from the Compliance Department before proceeding with the sale. No changes in the line of sponsorship can result from the sale or transfer of Quaestor Solutions business.

SECTION 4.26 – Separation of Quaestor Solutions Business

Quaestor Solutions Affiliates sometimes operate their Quaestor Solutions businesses as husband-wife partnerships, regular partnerships, limited liability companies, corporations, trusts, or other Business Entities. At such

time as a marriage may end in divorce or a corporation, LLC, partnership, trust, or other Business Entity may dissolve, arrangements must be made to assure that any separation or division of the business is accomplished so as not to adversely

affect the interests and income of other businesses up or down the line of sponsorship.

During the divorce or entity dissolution process, the parties must adopt one of the following methods of operation:

☐ One of the parties may, with a consent of the other(s), operate Quaestor Solutions business pursuant to an assignment in writing whereby the relinquishing spouse, shareholders, partners or trustees authorize Quaestor Solutions to deal directly and solely with the other spouse or non-relinquishing shareholder, partner or trustee.

☐ The parties may continue to operate Quaestor Solutions business jointly on a “business-as-usual” basis, whereupon all compensation paid by Quaestor Solutions will be paid according to the status quo as it existed prior to the divorce filing or dissolution proceedings. This is the default procedure if the parties do not agree on the format set forth above.

Under no circumstances will the Downline Organization of divorcing spouses or a dissolving business entity be divided. Similarly, under no circumstances will Quaestor Solutions split commission and bonus checks between divorcing spouses or

members of dissolving entities. Quaestor Solutions will recognize only one Downline Organization and will issue only one commission check per Quaestor Solutions business per commission cycle. Commissions will always be paid to the same individual or entity.

If a former spouse has completely relinquished all rights in the original Quaestor Solutions business pursuant to a divorce, he or she is thereafter free to enroll under any sponsor of his or her choosing without waiting six calendar months. In the case of business entity dissolutions, the former partner, shareholder, member, or another entity Affiliate who retains no interest in the business must wait six calendar months from the date of the final dissolution before re-enrolling as an Affiliate. In either case, the former spouse or business Affiliate shall have no rights to any Affiliates in their former organization or to any former retail Customer. They must develop the new business in the same manner as would any other new Affiliate.

SECTION 4.27 – Sponsoring Online

When sponsoring a new Affiliate through the online enrollment process, the sponsor may assist the new applicant in filling out the enrollment materials. However, the applicant must personally review and agree to the online Application and

Agreement, Quaestor Solutions Policies and Procedures, and Quaestor Solutions Compensation Plan. The sponsor may not fill out the online Application and Agreement on behalf of the applicant and agree to these materials on behalf of the applicant.

SECTION 4.28 – Succession

Upon the death or incapacitation of an Affiliate, his or her business may be passed to his or her heirs. Appropriate legal documentation must be submitted to the Company to ensure the transfer is proper. Accordingly, an Affiliate should consult an attorney to assist him or her in the preparation of a will or other testamentary instrument. Whenever Quaestor Solutions business is transferred by a will or other testamentary process, the beneficiary acquires the right to collect all bonuses and commissions of the deceased Affiliate's marketing organization provided the following qualifications are met. The successor(s) must:

- ☐ Execute an Affiliate Agreement;
- ☐ Comply with terms and provisions of the Agreement;

- ☐ Meet all the qualifications for the deceased Affiliate's status;

- ☐ The devisee must provide Quaestor Solutions with an "address of record" to which all bonus and commission checks will be sent;

- ☐ If the business is bequeathed to joint devisees, they must form a business entity and acquire a Federal Taxpayer Identification Number. Quaestor Solutions will issue all bonuses and commission checks to the business entity.

SECTION 4.28.1 – Transfer Upon Death of an Affiliate

To affect a testamentary transfer of Quaestor Solutions business, the executor of the estate must provide the following to Quaestor Solutions: (1) an original death certificate; (2) certified letters testamentary or a letter of administration appointing an executor; and (3) written instructions from the authorized executor to Quaestor Solutions specifying to whom the business and income should be transferred.

