



Quatro Worldwide

Policy and Procedures



Policies & Procedures of Quatro Worldwide v1.1

These Policies & Procedures are supplied by Quatro who build and maintain the Quatro Worldwide website.

These Policies and Procedures together with your membership application form shall form the Agreement between You (the member), Quatro Worldwide (the website) and Quatro (the service provider).

The cost for a Basic Introductory Membership of Quatro Worldwide is €80.00. The Basic Introductory Membership is free of charge; however the cost covers the following products and services:

Amount	Description
€50.00	Annual Cost for Personal Webpage and Support
€30.00	Registration costs

- By paying €80.00 to register, you will start the application process to become a registered Basic Introductory Member of Quatro Worldwide. Once the application process is complete you will be issued with a unique Member ID which permits access to the Quatro Worldwide website www.quatroworldwide.com for 12 months, and full membership rights and privileges including the following:- the opportunity to buy and sell Qtm products and services, use the web rooms, online web conferencing facilities and use the online training platforms.
- Access to Your Personal Profile (Webpage)
- Access to Your Private Backoffice (an online secure area showing commission earned)
- Access to all of Quatro Activities, Events, Conferences and the Quatro Academy which includes in house education.

The cost for a Full Starter Membership of Quatro Worldwide is €135.00. The Full Starter Membership is also free of charge; however the cost covers the following Products and Services:

Amount	Description
€50.00	Annual Cost for Personal Webpage and Support
€25.00	Registration Costs
€60.00	Qcoin Account and Prepaid Debit Card

- By paying €135.00 to register for a full membership, you will start the application process to become a registered Member of Quatro Worldwide. Once the application process is complete you will be issued with a unique Member ID which permits access to the Quatro Worldwide website www.quatroworldwide.com for 12 months, and full membership rights and privileges including the following:- the opportunity to buy and sell Qtm products and services, use the web rooms, online web conferencing facilities and use the online training platforms
- Access to Your Personal Profile (Webpage)
- Access to Your Private Backoffice (an online secure area showing commission earned)
- Access to information packs and newsletters and leaflets regarding Qtm sample products
- A Qcoin Account with a Prepaid Card (by application)
- Access to all of Quatro Activities, Events, Conferences and the Quatro Academy which includes in house education.

The cost for a Full Qualified Starter Membership of Quatro Worldwide is €445.00. The full membership is also free of charge; however the fee covers the following Products and Services and network qualification:

Amount	Description
€50.00	Annual Cost for personal webpage and support
€25.00	Registration Costs
€60.00	Qcoin Account and Prepaid Debit Card
€310.00	Network qualification

By registering and purchasing your Membership you are becoming a Member of Quatro Worldwide. In becoming a Member you agree to accept the terms and conditions, as set out in these Policies and Procedures as amended from time to time. These terms and conditions must also be read in conjunction with the Quatro Member Plan (QMP) which details exactly how you can earn commission as a Member which you will be able to view in full on your Personal Webpage once you are registered. Please note: Separate terms and conditions between Quatro and third party providers will also apply to the individual products and services,

depending on how you use Quatro Worldwide. These additional terms and conditions will be provided at the point of order of any service or product and apply in addition to these Policies and Procedures.

Please make sure that you have read and understood these Policies & Procedures entirely before you complete your membership application form and become a registered Member. We recommend that you review the Policies & Procedures together with the Member who has introduced You, Your ("Sponsor"). Before you make your application, Your Sponsor will also explain the principles of the QMP. Your Sponsor shall answer any questions that you may have regarding these Policies & Procedures and/or QMP and explain the rules set out in them that you are required to comply with. We strongly recommend that You review these Policies & Procedures and QMP regularly, both to keep yourself updated of any changes in them and to ensure Your compliance with the basic standards of conduct the Quatro Group and all Quatro Worldwide members expect from other Quatro Worldwide members at all times.

By accepting the terms and conditions set out in these Policies and Procedures you accept that your fee for the Products and Services in relation to Basic and for Full Membership (starter or starter qualified) is non-refundable; and that you are aware that the yearly renewal fee to maintain your service is €50.00.

