



PRODUCT RETURN, REFUND POLICY, & INVENTORY BUY-BACK POLICY

First and foremost, thank you for being the most important aspect of ZOI Global, our customer! We value you, your business, and your trust in ZOI Global.

We are committed to delivering to you, products unparalleled in science, efficacy, and bioavailability to contribute to your greater wellness to the highest degree possible! However, if you are not **100% satisfied** with a ZOI Global product for any reason, you may be eligible to return the product for a refund. ZOI Global will accept returns under its Satisfaction Guarantee when the products were purchased directly from ZOI Global. Refunds are issued for the full amount paid at the time of purchase, less shipping.

PRODUCT RETURN & REFUND POLICY

For Customer Purchases Directly from ZOI Global:

You have 30 days from the date of purchase to initiate a return of (a) your initial order of product; (b) product you are trying for the first time – this applies to any product you have not previously ordered; or (c) your first AutoShip order.

ZOI Global may consider accepting additional returns on a case-by-case basis but reserves the right to deny any refund and/or cancel the Position of anyone who abuses the satisfaction guarantee.

The following items are non-refundable, except as required by law: membership fees, shipping fees, administration fees, literature and sales aids, and products that are not purchased directly from ZOI Global (except as provided below for Retail Customers).

FOR ASSOCIATES – PRODUCTS SOLD TO RETAIL CUSTOMERS

If your Retail Customer (a person to whom you sold ZOI Global products in person) wants to return products purchased directly from you, follow this procedure:

1. Create a sales slip for the product refund, including the date and price paid by the Retail Customer, and write “refund” across the face of the order.



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2. Refund the money directly to your Retail Customer and have them sign the sales slip as proof of return.
3. Contact ZOI Global to obtain a Return Merchandise Authorization (RMA) number and instructions for returning the product. You will also be required to provide a copy of the signed refund sales slip.
4. If eligible, ZOI Global will issue a replacement for the returned products within 30 days of the product being logged as returned by our ZOI Global Distribution Center. ZOI Global reserves the right to reject repetitive returns or replacements.

HOW TO INITIATE A PRODUCT RETURN

To initiate a return and request for refund, please email returns@zoiglobal.com, or call us at (725) 213-6100 to receive your Return Merchandise Authorization (RMA). When contacting us, if you are a ZOI Global Independent Representative, please have your ZOI Global Member ID available. If you are a ZOI Global Customer, please have your invoice number available. ZOI Global reserves the right to decline a refund if a RMA was not issued prior to returning the product(s).

If eligible for a refund, ZOI Global will credit the original form of payment within 30 days of the product being logged as returned by our distribution center. Any BV/PV associated with the product(s) will be reversed and deducted from an Associate making a return and may be reversed and deducted from the Support Team, making the transaction revenue neutral for all parties.

Please Note: ZOI Global will promptly begin the refund process, however, it may take up to 30 days or longer for refunds to be processed by the responsible financial institutions.

RECEIPT OF DAMAGED OR DEFECTIVE PRODUCTS

If you received a damaged or defective product, please contact ZOI Global Customer Care at (725) 213-6100 or email us at support@zoiglobal.com, right away. Provided you contact us within 30 days, provide a photo image(s) of the damaged or defective product, and, if requested, return the damaged/defective product to ZOI Global, ZOI will replace damaged or defective products at no charge in lieu of a refund.



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FOR ZOI GLOBAL INDEPENDENT REPRESENTATIVES – INVENTORY BUY BACK POLICY

To protect ZOI Global Independent Representatives who wish to cancel their account, ZOI Global will buy back (repurchase), on reasonably commercial terms, currently marketable inventory purchased by that ZOI Global Independent Representative within the 12-month period immediately before the request, subject to the terms and conditions of this Policy.

To be eligible for repurchase, product being returned must be:

1. In good, salable condition;
2. Purchased within one year before the date of return (except in the states of Georgia, Louisiana, Massachusetts and Wyoming, there is no time limitation on the return); and
3. In its original packaging, unopened, with seals and labels intact.

Products that are within three months of expiration, discontinued or announced as being discontinued, are generally not eligible for Buy Back. Membership and administrative fees, literature and sales aids are generally non-refundable, unless required by law or if ZOI Global deems appropriate.

Although ZOI Global typically treats its ZOI Global Independent Representatives more favorably than is required under this Policy, ZOI Global reserves the right to require cancellation of a ZOI Global Independent Representative's account as a precondition of a return under this Policy in the event that ZOI Global reasonably suspects abuse of this Policy. (For example, where there is evidence of manipulation or fraud, or multiple buy-back requests within a 12-month period). If a ZOI Global Independent Representative's account is closed or cancelled by the ZOI Global Independent Representative or by ZOI Global, the ZOI Global Independent Representative waives and forfeits all present and future commission rights and any other rights he/she may have as a ZOI Global Independent Representative.

The repurchase price will be the amount actually paid by the Associate for the products being returned, less shipping and any consideration received by the ZOI Global Independent Representative for purchase of the products.



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The ZOI Global Independent Representative is responsible for shipping the products to ZOI Global at the ZOI Global Independent Representative's expense.

BV, PV, commissions and bonuses credited or paid to ZOI Global Independent Representatives from the sale of returned product may be charged back and deducted from future payments to those ZOI Global Independent Representatives who originally received the commissions and bonuses.

If eligible for repurchase, ZOI Global will credit the original form of payment within 30 days after the product has been logged as returned by our ZOI Global Distribution Center.

If any part of this Inventory Buy-Back Policy is inconsistent with any particular jurisdiction's laws or regulations, ZOI Global will comply with that jurisdiction's requirements.

HOW TO INITIATE A RETURN OF INVENTORY

Product returns must be accompanied by the ZOI Global Inventory Buy-Back Request Form. You may request the Form (and receive further information) by contacting ZOI Global via email at support@zoiglobal.com or by telephone at (725) 213-6100.