SECTION 4.28.2 – Transfer Upon Incapacitation of an Affiliate

To effectuate a transfer of Quaestor Solutions business because of incapacity, the successor must provide the following to Quaestor Solutions: (1) a notarized copy of an appointment as trustee; (2) a notarized copy of the trust document or other documentation establishing the trustee's right to administer the Quaestor Solutions business; and (3) a completed Affiliate Agreement executed by the trustee.

SECTION 4.29 – Telemarketing Techniques

Federal Agencies have laws that restrict telemarketing practices. They, as well as several states, have “do not call” regulations as part of their telemarketing laws worldwide. Although Quaestor Solutions does not consider Affiliates to be “telemarketers” in the traditional sense of the word, these government regulations broadly define the term “telemarketer” and “telemarketing” so that your inadvertent action of calling someone whose telephone number is listed in the federal “do not call” registry could cause you to violate the law. Moreover, these regulations must not be taken lightly, as they carry significant penalties.

Therefore, Affiliates must not engage in telemarketing in the operation of their Quaestor Solutions businesses. The term

“telemarketing” means the placing of one or more telephone calls to an individual or entity to induce the purchase of Quaestor Solutions product or service, or to recruit them for Quaestor Solutions opportunity. “Cold calls” made to prospective Customers or Affiliates that promote either Quaestor Solutions products or services or Quaestor Solutions opportunity constitute telemarketing and are prohibited. However, a telephone call(s) placed to a prospective Customer or Affiliate (a “prospect”) is permissible under the following situations:

☐ If the Affiliate has an established business relationship with the prospect. An “established business relationship” is a relationship

between an Affiliate and a prospect based on the prospect’s purchase, rental, or lease of goods or services from the Affiliate, or a financial transaction between the prospect and the Affiliate, within the eighteen (18) months immediately preceding the date of a telephone call to induce the prospect’s purchase of a product or service.

☐ The prospect’s personal inquiry or application regarding a product or service offered by the Affiliate, within the three (3) months immediately preceding the date of such a call.

☐ If the Affiliate receives written and signed permission from the prospect authorizing the Affiliate to call. The authorization must specify the telephone number(s) which the Affiliate is authorized to call.

☐ You may call family members, personal friends, and acquaintances. An “acquaintance” is someone with whom you have at least a recent first-hand relationship within the preceding three months. Bear in mind, however, that if you engage in “card collecting” with everyone you meet and subsequently calling them, the FTC may consider this a form of telemarketing that is not subject to this exemption. Thus, if you engage in calling “acquaintances,” you must make such calls on an occasional basis only and not make this a routine practice.

Affiliates shall not use automatic telephone dialing systems or software relative to the operation of their Quaestor Solutions businesses.

Affiliates shall not place or initiate any outbound telephone call to any person that delivers any pre-recorded message (a “robocall”) regarding or relating to Quaestor Solutions products, services or opportunity.

SECTION 5 – RESPONSIBILITIES OF AFFILIATES

SECTION 5.1 – Change of Address, Telephone, and Email Addresses

To ensure timely delivery of products, support materials, commission, and tax documents, it is important that Quaestor Solutions files are current. Street addresses are required for possible shipping since UPS etc. cannot deliver to a post office box. Affiliates planning to change their e-mail address or move must send their new address and telephone numbers to Quaestor Solutions Corporate Offices to the attention of the Affiliate Services Department. To guarantee proper delivery, two weeks advance notice must be provided to Quaestor Solutions on all changes.

SECTION 5.2 – Continuing Development Obligations

SECTION 5.2.1 – Ongoing Training

Any Affiliate who sponsors another Affiliate into Quaestor Solutions must perform a bona fide assistance and training function to ensure that his or her downline is properly

operating his or her Quaestor Solutions business. Affiliates must have ongoing contact and communication with the Affiliates in their Downline Organizations. Examples of such contact and communication may include, but are not limited to newsletters, written correspondence, personal meetings, telephone contact, voice mail, electronic mail, and the accompaniment of downline Affiliates to Quaestor Solutions meetings, training sessions, and other functions. Upline Affiliates are also responsible for motivating and training new Affiliates in Quaestor Solutions product knowledge, effective sales techniques, Quaestor Solutions Compensation Plan, and compliance with Company Policies and Procedures. Communication with and the training of downline Affiliates must not, however, violate Sections 4.1 and/or 4.2 (regarding the development of Affiliate-produced sales aids and promotional materials).