By accepting these Policies and Procedures you agree that, in deciding to do so, You have not relied on any unauthorized written or oral representation, arrangement; understanding or agreement not expressly set out or referred to in this agreement.

As a registered Member you acknowledge that you are an independent contractor and are not an agent, employee, franchisee, joint venture partner or a legal representative of Quatro or the Quatro Group. Any reference to Quatro or any company within the Quatro Group can only be made where it is also made clear that you are a registered Member of Quatro Worldwide only and an independent contractor. You will, as a registered Member, be held individually and legally responsible for any and all of your actions.

You accept that you are not permitted to speak on the behalf of Quatro or the Quatro Group unless a Director of Quatro or the Quatro Group has given you specific written consent and vetted any communication you intend to distribute. Words and content cannot be spoken directly or indirectly to others, other than as presented on the Quatro Worldwide web site.

These Policies & Procedures, in their authentic form, are always located on the official Quatro Worldwide website: www.quatroworldwide.com. You should not rely on any other literature available online. If any major modifications are planned, we will inform all Members through our website or by e-mail.

Introduction

As a registered Member you are an independent contractor representing only yourself, even if you should develop your own business solely within Quatro Worldwide.

As a Member you are personally responsible for compliance with all local laws of business and regulations, including personal taxes in the country in which you operate or establish your business. There are no exclusive territories or franchises and as such all registered Members have the right to operate anywhere in the world as long as the laws and registrations of the country and international trade are complied with in their entirety.

Member Applications

To become a Member you must be at least 18 years of age. When enquiring about membership of Quatro Worldwide, this must be evidenced by sending your Know Your Customer ("KYC") documents to Quatro. Please see Member Validation policy below for details of KYC documents.

Member Validation Policy

To help us validate your membership, we require a scanned high resolution copy of **one** of the following photo KYC documents:

1. Your passport; or
2. Drivers License; or
3. An EU or similar National Identity Card;
4. Other identity documents may be accepted but only if your photo identity document has been verified by a Chartered accountant or solicitor.

AND

We also require a high resolution scanned copy of **one** of the following proof of address documents:

1. Most recent Bank Statement (not older than 3 months old)
2. Most recent Utility Bill (not older than 3 months old)
3. Other proof of address KYC documents may be accepted but only if your proof of address document has been verified by a Chartered accountant or solicitor or a person of higher authority.

We would recommend that you ask a member of the Member Support team at Quatro to confirm what other identity and proof of address documents are acceptable prior to submission.

If for any reason your identity or address cannot be verified, Your application will be rejected and/or your membership with Quatro will be terminated.

AND

We also require a valid email address. The verification of the email address will be undertaken as part of validating your membership in order for the Member to receive commissions as part of the QMP.

Changing Your Personal Details or Account Details

If you wish to change your personal details, you may do so through your personal profile (Webpage). To update your personal details you will need to submit KYC and/or proof of address documents (depending on the change required) as set out in the Member Validation Policy to verify the required change to your personal details. If the change is to your name you may be asked to provide additional evidence of your legal change of Your name (e.g. marriage certificate, deed poll) for the change of an email address, we will ask You to verify Your new address by sending an email to your registered address to confirm the change before the new e-mail address proposed may be used for correspondence.

If you wish to change your account details, you may do so through your personal profile (Webpage). In the instance that this is required, you will need to submit documents from your account provider showing your registered name and address to verify your new account. The documents from your account provider will be subject to Quatro' screening process to ensure that your personal details match the KYC documents that you originally provided to Quatro to become a Member. This is needed before any further funds can be re directed.

Personal information given to Quatro when you are registering or verifying a change of personal details or account details must be truthful and fully accurate. Inaccurate or false information, such as name, address or documentation, will lead to the rejection of your application or change request or termination of your membership. Decisions regarding the adequacy of KYC, proof of address and any other verification documents shall be at the sole discretion of Quatro. If membership is rejected or terminated due to such a breach, any fees outlaid will be non- refundable.

Membership

To become a Member of Quatro Worldwide you must be introduced by an existing registered Member ("**Sponsor**"). Your Sponsor bears the responsibility of conveying accurate and truthful information which will allow you to understand and make an informed decision regarding the potential risks, commissions, benefits, restrictions and liabilities of becoming a registered Member of Quatro Worldwide.

