

GoldPrimeTime

Silver & Gold Co-Ownership Terms & Conditions:

(GPT/27062014)

1. General Information:

The sale of 'Rare gold coins or medallions & portions of coins or medallions through the Silver & Gold Co-Ownership Program'

This agreement relates to the purchase by the client (as defined below) from Gold Prime Time of rare collectable gold coins or medallions & portions of coins or medallions through the Silver & Gold Co-Ownership program ("the product" as defined below) on the basis that the client makes payment for the product by way of a deposit and in installments over an agreed time period ("the contract term" as defined below). As an incentive to do so and to honor the payment terms for the product, the client is credited with points (as defined below) which effectively reduces the client's cost of purchasing the product from Gold Prime Time.

Once the client has accumulated sufficient funds the client is entitled to purchase from Gold Prime Time the available products which Gold Prime Time publish in a price list ("the product price list " defined below) on a monthly or quarterly basis. The price list reflects the selling price of the products. In general adequate growth on a rare gold coin portfolio could be obtained over a minimum holding period of 4 to 5 years.

Gold Prime Time warrant that they shall at all times hold sufficient stock of the products. To assist the client in deciding on the product, a broker or consultant with knowledge of the product will be assigned to him/her. The parties acknowledge that this agreement constitutes the delayed or postponed sale of the product as published in the price list and exercised the option. Until then the ownership of the product remains vested in Gold Prime Time. No credit has been extended to the client, Gold Prime Time agreeing to retain a stock of the product from which the client can choose after the client has paid the amount required for the product as published in the price list. The parties further acknowledge that the legal relationship between them is analogous to a sale of the product on a lay-by system with certain added benefits being offered by Gold Prime Time to the client in the form of points, networking or referral opportunity.

2. Definitions

2.1 "Gold Prime Time" shall mean the company defined in the attached application form which forms an integral part of the terms and conditions set forth herein;

2.2 "the client" shall mean the party described in the attached application form;

2.3 "the application form" shall mean the document titled "application form" to which these conditions have been attached online and which has been agreed upon by both the client and Gold Prime Time and which sets forth the details of the parties and the type of contract chosen by the client;

2.4 "the product" means (a) the rare collectable gold coin/medallions and /or (b) portions in rare collectable gold coins/medallions in the Silver & Gold Co-Ownership program chosen by the client from the product schedule provided to the client by the broker or consultant.

2.5 "the broker/Consultant" means the party described as such in the application form;

2.6 "the option or presentation" means the right granted in favor of the client to choose the product from the product list provided to the client by the broker or agent at the time when the amount paid by the client to Gold Prime Time, less any admin charges, equals the selling price of the chosen product as published in the price list;

2.7 "the admin charges" means the total of any charges raised by Gold Prime Time to cover the opening of the client's account in the sum of R300, bank charges, a handling fee of R50.00 each time any debit order is not met and has to be represented for payment, any actual bank charges as charged by Gold Prime Time's bankers or financial institution on any transactions between it and the client, 15% handling fee on refunds and any amounts forfeited by the client in the event of default by the client as described in this agreement;

2.8 "contract term" shall mean the contractual period chosen by the client for the duration of the monthly payments which the client undertakes to make to Gold Prime Time as reflected in the application form and in these terms and conditions;

2.9 "the product price list" means the list of stock held by Gold Prime Time or portions of stock within the Silver & Gold Co-Ownership program and from which the client shall be entitled to purchase at the price published in the list once the client has accumulated the required points and converted to Gold Prime Time product prices;

2.10 "standard terms and conditions" means those standard terms and conditions as published, laid down and stipulated by Gold Prime Time from time to time concerning the formalities, procedures and processes adopted by them in their dealings with the client and with suppliers of the products.

3. The Sale

3.1 From the date of the signing of this agreement, Gold Prime Time hereby sells the product to the client who hereby purchases same on the terms set forth in this agreement and in the application form and at the price for the chosen product as published in the product schedule on the terms set forth in this agreement and in the standard terms and conditions which the client accepts are binding on him/her;

3.2 The parties agree that the final identity of the product will be determined by the client at the time of exercise by him/her of the option.