Affiliates should monitor the Affiliates in their Downline Organizations to guard against downline Affiliates making improper product or business claims or engaging in any illegal or inappropriate conduct.

SECTION 5.2.2 – Increased Training Responsibilities

As Affiliates progress through the various levels of leadership, they will become more experienced in sales techniques, product knowledge, and understanding of Quaestor Solutions program. They will be called upon to share this knowledge with lesser experienced Affiliates within their organization.

SECTION 5.2.3 – Ongoing Sales Responsibilities

Regardless of their level of achievement, Affiliates have an ongoing obligation to continue to personally promote sales through the generation of new Customers and through servicing their existing Customers.

SECTION 5.3 – Non-Disparagement

Quaestor Solutions wants to provide its independent Affiliates with the best products, compensation plan, and service in the industry. Accordingly, we value your constructive criticisms and comments. All such comments should be submitted in writing to the Marketing Department. Remember, to best serve you, we must hear from you! While Quaestor Solutions welcomes constructive input, negative comments and remarks made in the field by Affiliates about the Company, its products, or compensation plan serve no purpose other than to sour the

enthusiasm of other Quaestor Solutions Affiliates. For this reason, and to set the proper example for their downline, Affiliates must not disparage, demean, or make negative remarks about Quaestor Solutions, other Quaestor Solutions Affiliates, Quaestor Solutions products, the Marketing and Compensation plan, or Quaestor Solutions CEO, directors, officers, or employees.

SECTION 5.4 – Providing Documentation to Applicants

Affiliates must provide the most current version of the Policies and Procedures and the Compensation Plan to individuals whom they are sponsoring to become Affiliates before the applicant signs an Affiliate Agreement or ensure that they have online access to these materials.

SECTION 6 – SALES REQUIREMENTS

SECTION 6.1 – Product Sales

Quaestor Solutions Compensation Plan is based on the sale of Quaestor Solutions virtual products and services, also to end consumers. Affiliates must fulfill personal and Downline Organization retail sales requirements (as well as meet other

responsibilities set forth in the Agreement) to be eligible for bonuses, commissions and advancement to higher levels of achievement. The following sales requirements must be satisfied for Affiliates to be eligible for commissions:

Affiliates must satisfy the Personal Volume and Downline sales volume requirements to fulfill the requirements Associated with their rank as specified in Quaestor Solutions Compensation Plan. “Personal sales Volume” includes purchases made by the Affiliate and purchases made by the Affiliate’s personal Customers. Downline volume shall include the total sales volume of all Affiliates in his or her marketing organization but shall not include the Affiliate’s Personal Sales Volume.

A part of an Affiliate’s total monthly personal sales volume should be sold to personal Customers

SECTION 6.2 – No Territory Restrictions

There are no exclusive territories granted to anyone.

SECTION 6.3 – Sales Receipts

All Affiliates must provide their Customers with two copies of an official Quaestor Solutions sales receipt at the time of the sale. These receipts set forth the Customer Satisfaction Guarantee as well as any consumer protection rights afforded by federal or state law, in different Countries. Affiliates must maintain all retail sales receipts for a period of two years and furnish them to Quaestor Solutions at the Company's request. Records documenting the purchases of Affiliates' Direct Customers will be maintained by Quaestor Solutions.

Remember that Customers must receive two copies of the sales receipt. In addition, Affiliates must orally inform the buyer of his or her cancellation rights.

SECTION 7 – BONUSES AND COMMISSIONS

SECTION 7.1 – Bonus and Commission Qualifications and Accrual

An Affiliate must be active and in compliance with the Agreement to qualify for bonuses and commissions. So long as an Affiliate complies with the terms of the Agreement,

Quaestor Solutions shall pay commissions to such Affiliate in accordance with the Marketing and Compensation plan.