Your Sponsor will be required to enter his or her Member ID into the Quatro Worldwide website and will be asked to recommend you as a new registered Member, add your personal details to his or her team and to agree to accept the obligations this entails.

The Quatro Members Plan ("QMP"), which sets out the basis on which you will earn commission, will be given to you by your Sponsor and he or she is obligated to inform any person making an application for membership about its full details.

Only verified e-mail addresses will be able to receive commissions as part of the QMP. If your e-mail address does not match your Member ID, Quatro will not be held responsible for funds not reaching you, as they will be sent to the account of the valid e-mail address.

As Quatro Worldwide is an exclusive Members only organisation for real time referral via the internet, You are the only person permitted to use your own Quatro Worldwide Member ID. A Member can only hold a single membership (one position in Quatro Worldwide). Any attempt to establish other positions in Quatro Worldwide via other Sponsors will be a breach of these Policies & Procedures and will lead to the suspension of your membership pending further investigation by Quatro, and may result in the termination of your membership. If your membership is terminated due to such a breach any fees outlaid will be non-refundable. Furthermore, you will be held responsible for any economic or monetary loss or damages to any other member of Quatro Worldwide and to Quatro or the Quatro Group including reasonable professional fees in such circumstances.

Due to the products and services provided to You as a registered Member of Quatro Worldwide, all memberships are subject to the approval of Quatro. Quatro reserves the right to refuse any Member application at its discretion.

Corporate Members

Quatro Worldwide membership is also available to any legally registered institutions, organisations or companies, subject to the provision of valid KYC and/or constitutional documents and these being accepted by Quatro. Each institution, organisation or company is only entitled to submit the details of one representative to act on their behalf, who must also provide KYC and proof of address documents to comply.

Quatro Worldwide Standard Rules Are as Follows:

Every person you contact must be someone you know personally. Any person contacted by You, on the behalf of other Quatro Worldwide members shall, upon initial introduction, be informed that you are a Member contacting them on behalf of another Member and be given details of your relationship with the person on whose behalf you are making contact. The person you contact shall be provided with both the e-mail address by which you wish to be contacted and the email address of the Member or person you have introduced to them. The email address from which you send any correspondence and/or any other communication to a Member or person you have introduced to them must be legitimate and permit the person contacted to reply to your e-mails. As a member it is your responsibility to ensure you have a valid email address. Further to the above, an e-mail account can only be used by one (1) person. This e-mail address is exclusive to the Member and should not be shared within different positions. You are solely responsible for any contact or communication conducted directly or indirectly by you, regarding Q™ products or services and for the use of any information you have provided to other Members, or third parties. You must always take responsibility for all communication conducted by yourself and for any use of information you have provided to other members, or third parties.

Selling Q™ Products and Services

As a Member you must represent the products, services and opportunities in an ethically correct and professional way. We recommend that you confer with your Sponsor in order to have a good understanding of the products you are selling, and to be able to talk knowledgably about the products in a clear, compliant and accurate way when selling the products. Corporate messages are regularly communicated as e-mails or displayed on the Quatro Worldwide website: www.quatroworldwide.com. Please make sure you check regularly for updates regarding products and always read these carefully before selling.

Q™ products you wish to sell to your network can be ordered from the Quatro eshop at www.quatroeshop.com. You will be required to enter your Member ID to receive commission on each order. Any online order forms processed without a Member ID will not be eligible for commission.

The QMP is updated from time to time and is available for download on the Quatro Worldwide website: www.quatroworldwide.com, through your personal profile (webpage).

Any new products or services that become available for sale by Quatro Worldwide will be announced on the Quatro Worldwide website at: www.quatroworldwide.com. Any other communication, promotions, pricing or other statements shall not be valid, and Quatro excludes itself to the fullest extent permitted by law from any liability resulting from the illicit use of any information not disseminated directly by Quatro or on the Quatro Worldwide Website at: www.quatroworldwide.com.

Selling your own products or services

Once you join Quatro Worldwide you may sell Q™ products to other Members within the Quatro network and earn distributor commission. However, You may not sell Your own products or services to other Members within Quatro Worldwide to earn commission, unless these sales are properly registered. Please contact Quatro to register to sell Your own products. More details of how to register to sell Your own products can be found in the QMP.