3.3 Risk in and transfer of ownership in the product shall pass from Gold Prime Time to the client at the time of exercise of the option and not before. Until then the risk in the product remains with Gold Prime Time.

4. Payments, Invoicing and Security for the Client

4.1 For the duration of the contract term the client undertakes to pay Gold Prime Time the monthly amounts set out in the presentation and also in the application form.

4.2 The price to be paid for the product shall be the price reflected in the product price list.

4.3 Gold Prime Time undertakes to the client to retain in its possession and control, for inspection by the client at any time during normal business hours, sufficient stock of the product to enable Gold Prime Time to deliver the product to the client after the client have been presented and exercised the option. The stock reflected in the product schedule shall be the product available to the client from which to choose. Unless otherwise agreed Gold Prime Time shall nominate the carrier /transporter/courier of the product to the client and the cost thereof together with any other expenses (insurance, packaging, etc) that may be incurred by Gold Prime Time shall be for

the account of the client and the risk in the product shall pass from Gold Prime Time to the client when the option is exercised.

4.4 The amounts referred to in 4.1 above accrue to and become the property of Gold Prime Time in consideration for the product hereby sold and to be identified by the client at the option date. Payments shall be accepted by Gold Prime Time in part reduction of the purchase price for the product.

4.5 At any time during the contract term Gold Prime Time undertakes to provide the client upon request with an online statement or the virtual back office reflecting details of the amounts paid by the clients, any amounts deducted and the reason thereof and the amount available to the client to purchase the product.

4.6 Any accumulated funds standing to the clients can only be used to purchase the product and also only when sufficient funds are available for such purpose.

4.7 By signing the application form the client accepts the Silver & Gold co -ownership Terms & Conditions and as set forth herein and agree to be bound to the arrangements recorded herein.

4.8 Gold Prime Time reserves the right to disclose the clients personal details to any party (attorneys ,debt collectors ,bankers ,etc) whenever it is reasonably necessary for it to properly perform its functions or protect its interests ensuring that that meets its obligation towards its Silver & Gold Co-ownership Program.

4.9 Gold Prime Time shall not be liable or deemed to be in default for any delay or failure in performance under this Agreement resulting directly or in directly from acts of Nature ,Civil or Military Authority, and Acts of Public Enemy, War, Riots, Civil disturbance, Accidents, Fire, Explosions, Earthquakes or any cause beyond Gold Prime Time reasonable control.

4.10 The client shall not be entitled to add parties to the contract or divide the contract into parts or request that amounts paid in terms of this agreement be allocated towards any other contract in order to purchase the product or for any other purpose.

4.11 In the event of Gold Prime Time and the clients agreeing to vary the payment terms then any such variation shall be in writing or be on record and shall provide for regular and equal monthly payments by the client.

4.12 In the event that the client exercises the option, a debit order clearance period of 60 days will apply although the client may utilize all available funds to exercise such option. The client may take delivery of the applicable product only after the period. Management reserves the right to extend or reduce the clearance period.

4.13 The client may not exercise the option within the first three (3) months of the signing of the contract and until three (3) successful payments have been received unless otherwise agreed upon by management

4.14 In the event of the client being unable to continue with monthly payments, a 90 day payment holiday on the contract may be implemented, providing the client notifies Gold Prime Time management in writing 14 days prior to the next debit order transaction date.

4.15 A contract will be cancelled by Gold Prime Time Management after receiving such request form the client in writing 14 days prior to required cancellation date.

5. Formalities and General

5.1 When entering into this agreement all documentation must be signed or agreed upon online and recorded telephone, where indicated, by the client and by the following personnel of Gold Prime Time: the Silver & Gold co-ownership Administrator /GPT Manager.

5.2 Gold Prime Time will forward to the client a copy of (a) Gold Prime Time Terms and Conditions, Silver & Gold co-ownership Certificate reflecting the portions of products and general terms of the contract. The client may also cancel the contract at any time by submitting such notice in writing 14 days prior to any next debit order transaction date ,note that the set up fee is non refundable. Gold Prime Time will take no legal action against the client for cancelling the contract and the client will not be held liable for any further monthly payments.