SECTION 7.2 – Adjustment to Bonuses and Commission

SECTION 7.2.1 – Adjustments for Returned Products and Cancelled Services

Affiliates receive bonuses, commissions, or overrides based on the actual sales of products and services to end consumers. When a service is cancelled or a product is returned to Quaestor Solutions for a refund or is repurchased by the Company, any of the following may occur at the Company's discretion: (1) the bonuses, commissions, or overrides attributable to the returned or repurchased product(s) or cancelled service will be deducted from payments to the Affiliate and upline Affiliates who received bonuses, commissions, or overrides on the sales of the refunded product(s) or cancelled service, in the month in which the refund is given, and continuing every pay period thereafter until the commission is recovered; (2) the Affiliate or upline Affiliates who earned bonuses, commissions, or overrides based on the sale of the returned product(s) or cancelled service will have the corresponding points deducted from their downline volume in the next month and all subsequent months

until it is completely recovered; or (3) the bonuses, commissions, or overrides attributable to the returned or repurchased product(s) or cancelled service may be deducted from any refunds or credits to the Affiliate who received the bonuses, commissions, or overrides on the sales of the refunded product(s) or cancelled service.

SECTION 7.3 – Reports

All information provided by Quaestor Solutions in downline activity reports, including but not limited to personal and downline volume (or any part thereof), and downline sponsoring activity is believed to be accurate and reliable. Nevertheless, due to various factors including but not limited to the inherent possibility of human, digital, and mechanical error; the accuracy, completeness, and timeliness of orders; denial of credit card and electronic check payments; returned products; credit card and electronic check charge-backs; the information is not guaranteed by Quaestor Solutions or any persons creating or transmitting the information.

All personal and downline volume information are provided “as is” without warranties, express or implied, or representations of any kind whatsoever. In particular but without limitation

there shall be no warranties of merchantability, fitness for a particular use, or no infringement.

To the fullest extent permissible under applicable law, Quaestor Solutions and/or other persons creating or transmitting the information will in no event be liable to any Affiliate or anyone else for any direct, indirect, consequential, incidental, special or punitive damages that arise out of the use of or access to personal and/or group sales volume information (including but not limited to lost profits, bonuses, or commissions, loss of opportunity, and damages that may result from inaccuracy, incompleteness, inconvenience, delay, or loss of the use of the information), even if Quaestor Solutions or other persons creating or transmitting the information shall have been advised of the possibility of such damages. To the fullest extent permitted by law, Quaestor Solutions or other persons creating or transmitting the information shall have no responsibility or liability for you or anyone else under any tort, contract, negligence, strict liability, products liability, or other theory with respect to any subject matter of this Agreement or terms and conditions related thereto.

Access to and use of Quaestor Solutions online reporting services and your reliance upon such information is at your own risk. All such information is provided to you “as is”. If you are dissatisfied with the accuracy or quality of the information,

your sole and exclusive remedy is to discontinue use of and access to Quaestor Solutions online reporting services and your reliance upon the information.

SECTION 8 – PRODUCT GUARANTEES AND RETURNS

SECTION 8.1 – Product Guarantee, Warranty and rescission

Federal and state law requires that Affiliates notify their Customers that they have three business days (5 business days for Alaska residents and Worldwide. Saturday is a business day, Sundays and legal holidays are not business days) within which to cancel their purchase and receive a full refund upon return of the virtual products in substantially as good condition as when they were delivered. Affiliates MUST verbally inform their Customers of this right, they MUST provide their Customers with TWO copies of a retail receipt at the time of the sale and MUST point out this cancellation right stated on the receipt.

Quaestor Solutions offers a 100% 7-day money-back satisfaction guarantee (excl. possible shipping charges) to all Customers, retail Customers, and Affiliates.

If an Affiliate returns more than 300 EUR for a refund in any 12 consecutive month period, the request will constitute the Affiliate's voluntary cancellation of his/her Affiliate Agreement, and the refund will be processed as an inventory repurchase pursuant to Section 8.3, and the Affiliate's Quaestor Solutions business will be canceled.

