

PAYMENT, SHIPPING & DELIVERY POLICY

1. INTRODUCTION

At Nu Skin India, we take pride in offering our customers the finest products with a commitment to quality and excellence. To ensure a seamless shopping experience, we have outlined our Payment and Shipping Policy for complete transparency. This policy applies exclusively to purchases made through our official website accessed at: <https://www.nuskin.com/static/india-opening/> and is designed to keep you informed about our transaction processes. We encourage you to review this policy carefully to understand your rights and responsibilities.

2. PAYMENT POLICY:

- The Payment Policy outlines the acceptable payment methods, security measures, and grievance redressal mechanisms applicable to all transactions conducted via our platform. Any registered Direct Seller of Nu Skin India can purchase products using their unique Direct Seller ID through Nu Skin India's official website.
- **Payment Gateway Partner:** We have partnered with Razorpay Software Limited to facilitate secure, fast, and reliable transactions. However, Nu Skin India does not own or control the payment gateway services and highly recommends that Direct Sellers review the terms of use and other relevant policy documents of the payment gateway provider at <https://razorpay.com> before proceeding with any transactions.
- **Accepted Payment Methods:** We offer multiple payment options through our payment gateway partner to ensure ease and flexibility for our customers. Payments can be made through the following methods:

Credit Cards
(Visa/Mastercard/Rupay (Domestic))

Debit Cards
(Visa/Mastercard/Rupay (Domestic))

UPI

Net Banking

Wallets

- **Security Standards:** Nu Skin India ensures that the highest level of security measures is adopted to protect customer payment data. Our payment gateway partner complies with the Payment Card Industry Data Security Standard (PCI DSS) Version 4.0, which establishes stringent security protocols for handling sensitive card information. Additionally, we comply with the latest Reserve Bank of India (RBI) regulations concerning Card-on-File Tokenization, ensuring that sensitive card details remain protected. For further details on the security systems adopted by our payment gateway provider, please visit <https://razorpay.com/docs/security/>.
- **Confirmation and Order Processing:** An order will be considered successfully placed only when the payment amount has been received and recorded in Nu Skin India's accounts. If a payment is unsuccessful or pending, the corresponding order will be processed only when the payment's confirmation is received by Nu Skin India. In cases where a payment is deducted but the order is not confirmed, Direct Sellers should contact customer support immediately.
- **Payments Without Sufficient Funds:** If any cheque issued by you to Nu Skin India is returned for insufficient funds or if any credit card payment made by you to Nu Skin India is reversed, you must immediately make payment to Nu Skin India for the full amount of the returned cheque or reversed credit card payment. If you fail to promptly make such payment, you are in breach of the Contract.
- **Use of Another Individual's Credit Card:** You may not use a credit card that is not in your name or the name of a business owned by you to order Nu Skin Products without the card owner's prior written approval. You must provide a copy of written approval to Nu Skin India upon request.
- **Credentials:** Nu Skin India does not store any payment credentials, including but not limited to Credit/Debit Card Numbers, CVV, Net Banking login details, or UPI PINs. Therefore, Direct Sellers must enter their credentials each time they make a purchase.
- **Customer Grievance Redressal:** Nu Skin India is dedicated to resolving any payment-related concerns promptly. If a Direct Seller encounters any payment-related issues, they may contact our customer care at +91 120 712 7177 or write an email to Customer Support at indiasupport@nuskin.com with the order reference number for quick resolution or to the Grievance Redressal Officer at indiacompliance@nuskin.com.
- Nu Skin India shall not be responsible for any errors, delays, or failures in payment processing due to technical or operational issues beyond its control, including but not limited to Bank server downtime, Payment gateway issues and/or Internet connectivity disruptions.
- **Methods Of Ordering:** Nu Skin India does not accept orders on credit. Orders will not be shipped until they are paid in full. Payment must be made by cashier's cheque, money order, credit card, cash, direct debit or personal or business cheque, or such other method as may be accepted by Nu Skin India.
- **Issuing Credits:** Credit may be issued by Nu Skin India in instances of overpayment, Nu Skin Product exchanges, or in other circumstances when an order cannot be completely filled.
- **Pricing And Product Changes:** Nu Skin India maintains the right to change Nu Skin Product prices and the products that are offered and sold in India under the Nu Skin Brands without prior notice.
- **Submitting Orders In The Name Of Another Direct Seller:** You are prohibited from submitting orders in the name of another Direct Seller without the other Direct Seller's prior written approval. You must provide a copy of written approvals to Nu Skin upon request.