You may not sell or solicit or entice any other Member to sell or purchase any products or services which compete or impinge on the intellectual property of any Q™ products or services, whether through the QMP or otherwise.

Networking and Collaboration

As a Member you may network with other Members and collaborate in Your own personal capacities outside of Quatro Worldwide, however Quatro and/or Quatro Group does not accept responsibility for any Member to Member email(s) or other correspondence, and neither shall Quatro and/or Quatro Group be considered as a legal party to any Member/Member contractual relationships, or pay any commissions in respect of transactions, unless properly registered through a QMP application process.

Sponsor's Obligations

Members who are registered are granted a non-exclusive right to introduce new Members and to act as a Sponsor for new Members joining Quatro Worldwide. If you are a Sponsor you are expected to have read and understood the terms and conditions set out in these Policies & Procedures for conducting business within Quatro Worldwide, as well as undertaking to provide the Policies & Procedures to any new Member and advising them on the terms and conditions and the consequences of non-compliance.

Placements of new Members sponsored by you are at your own discretion as long as they are placed in one of your teams. A Member shall not under any circumstances encourage, entice, or otherwise assist another Member to transfer to a different Sponsor. Please note that it is not possible to change your Sponsor now, nor at any time in the future, except to correct an administrative error. Such errors shall only be corrected at the discretion of Quatro.

If you sponsor a Member without their knowledge or cooperation you will be in breach of these Policies & Procedures and as such the sponsorship can be terminated or the new Member transferred to another Sponsor at the discretion of Quatro. Quatro can rule for a change of sponsorship with immediate effect.

If a Sponsor is found to be in breach of their contract (with Quatro Worldwide) by providing a non-member with incorrect information or has misrepresented information to a non-member as facts, during the sign up process, based upon private promises or agreement, which are not outlined in these Policies & Procedures or evidenced in any other document produced and distributed by Quatro Worldwide, this will lead to the termination of the Sponsors membership. All costs incurred by Quatro and the non member must be covered by the Sponsor, Quatro will not be held liable for any loss or implications this may cause.

SPAM, UBE & UCE Policies

Quatro Worldwide prohibits the use of the following activities, including but not restricted to, Unsolicited Bulk Email (**UBE**) Unsolicited Commercial Email (**UCE**) and/or SPAM.

UBE and UCE are terms used to describe email correspondence made by sending the same email to many recipients at once, including both those persons you know personally as well as, and especially, to people or persons you don't know.

The use of Mailing List Agents (**MLAs**) to resend emails to people or persons whereby the senders email address is (i) not shown in the email itself or (ii) not sending an email personally to an individual shall be a breach of the Quatro Worldwide UBE and UCE policy. In addition, an email sent Blind carbon copy (**Bcc**) (where the recipient address is hidden by the sender) would also be a breach of the Quatro Worldwide UBE and UCE policy as this is a common technique for hiding the use of MLAs. This would also therefore be a breach of the Quatro Worldwide Policies & Procedures.

SPAM is a term similar to UBE, where SPAM is focused on emails sent to unsolicited recipients. SPAM includes all unsolicited contacting of persons by the use of any media other than physically presenting oneself and is not permitted.

Any breach of the SPAM, UBE & UCE policies will lead to the suspension of your membership pending further investigation by Quatro (the decision to investigate will be at the sole discretion of Quatro) and may result in termination of membership. If your membership is terminated due to such a breach, any fees already outlaid will be non-refundable.

Manipulation and Fraudulent Actions

Manipulation of the commission system shall be deemed to be fraudulent action and shall be dealt with as theft. If you are found to be manipulating the commission system, for example: creating false or virtual sales, income or economic turnover to manipulate Your results, You will have Your membership terminated and any commissions gained through such means shall be withheld, or if paid, will be immediately reclaimed. Similarly, if You involve other members or participate in any such actions with other members for this purpose each member involved will have their membership terminated immediately and any commissions gained through such means shall be withheld, or if paid, will be immediately reclaimed.