5.3 A legal guardian must sign on the behalf of any client who is minor.

5.4 No waiver of any rights under this agreement or variation of the terms shall be effective unless reduced to writing and signed by both the client and Gold Prime Time management.

5.5 The client warrants that all information supplied is true and correct.

5.6 The clients accepts that it is his/her responsibility to ensure that all monthly debit orders are honored during the contract period and is aware that Gold Prime Time will incur administration, marketing and management costs to promote, administer and manage the Silver & Gold co ownership program and to purchase stock in advance from time to time to supply all clients with the product.

5.7 Gold Prime Time shall ensure that there is always sufficient stock of the product available for the client to purchase with his/her points or funds accumulated.

6. Debit Order

6.1 The client undertakes to make payments of the amounts due for the product for the contract term chosen by the client by way of debit or stop orders on the client's bank account except for the first payment setup fee as mention in clause 8.1

6.2 In order to achieve same, the client undertakes to do all things online or telephonically or sign all documents necessary, to ensure that this is achieved.

6.3 Unless otherwise agreed all such recurring transactions take place on the first working day of each month if a debit order transaction is declined, Gold Prime Time will re-present the debit order to the client's bankers for payment and each time this becomes necessary (including the first occasion of such debit default) a R50-00 administration fee will immediately be levied against the client's account on any unpaid or declined debit / stop order.

6.4 It is the client's responsibility to ensure that Gold Prime Time has the most up to date contact billing information of and for the client at all times.

6.5 No interest will be earned on funds received by Gold Prime Time and no interest will be paid to the client by Gold Prime Time.

7. Breach

7.1 Should the client cancel this agreement, fail to fulfill any obligation resting on him/her to Gold Prime Time in terms of this agreement, fail to pay any amount owing to Gold Prime Time by due date, and /or has not applied for

implementation of the payment holiday as mentioned in clause 4.14 agreement, Gold Prime Time shall be entitled to terminate this agreement.

7.2 In the event of the death of the client, all available funds, including funds withheld, will be made available to its beneficiaries to exercise the option to purchase the product. The beneficiaries may however continue with the monthly installments as per contract term should they request in doing so.

8. Fees and Charges

8.1 A R300 non refundable set up fee will be deducted from the first premium received to cover the opening of the account.

8.2 A R50 administration fee shall be levied each time a debit /stop order is not paid.

8.3 Members who are willing to promote our services and products independently through our Gold Investment Education workshops, presentations and seminars they pay membership once off amounts, non refundable from R2500.00 .This amounts provide the status member with a members status of choice and also 500 points or R500 worth of product portions through our Silver and Gold Co-ownership program, (2 books) Smart People Invest in Gold Volume-1and Volume-2 available to the member immediately after signing up to the Silver and Gold co ownership program, presentations freely available through our gold investment education meetings provided by approved Gold Prime Time personnel or staff in our office and throughout South Africa where our members are having meetings. The members also qualify for discounts and incentives when they buy other products like (Krugerrands) outside the Silver and Gold co-ownership program.

8.4 The R500 or 500 points pays for the product portions, 36.5%,33.5 %,30% and 10% leadership fee pays for the introducer or referrer, a referral fee for introducing the member to the Silver and Gold co ownership program and the remainder fees covers the Gold Investment Education workshops and seminars that Gold Prime Time provides our members through our meetings in the office and around South Africa.

9. Domicile Citandi et excutandi

9.1 The parties choose the following physical addresses at; 49 Jorissen Street, 11th Floor, Orion Building, Braamfotein, Johannesburg , 2000 , Tel 011-339-1192/011-021-4900 , Fax 086-693-8833 , shop@goldprimetime.co.za which documents and legal proceedings in connection with this agreement may be served (that is their domicile citandi et executandi);

9.2 In the case of Gold Prime Time all letters and documents should be for the attention of Gold Prime Time manager.

9.3 In the case of the client, the physical address and fax number set out in the application form to which these standard terms and conditions are attached, marked for the attention of the client.

9.4 Gold Prime Time management will notify the client immediately of any change of such details.

10. Points

10.1 Points accumulated on a monthly basis, will be available the following month and can only be redeemed against the purchase of the product.

