

## LICENCE TRANSFER POLICY

“Death ends a life, not a relationship. – Mitch Albom” This is the reason why people mourn over the death of their loved ones for the rest of their lives. But one fact that everyone must remember is that death is unavoidable and life is unpredictable. The brutal truth about death is that it affects one's family - both financially and emotionally.

We, Winning Growth Life E-Com Pvt Ltd. (‘‘Company / We would like to thank for your association with us. Since the first day of our operation, we have considered this as a vital part of our business and accordingly we have given importance to the fact that whatever we do today should be able to help our families too so that our loved ones aren't financially distressed after our unfortunate demise.

While the Independent Business Owners' FCID is non- transferrable to anyone, this Policy describes the prevailing conditions where the Business License Empire of one may be transferred to the assigned nominee as per the terms and conditions of this policy. It is most important for every Empire and their nominee to have requisite information on this policy and any / all claims subsequent to misfortunate event of their death will be dealt according to the provisions of this Succession Policy (Policy).

### 1. APPLICABILITY

1.1 This Policy is extended to every Independent Distributor (‘‘IMPIRE’’) irrespective of their ranks in the Company . Subject to the provisions of this Policy , the benefits associated with the business license (‘‘FCID ’’), as applicable from time to time, may be transferred to the assigned nominee of an Empire, in case of his/her unfortunate death. 1.2 The entitlement of nominee for the business incentives shall be decided as per the rank of Empire subject to the business incentive plan applicable from time to time.

1.3 This is a unique endeavour of the Company to extend financial support to the nominee of deceased IMPIRE at its sole discretion and as its goodwill gesture only . This shall not be considered as entitlement or legal right of an IMPIRE or their nominees / legal heirs to claim this benefit.

1.4 The decision of the Company shall be final and binding w.r.t. any claim raised under this Policy. 2.

### 2. ELIGIBILITY CRITERIA

2.1 Any person must register his / her nominee at the time of enrolling them as Empire with the Company.

2.2 All existing IMPIRE must update their nominee details with the Company in their lifetime.

2.3 The nominee details may be updated by contacting the Customer Care of the Company at any time.

2.4 The FCID of IMPIRE necessarily need to be operational / active at the time of his / her death i.e. the IMPIRE has made transaction on his / her FCID within last 12 months before to from the date of his / her death.

2.5 The same must not be blocked by the Company due to compliance and ethics issues identified against such FCID.

2.6 The FCID of IMPIRE must not be suspended / blocked more than 2 times within his / her lifetime since the date of his / her enrolment with the Company.

2.7 There must not be any pending investigation against the FCID by the Company at the time of death.

2.8 Since this benefit is extended as a goodwill gesture to appreciate the sense of belongings, the Company will not be able to accept any request from legal heirs where the Empire has failed to register their nominee details with the Company during their lifetime.

### **3. PROCESS FOLLOW**

**3.1** IMPIRE The nominee of deceased shall inform to the Customer Care of the Company either through email or call or chat or through registered post within 90 days from the unfortunate death of the IMPIRE alongwith his / her FCID . No application for License Transfer shall be entertained if the intimation to Company is sent after completion of the said period of 90 days.

**3.2** The FCID of deceased IMPIRE will be blocked and the Company will ask further documentation from the nominee to proceed under this Policy.

**3.3** As a basic documentation, the nominee of the deceased IMPIRE shall require to furnish the following documents with the Company:

- a. Death Certificate of the deceased IMPIRE;
- b. Self - attested copy of AADHAR of the nominee;
- c. Self - attested copy of PAN card of the nominee;
- d. Self - attested copy of Bank details - Cancelled cheque / Passbook / Bank Statement of the nominee; e. Photograph of nominee;
- f. Such other documents as may be required by the Company as per the internal process applicable from time to time.

**3.4** Post verification of the details furnished by the nominee of deceased IMPORE , the Company shall execute requisite agreement with the nominee before accepting the request and transferring the existing FCID to the nominee.

**3.5** Post receipt of the signed agreement , the FCID of deceased IMPIRE shall be mapped to the nominee and all associated benefits accrued till date alongwith future business incentives shall continue to be paid to the nominee's bank account, subject to provisions of this Policy.

**3.6** Payment of all business incentives shall be governed as per the following three factors; a. Rank of the IMPIRE at the event of his/ her unfortunate death; b. Business Incentive shall vary as per individual product purchase, sales performance of the downline Sales Network Team and applicable business plan as amended from time to time. c . Any prevailing conditions which were applicable for the deceased IMPIRE shall also be required to be fulfilled by the nominee to be eligible for any business incentives, post transfer of business license to the nominee.

**3.7** Subject to the provisions of this Policy, License Transfer shall be strictly done once per FCID only to the nominee. It is to clarify that subsequent License Transfer is not permitted in case of death of nominee.

### **4. DISCRETION OF THE COMPANY**

**4.1** Any decision w. r. t. to acceptance of any claim under this policy will be at sole discretion of the Company.

**4.2** The Company may suspend or withdraw the benefits at any time without any prior notice.

**4.3** The Company reserves its right to change the Policy at any time without notice. To make sure you are aware of any changes, please make sure to visit our website and review the policy on periodical basis.

### **5. JURISDICTION**

**5.1** Any dispute or difference arise on account of any matter under this Policy or in relation to interpretation of the provisions of this Policy shall be governed by the provisions of Indian laws and Rampur court shall have the exclusive jurisdiction to entertain the same.

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