Under no circumstances can a Member transfer funds from his earnings to another Member on the understanding that they will transfer it back or to another particular member to create a multiplied turnover with the same funds. Any act designed to create a false turnover for personal gain is strictly prohibited. Such acts are fraudulent and will result in legal action, both civil and criminal, being taken against those involved.

Electronic Devices or Software Robots

The use of any type of electronic devices such as software robots or programs for personal gain is strictly prohibited. Breaches of the system, for example by theft of confidential data from another Member's personal profile (website), or controlling another Member's content or creating false data, will lead to the termination of your membership and may also result in further legal action being taken against You.

Membership Cancellation

If you wish to cancel your membership a "Cancel Your Membership" form available on your personal profile (webpage) must be completed in full and sent to Quatro. The written form must be signed and sent by mail to the address of Quatro, found on the "Contact Us" section of the Quatro Worldwide website. To cancel your membership Quatro shall charge a cancellation fee of €50.00, which can be deducted from your account or sent to us directly (you will need to notify us of which option you intend to use).

You will be notified that your cancellation form has been received and approved by Quatro and of the settlement sum due to You on termination by Quatro. You will then need to confirm the settlement sum due to You with Quatro and will receive this agreed settlement sum from Quatro within 15 Business Days' following that confirmation.

Rules of Administration and Service (Resignation, Deactivation or Termination of your Membership)

It is your responsibility to pay your membership Renewal Fee of €50.00 (**RF**), which is to be paid on an annual basis on the anniversary date of You becoming a registered Member (**Anniversary Date**). The RF must be received by Quatro prior to your Anniversary Date to be valid. Any delay in payment shall cause your membership to be suspended immediately. If payment is not made within 14 days after your Anniversary Date (being the date payment of your RF is due) you will receive notice of the pending termination of your membership (**Notice Date**). If payment of your RF is not registered within 14 days of the Notice Date your membership shall be terminated immediately. If payments are received within the timeframes set out above your membership shall be reinstated within one (1) month from the date of suspension.

After termination of your membership you will not be able to complete a new registration for membership for a period of six months from the date of the written confirmation from Quatro terminating your membership, unless You have terminated Your membership in order to accept the transfer of another member's membership as set out in "Transferring to Members".

Suspension

If your account has been suspended, you are given the opportunity to reinstate your membership within one (1) month from the date of suspension, by paying a fee for the amount of €50.00, to do this you must write to Quatro and send in the payment. If you have not contacted Quatro within this time, your membership will be terminated. The process to terminate your contract with Quatro will take up to three (3) months which includes the removal of all data relating to your membership off our systems. Those members who have had their memberships terminated, due to a lapse in payment of fees only can re apply for a new membership from the expiry of 6 months after the final termination date.

Consequences of Termination

Quatro may, at its sole discretion, terminate any dealings with you based on, but not restricted to, information received by Quatro that you have acted against the terms and conditions of Quatro Worldwide set out in these Policies & Procedures, and/or behaved unethically.

- You will not be eligible to re-enter Quatro Worldwide as a Member.
- Quatro reserves the right to refuse and restrict you from any future participation in Quatro Worldwide.
- You will be held responsible for any costs incurred by Quatro . Quatro reserves the right to use any fees paid by you to cover such costs and to request you to provide any additional sums necessary to cover such costs if the fees paid are insufficient.

Any commissions outstanding to You, if any, at the time of termination shall be sent to Your registered account. If we are unable to identify a current registered account for You, You may obtain any commission owed to you upon making a request to Quatro , provided that such request is filed within 14 days of termination of Your membership. The decision of Quatro regarding payment of commissions where your membership has been terminated due to a breach of these Policies & Procedures shall be at the sole discretion of Quatro and will be final and non-negotiable.

Transfer of Membership

Transferring to Non-Members

If you wish to transfer your membership to a non member, you must request a "Transfer Form" from Quatro, which must be filled out by both you and the non member and returned to Quatro complete with both signatures. The proposed transferee will be asked to complete the steps in the Member Validation Policy and if Quatro approves the transfer of your membership, both parties will be informed in writing by Quatro, at its own discretion can deny the transfer of membership. The transferee must pay a transfer fee for the amount of €50.00, (this is €25 to cover de-registration of the transferor and €25 to cover the registration of the transferee).