Affiliates who joined the Company during the Leader Launch (Founding Leaders) or who joined the Company during the pre-launch timeframe, also lose all incentives (both coin and MasterNodes) received. Masternodes and coins purchased with their own funds will not be forfeit.

SECTION 8.2 – Returns by Retail Customers

A retail Customer who makes a purchase of 100 EUR or more, has three business days (72 hours, excluding Sundays and legal holidays) after the sale or execution of a contract to cancel the order and receive a full refund consistent with the cancellation notice on the order form or sales receipt (5 days for Alaska residents and Worldwide). When an Affiliate makes a sale or takes an order from a retail Customer who cancels or requests a refund within the 72-hour period, the Affiliate must promptly refund the Customer's money as long as the virtual products are returned to the Affiliate in substantially as good condition

as when received (5 days for Alaska residents and Worldwide). Affiliates must orally inform Customers of their right to rescind a purchase or an order within 72 hours (5 days for Alaska residents and Worldwide) and ensure that the date of the order or purchase is entered on the order form. All retail Customers must be provided with two copies of an official Quaestor Solutions sales receipt at the time of the sale. The back of the receipt provides the Customer with written notice of his or her rights to cancel the sales Agreement.

SECTION 9 – DISPUTE RESOLUTION AND DISCIPLINARY PROCEEDINGS

SECTION 9.1 – Disciplinary Sanctions

Violation of the Agreement, these Policies and Procedures, violation of any common law duty, including but not limited to any applicable duty of loyalty, any illegal, fraudulent, deceptive or unethical business conduct, or any act or omission by an Affiliate that, in the sole discretion of the Company may damage its reputation or goodwill (such damaging act or omission need not be related to the Affiliate's Quaestor Solutions business), may result, at Quaestor Solutions discretion, in one or more of the following corrective measures:

- ❑ Issuance of a written warning or admonition;

- ❑ Requiring the Affiliate to take immediate corrective measures;

- ❑ Imposition of a fine, which may be withheld from bonus and commission checks;

- ❑ Loss of rights to one or more bonus and commission checks;

- ❑ Quaestor Solutions may withhold from an Affiliate all or part of the Affiliate's bonuses and commissions during the period that Quaestor Solutions is investigating any conduct allegedly violate of the Agreement. If an Affiliate's business is canceled for disciplinary reasons, the Affiliate will not be entitled to recover any commissions withheld during the investigation period;

- ❑ Suspension of the individual's Affiliate Agreement for one or more pay periods;

- ☐ Permanent or temporary loss of, or reduction in, the current and/or lifetime rank of an Affiliate (which may subsequently be re-earned by the Affiliate);

- ☐ Transfer or removal of some or all an Affiliate's downline Affiliates from the offending Affiliate's downline organization.

- ☐ Involuntary termination of the offender's Affiliate Agreement;

- ☐ Suspension and/or termination of the offending Affiliate's Quaestor Solutions website or website access;

- ☐ Any other measure expressly allowed within any provision of the Agreement or which Quaestor Solutions deems practicable to implement and appropriate to equitably resolve injuries caused partially or exclusively by the Affiliate's policy violation or contractual breach;

- ☐ In situations deemed appropriate by Quaestor Solutions, the Company may institute legal proceedings for monetary and/or equitable relief.

SECTION 9.2 – Grievances and Complaints

When an Affiliate has a grievance or complaint with another Affiliate regarding any practice or conduct in relationship to their respective Quaestor Solutions businesses, the complaining Affiliate should first report the problem to his or her Sponsor who should review the matter and try to resolve it with the other party's upline sponsor. If the matter involves interpretation or violation of Company policy, it must be reported in writing to the Affiliate Services Department at the Company. The Affiliate Services Department will review the facts and attempt to resolve it.