3. SHIPPING & DELIVERY POLICY:

- **Where does Nu Skin India Ship?** Nu Skin India ships within the territory of India. Title to and risk of loss for any Nu Skin Products you order transfers to you when the products are shipped.

- **Shipping/Delivery Time.** Nu Skin India takes pride in shipping all orders promptly. Orders will be shipped within one business day. Depending on your location and weather conditions, average transit time is between 5-8 business days. If you believe your shipment is lost or missing, please wait at least 7 days from the day you place your order before calling Customer Care to arrange for a replacement. If lost shipments are later delivered, please notify Customer Care within 3 days of delivery.

Please note that delivery may be delayed due to certain restrictions imposed by the government or any other authority acting on behalf of the government or acting as per the directions of the government. If the delivery period exceeds the stipulated time due to unforeseen circumstances, the Direct Seller will be notified regarding the same. If the Direct Sellers still wish to continue with delivery, the same shall be delivered accordingly. If the Direct Seller wishes to cancel the said order; refunds shall be initiated as per the Return, Refund and Exchange Policy.

- **Shipping Information.** Nu Skin India will ship all orders via common carriers selected by Nu Skin. You may choose from a variety of shipping options and speeds. Nu Skin regularly reviews the performance of its common carriers to ensure that you receive the best possible service. Additional freight & handling charges may be applicable if an alternate carrier or faster speed is selected.
- **Shipping and Handling Fees.** You may order Nu Skin Products for personal consumption or for resale in India directly from Nu Skin India or its product centers. There is no minimum order; however, shipping and handling costs may vary depending on the amount of Nu Skin Products ordered.
- **Inventory And The 80 Percent Rule.** As a Direct Seller, you have no specific inventory requirements. You must use your own judgment in determining inventory needs based upon reasonably projected retail sales and personal use. You are prohibited from ordering more than a reasonable amount of inventory. By placing an order, you certify that you have sold or consumed at least 80 percent of your total inventory from previous orders
- **Common Carrier Deliveries.** Here are some general guidelines:
 - i). The carrier will make two additional attempts to deliver your order if they are unable to reach you the first time.
 - ii). After three attempts have been made, the carrier will send you a card advising you that they have a package for you, which they will hold (the number of days varies per carrier).
 - iii). If you do not make an effort to pick up your package, they will return your merchandise to Nu Skin.
 - iv). When a package is returned to Nu Skin, and a request is made by the Direct Seller for reshipment, a freight charge will be assessed on the second shipment. This may also apply when a Direct Seller does not inform us of a change of address and the order is undeliverable.
 - v). The carrier may, on some occasions, leave a package with a neighbor if you are not home, although more often they will follow the procedure outlined above. We suggest you leave a note instructing the carrier where to leave your package if you will not be home to sign it.
 - vi). Should you discover a discrepancy in your order, please check your order carefully before calling the office. Should you find an error, please give Customer Care the invoice number and order date to facilitate prompt order tracking.
 - vii). As you receive your package delivered by the carrier, please check for damage to the outer packaging before signing for it. Any damages, such as the package being crushed, resealed or open, should be noted by the delivery person on the delivery record, especially if there are any missing packages.
- **Missing or Damaged Shipments**

Always be sure to carefully count the number of pieces of products delivered by transport carriers. Never sign a delivery receipt unless absolutely certain that all the pieces of product on the Invoice have actually been delivered. When signing a delivery receipt, a Direct Seller relieves the transport carrier of all further responsibility. Nu Skin cannot be responsible for missing pieces on an order when a Direct Seller has improperly signed for it. When transport carriers sign for a shipment at Nu Skin,

they sign for a given number of pieces, and they acknowledge this fact. Nu Skin's control over the shipment ends at that time and is assumed by the carrier.

Great care is exercised in packaging, handling and shipping of products. Still, unavoidable accidents or careless handling by others will sometimes occur. Be assured that the product was in good condition when it left the warehouse.