Transferring to Members

If you wish to transfer your membership to another Member you are free to do so provided you have obtained written permission from Quatro. Any request to transfer your membership should be made in writing and sent by e-mail to Quatro, containing the following information: (i) details of the transferee (name, address, business of the purchaser) and (ii) their Member ID.

Quatro shall have the right to refuse the proposed assignment, if following verification, the proposed assignee is not in the opinion of Quatro considered adequate and/or to satisfy the criteria to become a Member of Quatro Worldwide. The transferee will have to cancel or transfer their membership in order to accept the membership of another Member. After transfer or cancellation of your membership you will not be able to complete a new registration for membership for a period of six months following the date of the written confirmation from Quatro terminating your membership.

Death and Inheritance

Your membership may be transferred or inherited if the person receiving your membership is already a Member, one position must be chosen and the other sold or cancelled. This depends entirely on the receiving Member and the status of the membership being transferred.

The person you are transferring your membership to or who is inheriting your membership, will need to send us a photocopy of your death certificate. This should be sent to: Quatro, 3rd Floor, 56 Princes Street, Manchester, United Kingdom, M1 6HS.

Claims not raised within 3 months after your death will lead to the closure of your account/membership and any values remaining on your account/membership shall be given to Quatro.

If a membership is owned by a company or organisation and the company or organisation is dissolved or shut down, only court law demanding any values will be accepted and dealt with accordingly.

All costs in these circumstances must be paid by the person claiming.

Confidentiality

The Quatro Worldwide website is for Members exclusively and may not be viewed by third parties. Any information contained should not be copied, paraphrased or disseminated publicly by any media. Media contacts may not receive any information of any kind from Members regarding Quatro Worldwide. This is an "invitation only" opportunity and member criteria must be met before a new member may be introduced.

Breach of National or International Laws

Quatro reserves the right to terminate your membership if you are found to be in breach of breaking the national or international laws of any country in which you are carrying out your business, e.g. acting as a terrorist, money laundering, partaking in smuggling weapons or drugs in or out of the country or through other controlled payment and transactions. We will also be obligated to report you to the relevant authorities.

Please note the above is a non-exhaustive list of examples.

External Websites

Control of personally designed websites by Quatro is necessary in order to eliminate false testimonies, statements and similar information, which may potentially damage or destroy the work of all other Members as well as Quatro and the Quatro Group of companies. Quatro is committed to helping Members communicate in the best possible way in order to safeguard everybody's interests and therefore operates a strict media policy, so that information distributed does not become out of date, unrepresentative or give any false impressions. Every member is expected to follow this rule and demonstrate the same level of professionalism.

Websites held by Members may not use Quatro, Quatro Group, the Q™ logos, materials, or any other related information unless approved by Quatro. Approval is only considered by forwarding a written application to Quatro.

Your website must state a proclamation of being owned, maintained and operated by an independent contractor or Member. Once the content and layout of your website is approved, written permission will be issued to you containing a unique licence number ("ULN"). A Q™ Logo may only be displayed on your website if a ULN has been granted. The ULN must be displayed clearly on top of your home page and also on every other page of your domain and website. No words or content may be altered or changed after the ULN is issued and the webpage opened. Any changes to your website will require the approval of Quatro before being displayed. All ULN bearing sites may be randomly verified at any time.

If your website is opened or displayed before this written permission is given from Quatro or not displaying a valid ULN must be removed on demand of Quatro and may be subject to legal action for failure to do so within 7 days.

Data Protection and Privacy

All information provided by you to Quatro, including your name, address, phone number and e-mail address shall be processed in accordance with the Data Protection Act 1998. You consent to the use of their username and country of residence for advertising and promotional purposes without additional compensation. All information provided by you to Quatro is the property of Quatro and shall be used only for the purpose of administering Member services. All reports are proprietary and confidential, and usage is only acceptable when the usage is equal to the intended use of the reports. Any information given through the system is confidential and shall not be disclosed except as required by law. Confidential information will not be disclosed to third parties.

Legal Obligations and Indemnities

You agree to indemnify and hold Quatro and Quatro Group harmless in all claims made by third parties whatsoever and/or any breach of these Policies & Procedures.