SECTION 9.3 – Mediation

Prior to instituting an arbitration, the parties shall meet in good faith and attempt to resolve any dispute arising from or relating to the Agreement through non-binding mediation. One individual who is mutually acceptable to the parties shall be appointed as mediator. The mediation shall occur within 60 days from the date on which the mediator is appointed. The mediator's fees and costs, as well as the costs of holding and conducting the mediation, shall be divided equally between the parties. Each party shall pay its portion of the anticipated

shared fees and costs at least 10 days in advance of the mediation. Each party shall pay its own attorney's fees, costs, and individual expenses associated with conducting and attending the mediation. Mediation shall be held in the city where Quaestor Solutions official main office is located and shall last no more than two business days.

SECTION 9.4 – Arbitration

If mediation is unsuccessful, any controversy or claim arising out of or relating to the Agreement, or the breach thereof, shall be settled by arbitration. The Parties waive all rights to trial by jury or to any court. The arbitration shall be filed with and administered by Judicial Arbitration and Mediation Services (“JAMS Endispute” or “JAMS”) certified service providers under their respective rules and procedures. Copies of JAMS’ Streamlined Arbitration Rules & Procedures will also be emailed to Affiliates upon request to Quaestor Solutions Legal Department.

Notwithstanding the rules of JAMS, the following shall apply to all Arbitration actions:

The Rules of Evidence shall apply in all cases;

The Parties shall be entitled to all discovery rights permitted by the Rules of Civil Procedure;

The Parties shall be entitled to bring motions under Rules 12 and/or 56 of the Federal Rules of Civil Procedure;

The arbitration shall occur within 180 days from the date on which the arbitrator is appointed, and shall last no more than five business days;

The Parties shall be allotted equal time to present their respective cases, including cross-examinations.

All arbitration proceedings shall be held in the city where Quaestor Solutions official main office is located. There shall be one arbitrator selected from the panel assembled by JAMS. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. The arbitration shall occur within 180 days from the date on which the arbitration is filed and shall last no more than five business days. The parties shall be allotted equal time to present their respective cases. The decision of the arbitrator shall be final and binding on the parties and may if necessary,

be reduced to a judgment in any court of competent jurisdiction. This Agreement to arbitrate shall survive the cancellation or termination of the Agreement.

The parties and the arbitrator shall maintain the confidentiality of the entire arbitration process and shall not disclose to any person not directly involved in the arbitration process:

☐ The substance of, or basis for, the controversy, dispute, or claim;

☐ The content of any testimony or other evidence presented at an arbitration hearing or obtained through discovery in arbitration;

☐ The terms or amount of any arbitration award;

☐ The rulings of the arbitrator on the procedural and/or substantive issues involved in the case.

Notwithstanding the foregoing, nothing in these Policies and Procedures shall prevent either party from applying to and obtaining from any court having jurisdiction a writ of

attachment, a temporary injunction, preliminary injunction, permanent injunction or other relief available to safeguard and protect its intellectual property rights, and/or to enforce its rights under the non-solicitation provision of the Agreement.

SECTION 9.5 – Governing Law, Jurisdiction and Venue

Authority and venue of any matter not subject to arbitration shall reside in the city where Quaestor Solutions official main office is located.

SECTION 10 – INACTIVITY, RECLASSIFICATION AND CANCELLATION

SECTION 10.1 – Effect of Cancellation

Quaestor Solutions shall pay the commissions to the Affiliate that meets the requirements of the Policies and Procedures and Agreement on a basis of the Compensation Plan. Any commissions and bonuses allow the Company to appreciate the efforts made by the Affiliate increasing sales and creating a downline organization. The Affiliate loses any bonuses, commissions, title, right and interest to the organization that he or she managed in the case of voluntary or involuntary

annulment of the Agreement, or due to the inactivity (all these forms are collectively considered as a “cancellation”).

Moreover, a creation of more than three (3)

income centers will cause a loss of the assets belonging to the Affiliate. The cancellation of the business means loss of all rights of the Affiliate, including an opportunity of selling the products and services of Quaestor Solutions, receiving any bonuses or commissions or other income being a result of the business activities of the former downline organization. The Affiliates are obliged to renounce any rights they may have, among other things, property rights, possibility of receiving any commissions and bonuses or any other remuneration being a result of any activities of the downline organization.