Shipments that show damage on arrival should be handled as follows:

1. Common Carrier: A Direct Seller should always accept the shipment but should list damaged items. Have the delivery agent note the damage to the delivery record. Notify Nu Skin Customer Care and the carrier immediately of the extent of the damage by sharing a picture or by making a video of the damaged item(s). The Direct Seller should immediately request an inspection by the carrier, who will assign a respective Inspection/Investigation number or any other identifying code/number used by the Carrier. Be sure all damaged items, plus the shipping containers, are held for pickup by the carrier. Go ahead and use undamaged merchandise for regular sales.
2. Parcel Post: Claims for damage of packages delivered by parcel post must be filed by the Direct Seller. Return the damaged merchandise and the carton to the local post office when your claim is filed. Only when the above has been done should Nu Skin be notified of the claim settlement terms.
3. Truck Shipments: Always inspect shipments before signing them. Call any damage to the attention of the delivery person and request that damage be noted, and sign them. Set damaged merchandise aside and immediately call the local office of the carrier and request an inspection of the damage, then notify Nu Skin Customer Care. Nu Skin will promptly replace the damaged items and file the claim with the carrier. If damage is found later, follow the same procedure as above. Call the carrier and ask for a damage inspection. Do not ship damaged product back to Nu Skin. After Nu Skin receives the necessary paperwork, we will replace the product immediately and then wait for reimbursement from the carrier. Remember, hidden damage must be reported to the trucking company within fifteen (15) days of delivery. Damaged or missing packages must be reported to Nu Skin within thirty (30) days of delivery. Never refuse a damaged shipment.

4. AUTOMATIC DELIVERY PROGRAM

- a. If you have specified the type and quantity of select Nu Skin Products to be automatically shipped to you on a recurring basis under the Nu Skin India automatic delivery program (the "Automatic Delivery Program"), these Nu Skin Products will be charged on a recurring basis in accordance with the delivery frequency you have selected for such products and to the method of payment you have provided. Such products will continue to be shipped at the frequency you have selected until such time that you notify Nu Skin India of any desired changes. You may cancel or modify the frequency of these shipments, update your payment information, or change your shipping address at any time by contacting Customer Service at +91 120-7127177 or by logging in to Your Direct Seller Account and accessing the automatic delivery dashboard. You understand you must make any desired changes at least 3 business days prior to your designated automatic delivery processing date.
- b. Nu Skin India may change the price of or discontinue the specific Nu Skin Products that you have chosen to receive under the Automatic Delivery Program. If the price of a product is increased, Nu Skin India will notify you at least 30 days prior to such increase and will continue to send you such product at the increased price unless you subsequently cancel your automatic delivery. If a product is discontinued, Nu Skin India will notify you at least 5 business days prior to the discontinuation of such product and will continue to send you any remaining products you have on automatic delivery that are not affected by such discontinuation.
- c. You understand that the recurring charges for the Nu Skin Products you have elected to receive under the Automatic Delivery Program shall include the purchase price of such products at the time each recurring order is processed, any applicable taxes and fees, and any applicable shipping charges in effect at the time each recurring order is processed. To

pay for such recurring charges, you authorize the NSE Companies to charge the credit or debit card that you have provided. If you have selected a debit card as your method of payment, you further authorize the financial institution associated with such debit card to debit such amounts from your checking or savings account. Such authorization shall remain in effect until both Nu Skin and your financial institution have received written notice from you of your decision to terminate such authorization. You understand that you must provide an appropriate period for Nu Skin and your financial institution to act upon such notice of termination. The NSE Companies and your financial institution will be fully protected in honoring such authorization. If any charge is dishonored, with or without cause and whether intentionally or inadvertently, then the NSE Companies and your financial institution will have no liability to any party. The NSE Companies will make no other charges to your preferred method of payment except those that you have authorized.

- d. You understand and agree that Nu Skin India may modify the Automatic Delivery Program, including any discounts or other benefits, at any time in its sole discretion. Nu Skin India will provide 30 days' prior notice of any material changes. Your continued participation in the Automatic Delivery Program after any changes are made shall constitute your acceptance of such changes. If you disagree with any changes to the Automatic Delivery Program, you must cancel any automatic deliveries and stop participating in the Automatic Delivery Program.
- e. You understand and agree that Nu Skin India may terminate the Automatic Delivery Program upon 30 days' prior notice in its sole discretion. Nu Skin India may also immediately terminate your right to participate in the Automatic Delivery Program if

(i) the credit or debit card you have provided is invalid, expires, or is cancelled or otherwise terminated, (ii) you violate the terms and conditions of the Automatic Delivery Program; or (iii) you violate the terms and conditions of the Contract.