You agree to indemnify and submit to holding all Quatro or Quatro Group Directors, shareholders, employees harmless from all liabilities, losses, legal fees, claims, costs, damages or expenses stemming from any related website, and/or mistakes or alteration in the information on unlicensed websites.

General Disclaimer

Quatro will use reasonable endeavours and take acceptable business precautions to facilitate the success of Quatro Worldwide; however Quatro and the Quatro Group give no guarantees and make no warranties that:

(*) You will earn any money

(*) Q™ products and services will be suited to every customer

(*) The Quatro Worldwide website is free of viruses

(*) You will have 24 hour access to the Quatro Worldwide website

As a Member you fully accept and understand the risks of being involved in any business opportunity. You hereby agree to remove liability from Quatro or the Quatro Group and its business partners for any gains or losses. You will not initiate a chargeback with your issuing bank prior to a written request for refund from Quatro or its payment processing partners.

Disputes and Complaints

At Quatro, all Members are important to us and we believe you have the right to a fair, swift and courteous service at all times.

The purpose of the complaints procedure is to ensure Members are treated with dignity and respect and where complaints of any nature are taken seriously and dealt with promptly, effectively and sensitively. This means that in practise there will be clear and effective ways of raising any complaint.

If you for any reason have a complaint you can complete an online "Complaints Form" which can be accessed through your personal profile (Webpage). Your complaint will then be assigned to a member within the Member Support team of Quatro who will contact you within 5 Business days from the day of when the complaint was sent.

Amendments and Waivers

Quatro reserves the right to change applicable rules and regulations, products, product availability, services and services availability, prices, QMP at its discretion. Any changes will be introduced for consultation to a committee of Members selected from the Leader Pool for hearing before alteration and will be forwarded to all Members via e-mail and posted on the official Quatro Worldwide once agreed.

Entire Agreement

This agreement shall form the entire agreement between you and Quatro (with the exception of agreements in respect of third party product and service providers) this agreement supersedes any and all other agreements, understanding, arrangements and representations between the parties. This document contains all Policies & Procedures for acting as a Member of Quatro Worldwide and of Quatro's obligations and rights in relation to you. Both parties accept and acknowledge that they have not relied upon other representations, recommendations, understanding and agreement other than those mentioned in this document.

Severance

If any provision of this agreement were determined to be illegal, invalid or void, the legality and validity of the remainder of this agreement will not be affected and will continue to be in full force and effect. These Policies & Procedures are translated into several languages by Quatro and if a conflict arises from discrepancies between language versions of the Policies & Procedures, the English language version shall have authority over any other translation.

Laws and Jurisdiction

Any legal issues stemming from the Quatro Worldwide Policies & Procedures are governed and enforced by the laws of UK and the English courts shall have non-exclusive jurisdiction to resolve any disputes arising from them.

Please note: the laws of another jurisdiction may apply if a dispute arises by means of Member to Member interaction.

Definitions

"Business Day" means a day other than a Saturday, Sunday or public holiday in England when banks in London are open for business.

"Independent Contractor" means person not having the status of employee, agent, joint venture partner or being otherwise controlled by Quatro or the Quatro Group.

"Leader Pool" means the group of senior Quatro Members selected as Leaders collectively.

"Member(s)" means registered Member(s) of Quatro Worldwide.

"RF" means renewal fee being the fee required to continue to receive member services

"Quatro Group" means Quatro Group International Ltd (IBC) whose registered office is at Suite 9, Ansuya Estate, Revolution Avenue, Victoria, Mahé, Seychelles and any subsidiary from time to time of Quatro Group International Ltd; and subsidiary shall have the meaning as defined in section 1159 of the Companies Act 2006 and a company shall be treated, for the purposes only of the membership requirement contained in subsections 1159(1)(b) and (c), as a member of another company even if its shares in that other company are registered in the name of (a) another person (or its nominee), whether by way of security or in connection with the taking of security, or (b) its nominee.

"Quatro Worldwide" means all registered Members of the website www.quatroworldwide.com collectively.

The following words shall have special meanings but will not be put in bold.

"We" "Us" "Our" means Quatro

"You", "Your" means the Member(s) agreeing to the Policies & Procedures

"€" means Euro