10.2 Points are added to the clients account after a successful payment has been received, No points are earned on additional funds paid by the client outside the Silver and Gold Co-ownership program and its agreements.

10.3 All points received / issued and or used during the 'contract term' will be forfeited and become null and void when the Silver and Gold Co ownership is cancelled before the expiration of the contract meaning if the contract term was not completed as per the Application.

10.4 When all points for the Silver and Gold co- ownership program or "contract term" are made available to the client , here after being referred to as points, the following conditions apply;

10.4.1 These points can only be used to purchase portions in gold coins /medallions through the Silver & Gold Co-ownership program; a dedicated list for available portions coins /medallions will be made available for a client to choose from when utilizing the points.

10.4.2 All of the points available will be made available after the first successful debit order transaction and all and other free bonus points offered by Gold Prime Time through other programs will be forfeited if members are not honoring their monthly payments accordingly.

10.4.3 In the event that a Silver & Gold co-ownership contract is cancelled or terminated before the successful completion of the agreed contract term; as specified in the Application form , then all such free bonus points given will be forfeited and the transactions where such bonus points were given in advance were used to purchase the Silver & Gold Co-ownership portions will be cancelled and become null and void .Any other fund apart from the free bonus points will be refunded to the client in full.

(GPT/27062014)

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KRUGERRAND TERMS AND CONDITIONS

Gold Prime Time Close Corporation
REG:CK 2007/219087/23

49 Jorissen Street, Orion House, 11th Floor, Johannesburg, 2001, South Africa

Tel: 011-339-1192 OR 011-021-4900

Website: www.goldprimetime.co.za

SA-Resident

GPT Client

The client hereby requests and authorizes GPT to open a GPT Membership account in the clients name and to act as the client's agent for this purpose. The client will be bound by this mandate and the terms and conditions of the account as well as GPT's actions as its agent. Only the client will be authorized to deal with GPT. Instructions originating from other persons, representatives or Financial Services Providers will not be carried out.

The client further acknowledges that Krugerrands are not considered a financial product as defined in the Financial Advisory and Intermediary Services Act 37 of 2002 and are as a result not regulated by the Financial Services board. Therefore the client will have no recourse to the Financial Services Board's dispute resolution and adjudication structures and all disputes arising from the buying and selling of Krugerrands must be resolved between the client and GPT Membership Account.

1. Interpretation

The following rules will apply when interpreting this mandate and the membership terms & conditions:

- 1.1. The words client, or refers to the Client. The words, GPT refers to Gold Prime Time.
- 1.2. If the client is a legal person, all references to the first person must be interpreted as referring to a legal person.
- 1.3. The singular includes the plural and vice versa, unless it is clear from the context that this was not intended.
- 1.4. The words used in this mandate will have the meanings given to them in this mandate, the terms & conditions of the relevant account, as the context requires.
- 1.5. This mandate replaces any agreement previously concluded between GPT and the client.
- 1.6. Business days refer to the market hours as specified by the market.
- 1.7. Portfolio means all Krugerrands held by the client.

2. GPT Membership Account Rules

- 2.1. GPT may employ agents to perform any administrative, dealing, or ancillary services to enable GPT to perform its services under this agreement. GPT will act in good faith and with due diligence in selecting, using and monitoring agents.
- 2.2. GPT can enter into agreements on the clients behalf in order to fulfil its obligations to the client.
- 2.3. Instructions can be submitted to GPT telephonically or (where relevant), electronically via the GPT online website (www.goldprimetime.co.za.)
Cut off times will apply (see below).
- 2.4. The WEBSITE platform might not be available to all customers.
- 2.5. The buying and selling of Krugerrands may not be available to all clients.
- 2.6. All the clients Krugerrands will be held in the name of GPT CORPORATION registration number CK 2007/219087/23 (the Nominee) on the client's behalf and for their benefit.
- 2.7. GPT may receive a rebate and/or any other financial benefit in respect of krugerrands.
- 2.8. Krugerrands will be held in safe custody for GPT at GRC Mint situated at Rand Refinery Johannesburg.
- 2.9. Although the client may choose to have their Krugerrands delivered to them, GPT will never accept Krugerrands from customers for safekeeping but will accept for selling from clients.

