

Business Guide for Finland

XanGo welcomes our newest distributors in Finland! To get you started, this document is a summary of basic operating information.

CONTACT INFORMATION

Contact numbers for Finnish-speaking agents that can assist in new enrollments, product orders, or customer support:

Voice: +800-9-19627

Fax: +800-9-19650

Customer Service Hours: 14:00 – 24:00 Eastern European Summer Time (EEST), or 5AM – 3PM Mountain Standard Time (MST).

Email support or questions: service@xango.fi

Online Ordering/New signups: my.xango.fi

Corporate Website: www.xango.fi (live in summer 2010)

1. All distributor enrollments and product orders can be processed online, over the phone or via forms sent in by fax.
2. Distributors that have bank information or shipping addresses in Finland will be contacted shortly by Customer Service to conveniently update their information. This may include updating billing and shipping addresses to Finnish addresses and transferring Distributor accounts to the Finland market.
3. Distributor Agreement—All new Distributors signed up will be sent a Finnish Distributor Kit with a CD that contains a copy of the Distributor agreement, details of the worldwide compensation plan, and a copy of the Policies & Procedures. These forms can also be found online at my.xango.fi. Within thirty (30) days of initial sign-up, all Distributors will be expected to return a signed copy of the distributor agreement via fax copy or scanned to customer service.
4. Required Information—During the signup process, Distributors will be required to provide:
 - a. First Name
 - b. Last Name
 - c. Address
 - d. City/Town

- e. Postal Code
- f. Email Address
- g. Phone Number
- h. Distributor ID Number (will be assigned for new Distributors)
- i. Personal identity code (HETU)
- j. VAT# (if applicable)

5. Product Pricing (all inclusive of shipping and VAT) for Distributors:

Juice (104980):

1 Case:	€115,00
2 Cases:	€215,00
3 Cases:	€330,00
4 Cases:	€425,00

Distributor Kit (109326):

€34,00

XanGo Prepaid MasterCard (900996):

€25,00

6. Commissions earned by independent Distributors due to their participation in the compensation plan will be paid weekly (PowerStart bonus) or monthly (UniLevel and Global Bonus).

Commission Payment Options

- Direct Deposit / BIC & IBAN (subject to 2 Euro minimum commission processing fee)
- XanGo Prepaid MasterCard, supported by ProPay and denominated only in US\$ (subject to US\$2 minimum commission processing fee)

XanGo Prepaid MasterCard Sign Up

Distributors can sign up for a XanGo Prepaid MasterCard by calling Customer Service or during the online distributor registration process. No paper application is available. The initial fee for the card will be €25,00 payable to XanGo. All subsequent annual fees will be charged directly to individually issued cards by our service provider, ProPay.

Customer Service will require the following information:

- a. First Name
- b. Last Name
- c. Address
- d. City/Town
- e. Postal Code
- f. Country
- g. Email Address
- h. Phone Number
- i. Distributor ID Number

- j. Date of Birth
- k. Pin Number of ATM Transactions
- l. A government-issued form of ID

After your application is complete, please 1) fax or e-mail a copy of your government-issued ID (letter l. above) to XanGo customer service and 2) log on to www.propaypayments.com and accept the terms and conditions. Once these two steps are complete, your card will be delivered in 10-15 business days.

Activate your Card

Once you receive your card, you must first activate it before it can be used. Activate your card by logging on to www.propaypayments.com and click on the "Activate my Card" link. If you have any problems or if you do not have internet access, please contact XanGo customer service for further service.

Using your Card

Your XanGo Prepaid MasterCard Card can be used in millions of locations worldwide; anywhere MasterCard is accepted – INCLUDING XANGO! You can also withdraw cash from any ATM where the MasterCard or Cirrus logo is presented. Please notice that ALL commissions paid onto the XanGo card will be in US dollars only. This means that anytime you withdraw cash in a currency other than USD you will be subject to fluctuations in foreign exchange.

Additional Fees (all in USD)

- \$3.00 Int'l ATM withdrawal fees
- \$1.00 ATM Balance Inquiry Fee
- \$5.00 Card replacement fee
- \$0.00 Card-to-Card Transfer fee (ProPay Account/XanGo Prepaid MasterCards Only)

7. Order Payment Options

- Visa
- Master Card
- American Express
- Bank Transfer (available for Initial Orders and Daily Orders, but not ADP)

8. Delivery of Product—All products should ship within 5-10 business days of the order placement date from UPS. A tracking number is assigned and can be located in MXO under the report titled "Order and Package Tracking."