



Karatbars Loyalty Bonus



Gold for Loyalty

Loyalty Bonus: How Karatbars rewards loyalty

1. The idea behind it

Exchanging Paper Money into Gold Money just makes good financial sense -

- Gold's value has remained constant for thousands of years.
- Gold is an excellent medium of exchange, especially in times of economic duress,
- Gold gives people freedom and independence.

Karatbars International has chosen to reward saving in gold with our New Loyalty Bonus.

2. Requirements to qualify for the Loyalty Bonus

- Acquire at least 1 gram of gold monthly from your account.
- Your affiliates in your organization must also acquire at least 1 gram of gold monthly from their accounts.
- This must be done regularly and reliably over a specific period of time.
- Purchases made since June 18th, 2017 are taken into account.



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3. Long term regularity and reliability

To receive the loyalty bonus, my downline and I have to exchange money for gold.

- For a period of at least 12 months
- At least 1 gram of gold per month each
- Must be done on a monthly basis
- Consistently

This is what we call the 'Loyalty Phase': saving at least 1 gram of gold per month, non-stop for one full year.

4. How much Loyalty Bonus would you like?

The more affiliates in your downline that save in gold with you, you will receive:

- | | | | |
|---|-------------------------------------|--------------------------------|-----------------|
| ▪ | Minimum of 5 (right or left team) | plus at least 10 (other team) | = 1 gram gold |
| ▪ | Minimum of 10 (right or left team) | plus at least 20 (other team) | = 2 grams gold |
| ▪ | Minimum of 20 (right or left team) | plus at least 20 (other team) | = 4 grams gold |
| ▪ | Minimum of 40 (right or left team) | plus at least 80 (other team) | = 8 grams gold |
| ▪ | Minimum of 75 (right or left team) | plus at least 150 (other team) | = 12 grams gold |
| ▪ | Minimum of 200 (right or left team) | plus at least 400 (other team) | = 25 grams gold |



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5. How is the Loyalty Bonus calculated?

If you have successfully completed the loyalty phase, you qualified for the bonus. Now we will check your downline and if your affiliates and customers also already have successfully completed their loyalty phases.

If they did and you have at least 5 affiliates/customers in your left or right team and 10 affiliates/customers in the other team who have met the requirements, you will get 1 gram of gold in your 13th month.

Affiliates and customers in your team who have already been taken into account for your Loyalty Bonus, can only count towards yours again after additional 12 months.

Those affiliates and customers in your team who are still below 12 months will be considered once they overstep their 12 months.

Even if you do not qualify for the loyalty bonus every month, all affiliates and customers who fulfilled the 12 months will always be considered at some point, even if you do not reach 5 and 10 in your teams in their 12th month. Once you again fulfil the minimum of 5 in one team and 10 in the other, everybody in your team who has previously overstepped 12 months, but has not been considered in your bonus yet, will then be taken into account. No saver will be ever lost.

Depending on how many affiliates and customers overstep their 12 months within your month-to-month period, you will receive gold according to the list on page 2, point 4. You can receive a maximum of 25 grams gold in one month.



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6. What does regular and reliable mean?

Regular and reliable means at least 1 gram of gold a month.

7. What is considered a purchase and counts towards the bonus?

All automatic and manual purchases are calculated. "Auto Save", (gold paid from commission) does not count.

8. Do customer's automatic and manual purchases also count towards the sponsor's bonus?

Yes.

Please note that all regular or monthly payments are one-time payments, there is no obligation to purchase.

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