Moreover, the cancellation of the Affiliate Agreement means that the former Affiliate shall renounce the right to sell Quaestor Solutions goods and may not treat himself as the Affiliate.

The Affiliate canceling business is entitled to the commissions and bonuses for the last whole pay period of activity before the annulment. This sum may be withheld due to the proceedings concerning the involuntary termination.

SECTION 10.2 – Cancellation Due to Inactivity

SECTION 10.2.1 – Failure to Meet PV Quota

Each Affiliate who does not qualify to receive bonus payments is required to renew their position through the payment of an Affiliate fee in order to maintain their position in the Company. If the Affiliate fails to pay his/her Affiliate fee within the first two consecutive weeks the fee becomes due, the Affiliate's Agreement shall be permanently canceled.

SECTION 10.2.2 – Failure to Earn Commissions

There are no requirements to stay active, therefore, it cannot be any failure to earn commissions.

SECTION 10.3 – Involuntary Cancellation

An Affiliate's violation of any of the terms of the Agreement, including any amendments that may be made by Quaestor Solutions in its sole discretion, may result in any of the sanctions listed in Section 9.1, including the involuntary cancellation of his or her Affiliate Agreement. Cancellation

shall be effective on the date on which written notice is mailed, emailed, faxed, or delivered to an express courier, to the Affiliate's last known address, email address, or fax number, or to his/her attorney, or when the Affiliate receives actual notice of cancellation, whichever occurs first.

Quaestor Solutions reserves the right to terminate all Affiliate Agreements upon thirty (30) days written notice in the event that it elects to (1) cease business operations; (2) dissolve as a corporate entity; or (3) terminate distribution of its products via direct selling.

SECTION 10.4 – Voluntary Cancellation

A participant in this network marketing plan has a right to cancel at any time, regardless of reason. Cancellation must be submitted in writing to the Company at its principal business address. The written notice must include the Affiliate's signature, printed name, address, and Affiliate Username.

SECTION 10.5 – Non-Renewal

An Affiliate may also voluntarily cancel his or her Affiliate Agreement by failing to renew the Agreement on its

anniversary date or by failing to pay his/her annual renewal fee. The Company may also elect not to renew an Affiliate's Agreement upon its anniversary date.

SECTION 10.6 – Exceptions to Activity Requirements

SECTION 10.6.1 – Maternity

A pregnant Affiliate shall be exempt from meeting her Personal Volume and Downline quotas for a period of four months following the birth of a child.

SECTION 10.6.2 – Military Deployment

Military personnel shall be exempt from meeting their Personal Volume and Downline quotas for the duration of the deployment and one full calendar month thereafter while deployed into a foreign country.

SECTION 11 – DEFINITIONS

Customer — A Customer who purchases Quaestor Solutions products and whose account has been paid for the ensuing year.

Free Customer — A Customer who has downloaded one of Quaestor Solutions' free apps.

Active Customer — A Customer who purchases Quaestor Solutions virtual products.

Affiliate — An Affiliate who has paid the Affiliate fee.

Active Affiliate — An Affiliate who satisfies the minimum requirement, as set forth in Quaestor Solutions Compensation Plan to ensure that he or she is eligible to receive bonuses and commissions.

Active Rank / Achieved Position — the term “active rank” refers to the current rank of an Affiliate, as determined by Quaestor Solutions Compensation Plan, for any pay period. To be considered “active” relative to a particular rank, an Affiliate must meet the criteria set forth in Quaestor Solutions Compensation Plan for his or her respective rank. (See the definition of “Rank” below.)

Affiliated Party – A shareholder, member, partner, manager, trustee, or other parties with any ownership interest in, or management responsibilities for, a Business Entity.

Agreement – The contract between the Company and each Affiliate includes the Affiliate Application and Agreement, Quaestor Solutions Policies and Procedures, Quaestor Solutions Compensation Plan, and the Business Entity Form (where appropriate), all in their current form and as amended by Quaestor Solutions in its sole discretion. These documents are collectively referred to as the “Agreement.”

Cancel — the termination of an Affiliate’s business. Cancellation may be either voluntary, involuntary, through non-renewal or inactivity.