2.10. The client will remain the sole owner of all Krugerrands for the duration of this agreement. Ownership of Krugerrands will not be transferred to GPT or any of its service providers at any time.

3. Membership Account Rules and Fees

3.1 GPT

3.2 To pay for Krugerrands purchased on the clients behalf.

3.3 To make any other payments as required custody fees and administration fees.

3.4 To recover any fees owing to GPT in terms of this agreement.

3.5 To give effect to any court order or otherwise as required by law.

3.4. GPT will charge an administration fee or commission on the sale of the krugerrands.

3.5. GPT will also charge related fees pertaining to the administration.

3.6. GPT will not charge a custody fee for the safekeeping of Krugerrands.GPT will also charge a fee for the delivery of Krugerrands.

3.7. All prices are published in the pricelist or quotations. These prices are subject to change at GPTs discretion.GPT undertakes to communicate all price changes to the client within a reasonable time frame after issuing a quotation and also upon which it is necessary.

3.8.1 The client acknowledges that GPT is entitled to set off any amount owed to it under this mandate against any amount owed to the client.

3.8.2 GPT is also allowed to sell the clients holdings in order to cover any debt arising from this mandate.

3.8.3 GPT will only sell holdings as per internal policy to ensure that non-arbitrary and fair decisions are made in this regard.

4. Rules for Buying and Selling of Krugerrands

4.1. GPT will offer multiple denominations of Krugerrands on the price list daily.

4.2. GPT reserves the right to change these available denominations from time to time.GPT will never sell the clients Krugerrands as a result of such availability changing.

4.3. No trades in Krugerrands will ever be partially executed.GPT will either execute orders in full or reject the order completely.

4.4. Trading Hours & Quotes:

4.4.1 Trading hours are between 8:30 and 4:30 daily

4.4.2 Within trading hours, orders will be executed and settled immediately upon acceptance of the quote.

4.4.3 Trades placed outside of trading hours will be executed and settled as soon as trading resumes on the next business day. These orders will be placed at the first quoted price of this business day.

4.5. Buying of Krugerrands:

4.5.1 The client must instruct GPT with the number of Krugerrands and their denominations that must be bought.

4.5.2 GPT will then quote the cash amount that the Krugerrands will cost in South African Rand (ZAR).

4.5.3 Orders can only be executed if there are sufficient funds paid to our business account.

4.6 Selling of Krugerrands:

4.6.1 The client must instruct GPT with the number of Krugerrands and the denominations that must be sold.

4.6.2 GPT will then quote the cash amount that the client will receive for the sale in South African Rand (ZAR).

4.6.3 The cash will be credited to the client's e Wallet card issued by Gold Prime Time or an alternative banking account selected by the client.

5. Statements

5.1. The client hereby agrees to receive account statements electronically, on a quarterly basis, showing all the previous months transactions and also available through visiting our website accessible with a username and password at any given time. Clients, who prefer to receive quarterly statements by post, must be requested such by phoning Gold Prime Time and state the same during the application process.

5.2. Statements can also be acquired at any time by phoning GPT and also by accessing them through our website with the already provided credentials (username & password) known to the client.

6. Authority and Information

- 6.1. The client is at all times responsible for obtaining and managing authority to act on this account.
- 6.2. If the client is married in community of property, the client confirms that his/her spouse is aware of the implications of the buying/selling of krugerrands, and will remain responsible for the client's actions with regard to such action.
- 6.3. GPT will not be held liable for the client's ultra vires actions including if krugerrands are acquired or sold without proper marital consent.
- 6.4. The client must inform GPT of any changes to this mandate and/or changes to the authorized representatives who are allowed to operate on this account. The client must ensure that the details that it provides to GPT remains current and to update all changes to such by informing the GPT.
- 6.5. The client must ensure that the information it supplies to GPT is correct and up to date at all times.
- 6.6. The client must check all information supplied to it by GPT and must also refresh its browser regularly.
- 6.7. GPT agrees to keep any personal information the client discloses to it in terms of this agreement confidential.

6.8. The client authorizes GPT to disclose its personal/confidential information in the following circumstances:

- 6.8.1 If required by law.
- 6.8.2 If required by any exchange or regulatory or governmental body to which GPT, the client or the services are subject, wherever situated, whether or not the requirement for information has the force of law.
- 6.8.3 If this is required to vest the full benefit of this agreement in either GPT or the client.
- 6.8.4 If disclosed to the professional advisers and auditors of either GPT or the client.

7. Address for service of Legal notices and Summonses

- 7.1. For purposes of the service of any legal notices and summons:
 - 7.1.1 The clients physical address provided on this mandate will be used.
 - 7.1.2 GPT chooses the address as contained on the heading of this mandate.
- 7.2. GPT or the client can change their address from time to time, provided that any new address is in the Republic, is an address other than a box number. Any change will only be effective once GPT has received written notice of the change.

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Consultants Terms and Conditions

Consultants agree that:

- 1- I am of legal age in the country/state/region of my residency. I understand and agree that as an independent member, I am responsible for determining my own business activities without direction, influence or control by anyone. I will not represent in any manner that I am an agent or employee of GoldPrimeTime.
- 2- I am responsible for the payment of all government/federal and state self-employment taxes and any other tax required under any government, federal, state or regulatory agency.
- 3- This position/membership does not constitute the sale of a franchise and no fee, charge or purchase requirement for participation as a Consultant has been involuntarily requested from me to participate as a Consultant.
- 4- I agree that as a GoldPrimeTime Consultant, I shall place the primary emphasis upon the sale and positive promotion of GoldPrimeTime services to ultimate consumers.
- 5- In presenting GoldPrimeTime products, services, marketing plan and the Consultant's position to prospects, I agree that such presentations shall adhere strictly to the following format and that I will be terminated as a Consultant if I fail to meet the requirements as set out hereunder:
In each presentation of the Consultant position, the prospects shall be directly informed and emphasized that it is not compulsory to introduce any other Consultants to GoldPrimeTime.
- 6- In order to maintain viable Company prospects and to comply with changes in government, federal, state or local legislation in economic or any trading conditions, GoldPrimeTime reserves the right to amend, revise, institute, alter or modify changes including but not limited to prices, literature, policies, all Terms and Conditions, Policies and Procedures and the Compensation Plan. Any such revisions become effective and binding upon publication on the official GoldPrimeTime website or other official GoldPrimeTime publication. Consultants agree to adhere to and be bound by these changes.
- 7- I understand the rules/regulatory authority governing the entering of a company that has any product, compensation program and I will make no false representations/claims to others concerning/pertaining to the law.
I understand that my Consultant position may be inherited or bequeathed, but cannot be transferred or assigned during my lifetime without the written consent of the Company. This consent will not be withheld unreasonably.
This Agreement shall be deemed concluded and binding upon its receipt and acceptance by GoldPrimeTime through online registration, when a consultant accepts these terms and conditions.
- 8- I will not promote my Consultant business nor use the Company name, or the trade names, logos, sales materials, trademarks or service marks of GoldPrimeTime, except in and on materials provided by the Company or approved in writing by GoldPrimeTime prior to such use by me. I understand that unauthorized use or duplication of trademarks or copyrighted materials is a violation of federal Law.
- 9- I am responsible for supervising and supporting Consultants I sponsor into the program and in my commissionable Down-line. I agree to maintain monthly communication and support to those Consultants in my commissionable Down-line by way of any of the following or combination thereof: personal contact, telephone communication, written communication and attendance at Consultants meetings.
- 10- I will not make any disparaging, false or misleading statements about the GoldPrimeTime Consultant position or Company services, including but not limited to claims that Company services guarantee discounts. Display of commission cheques, the making of income projections and use of Consultant income testimonials to prospective Consultants should be conducted with caution. As a Consultant I will conduct myself in a courteous, fair and ethical manner.
- 11- Consultants agree and understand that they cannot hold GoldPrimeTime responsible for any information communicated to them incorrectly by other Consultants or willing agents. The information on the website

is correct and terms are subject to change without written notification to all Consultants. The incentive structure is an additional reward and can be changed without notification.