Downline Leg — Each one of the individuals enrolled immediately underneath you and their respective marketing organizations represent one “leg” in your marketing organization.

Household – Spouses, heads-of-household, and dependent family members residing in the same residence.

Immediate Household — Spouses, heads-of-household, and dependent family members residing in the same residence.

Level — the layers of downline Affiliates in a particular Affiliate's Network Organization. This term refers to the relationship of an Affiliate relative to a particular upline Affiliate, determined by the number of Affiliates between them who are related by sponsorship. For example, if A sponsors B, who sponsors C, who sponsors D, who sponsors E, then E is on A's fourth level.

Network Organization — The Affiliates below a particular Affiliate, depending on the Affiliate's rank qualification (for details about several levels turn to the Sales Compensation Plan).

Official Quaestor Solutions Material — Literature, audio or videotapes, websites, and other materials developed, printed, published and/or distributed by Quaestor Solutions to Affiliates.

Personal Production — Moving Quaestor Solutions products or services to an end consumer for actual use.

Personal Volume — the commissionable value of services and products purchased by (1) an Affiliate; and (2) the Affiliate’s personal Retail Customers who purchase.

Rank / Achieved Position — the “title” that an Affiliate holds pursuant to Quaestor Solutions Compensation Plan. “Title Rank” refers to the highest rank an Affiliate has achieved in Quaestor Solutions compensation plan at any time. “Paid As” rank refers to the rank at which an Affiliate is qualified to earn commissions and bonuses during the current pay period.

Recruit — For purposes of Quaestor Solutions Conflict of Interest Policy (Section 4.9), the term “Recruit” means the actual or attempted sponsorship, solicitation, enrollment, encouragement, or effort to influence in any other way, either directly, indirectly, or through a third party, another Quaestor Solutions Affiliate or Customer to enroll or participate in another multilevel marketing, network marketing or direct sales opportunity.

Registered External Website – An Affiliates Quaestor Solutions-approved personal website that is hosted on non-Quaestor Solutions servers and has no official affiliation with Quaestor Solutions. This Registered External Website is subject to review and approval by Quaestor Solutions.

Replicated Website – A website provided by Quaestor Solutions to Affiliates which utilizes website templates developed by Quaestor Solutions.

Resalable — Products and Sales aids shall be deemed “resalable” if each of the following elements is satisfied: 1) they are unopened and unused; 2) packaging and labelling have not been altered or damaged; 3) they are in a condition such that it is a commercially reasonable practice within the trade to sell the merchandise at full price; 4) it is returned to Quaestor Solutions within one year from the date of purchase. Any merchandise that is clearly identified at the time of sale as nonreturnable, discontinued, or as a seasonal item, shall not be resalable.

Retail Customer — an individual who is referred by an Affiliate who purchases i.e. 3D Printing objects from Quaestor Solutions, but who is not a participant in Quaestor Solutions compensation plan.

Retail Sales – Sales to a Retail Customer.

Social Media – Any type of online media that invites, expedites or permits conversation, comment, rating, and/or user generated content, as opposed to traditional media, which delivers content but does not allow readers/viewers/listeners to participate in the creation or development of content, or the comment or response to content. Examples of Social Media include but are not limited to, blogs, chat rooms, Facebook, Myspace, Twitter, LinkedIn, Delicious, and YouTube.

Sponsor — An Affiliate who enrolls a Customer or another Affiliate into the Company and is listed as the Sponsor on the Affiliate Application and Agreement. The act of enrolling others and training them to become Affiliates is called “sponsoring”.

Upline — this term refers to the Affiliate or Affiliates above a particular Affiliate in a sponsorship line up to the Company. Conversely stated, it is the line of sponsors that links any particular Affiliate to the Company.

SECTION 12 – CONTACT US

You may contact us regarding these Policies and Procedures, or the Site by emailing support@Quaestor-Solutions.com

SECTION 13 – EFFECTIVE DATE

The Policies and Procedures are effective as of 31 July 2018, and shall remain in effect until modified and/or updated. All data mentioned above is subject to change without notice. Amendments take immediate effect.