- 12- Consultants understand and agree that once a purchase has been made it is irreversible. The implications of stating an incorrect sponsor is irreversible therefore the Company stresses that its Consultants be extra cautious and vigilant when uploading Consultants and or Clients personally or when submitting forms to the office for loading. If the Company is negligent in anyway, then they retain the right to correct the errors in a fitting and appropriate manner.
- 13- Consultants and or Clients loaded under non-existing Sponsor Id's will not be catered for, example. e-pin vouchers will NOT be re-dispatched. Direct communication via email or telephonically may assist in finding an appropriate solution to such errors. The Company however, advises Consultants to refrain from capturing new Consultants or Clients onto the system when they are under pressure, ill, dehydrated, experiencing fatigue or intoxicated in any manner. Such errors on the Consultants' part will be treated very severely.
- 14- Regarding payments made into incorrect accounts, GoldPrimeTime will not make reversals and is not obliged to make reversals if incorrect banking details are provided. The Consultants must treat their log-in details with extreme sensitivity in this regard to avoid disconcerting issues arising. They should monitor their profiles regularly ensuring that their personal and account information are correct and true.
- 15- GoldPrimeTime cannot delete or remove users once they are in the system whether placed under an incorrect sponsor or not. We bring it once again to your attention that Consultants are well refreshed when capturing other Consultants or Clients into the system or when providing the office with a Consultant's or Client's application form to capture, sponsorship should always be correct. Where you are not sure, do contact the office for assistance.

It is also not the offices responsibility if Consultants receive assistance from 3rd parties after e-pin vouchers have been dispatched to the requested email address and other members gain hold of the sent vouchers.

GoldPrimeTime AGREES to the following:

- 16- GoldPrimeTime will pay Consultant commissions and bonuses on achievements through cycles and incentive rewards made by a Consultant and his/her sales organization under the terms of the Compensation Plan.
- 17- GoldPrimeTime will reserve full authority to accept or reject any Application or any purchase for products. The decision is solely within the discretion of GoldPrimeTime. No right to action against GoldPrimeTime will arise because of any such acceptance or rejection.
- 18- GoldPrimeTime reserves the right to amend, revise, institute, alter or modify changes including but not limited to prices, literature, policies, these Terms and Conditions, Policies and Procedures and the Compensation Plan. Any such revisions become effective and binding upon publication on the official GoldPrimeTime website or other official GoldPrimeTime publication. All Consultants agree to be bound by these changes.
- 19- GoldPrimeTime undertakes to provide the following fulfillment to its Consultants: Supply proof of affirmed membership, enabling discount offers on Gold purchases and as agreed within the immediate receipt of the order and cleared funds, subject to availability of stock; and the calculation and payment of Member commissions.
- 20- Payment terms of Consultant purchases: cheque, money order or credit card with order. No credit purchases or C.O.D.'s are acceptable. Commissions are payable to Consultants according to the Compensation plan which is incorporated in the application form and according to the banking details provided in the ACCOUNT DETAILS section, if these are incorrect then the payment will not be processed and it is the members responsibility to follow up with their payment and provide correct Account details. Do not give anyone you do not trust your login details to protect the privacy of your account. Re-payments for incorrect account details will only be processed the following week, not immediately unless it is a result of the company's negligence.

- 21- No refunds will be made unless reasonable conditions are presented to the office. Consultants should have well-complied with all procedures to be assisted with entering the system. Always encourage new Consultants and Clients to read and understand the Terms and Conditions of falling into this agreement .GoldPrimeTime shall not be responsible for acts beyond its control, but not limited to: fire, flood, earthquake, storms, power outages, labour difficulty, equipment failure, supplier problems, or other difficulties that might prevent performance according to this agreement.
- 22- GoldPrimeTime assumes no liability for personal injury from the use or abuse any of the GoldPrimeTime's services thereof.
- 23- GoldPrimeTime does not require its Consultants to sponsor other new Consultants into the business if they do not want to continue with the compensation system.
- 24- GoldPrimeTime reserves the right to terminate this agreement immediately upon receipt of sufficient information that a Consultant has violated any Term or Condition of this agreement or has otherwise acted illegally or unethically.
- 25- GoldPrimeTime requests that all Consultants to obey the letter and the South African law.