MONAT Motor Club

FAQs for Market Partners in the UK and Ireland

February 2022

MONAT Global UK LTD

Q. WHAT VEHICLES ARE PART OF THE EUROPEAN MONAT MOTOR CLUB?

A. Qualifying UK and Ireland Market Partners can select any model Jaguar or Range Rover as long as it is white and five years old or newer. Leases and purchases are both eligible.

Q. HOW DO I QUALIFY FOR THE MONAT MOTOR CLUB?

A. MONAT Market Partners must maintain the rank and "paid-as" rank of Market Mentor for six consecutive months to qualify for the MONAT Motor Club bonus for the white Jaguar or Range Rover of their choice and your MONAT Market Partner Account must be in good standing. Once qualified, the MONAT Market Mentor must maintain this rank or higher each month to receive the monthly MONAT Motor Club bonus.

O. DOES THE MONTH I ACHIEVE MARKET MENTOR COUNT AS ONE OF THE SIX MONTHS I NEED?

A. Yes. Achieving Market Mentor for the first time would be considered the first month. Once you have achieved Market Mentor, maintain a paid-as rank of Market Mentor for five more months, consecutively. For example, if you achieved Market Mentor for the first time in May, you would have to maintain a "paid-as" rank of Market Mentor in June through to October to complete qualification and to receive the first payout in November. At this point you will receive all the 6 months qualification in one go to help you with a deposit for your car!

Q: WHAT ARE THE REWARDS THE MOTOR CLUB OFFERS?

A. MONAT will send you a one-time bonus of £3,000/€3,750 which will be included in your weekly commissions after the completion of the enrolment.

As a part of your monthly commission earnings and starting from the month of enrolment, we will include a Motor Club bonus based on your Paid-As rank. Bonus amounts are outlined in the chart below:

| MARKET MENTOR | MANAGING MARKET MENTOR | ASSOCIATE EXECUTIVE DIRECTOR | EXECUTIVE DIRECTOR | SENIOR EXECUTIVE DIRECTOR |
|---------------|---------------------------|------------------------------|--------------------|---------------------------|
| £500/€625 | £500/€625 | £650/€825 | £650/€825 | £850/€1,075 |

Q. CAN I FAST TRACK MY WAY TO THE EUROPEAN MONAT MOTOR CLUB?

A: Yes, a UK and Ireland Market Partners can achieve MONAT Motor Club once you achieve Paid-as Managing Market Mentor. At this point you will receive all the 6 months qualification in one go to help you with a deposit for your car! That's £3,000/€3,750!

Q. WHAT IF I HAVE FIVE CONSECUTIVE MONTHS AT "PAID-AS" RANK AND THEN MISS THE SIXTH MONTH?

A. Your qualification period will reset, and you will have to restart the six month qualification period (note: this is only during the initial Club qualification period).

Q. I KNOW I'LL COMPLETE THE QUALIFYING PERIOD AND I FOUND A USED CAR MODEL THAT I WANT. CAN I GET IT BEFORE MY SIX MONTH QUALIFYING IS DONE AND MONAT CAN PAY ME THE MOTOR CLUB BONUS ONCE I'M ELIGIBLE?

A. MONAT strongly recommends against acquiring a car (buying or leasing, new or used) before receiving the MONAT Motor Club invitation. Should you buy or lease prior to completing the qualification period, you do so at your own risk and financial obligation.

Q. WHAT IF I DON'T WANT TO ACQUIRE A CAR IMMEDIATELY AFTER I HAVE QUALIFIED?

A. If you have completed the six month qualifying period or achieved Paid-as Managing Market Mentor and if you decide to not get a car in your first month of eligibility, you must be qualified (i.e., paid-as Market Mentor or higher) the month of which the paperwork is submitted.

Q. CAN I ACQUIRE MY CAR ON THE FIRST OF THE MONTH FOLLOWING SUCCESSFUL COMPLETION OF THE QUALIFYING PERIOD?

A. No. In practical terms, a Market Partner should not expect to acquire the car any earlier than receiving the MONAT Motor Club invitation of the month following the six month qualifying period or the Fast Track. MONAT

sends the Motor Club invitations the following business day after monthly commissions are paid. This allows MONAT to verify eligibility and review of lease or purchase documents.

Q. WHY WON'T YOU HONOUR THE FIVE MONTHS AND GIVE ME A GRACE PERIOD?

A. We want to protect you from getting into a vehicle/financial obligation if you are not in a position to maintain your rank; that is why six months of consistency are required. MONAT highly recommends that you be completely comfortable financially when making the decision to enter into a lease or purchase agreement. In addition to the monthly lease or vehicle loan payments there will be other costs associated with your purchase. These include, but are not limited to, registration, licensing, insurance, inspection fees, and maintenance. We want you to be completely comfortable with these costs before participating in the programme. Additionally, once you achieve the rank of Paid-as Managing Market Mentor with downline volume of 60,000, we believe you will be able to maintain the Market Mentor volume of 30,000 each and every month.

Q. DO I HAVE TO BUY A NEW CAR?

A. No, you do not need to purchase or lease a new car. The purchase or lease of a car is purely your decision but the car you choose should not be more than five years old if you decide to purchase or lease. Before you make a final decision regarding your Jaguar or Range Rover purchase, you should understand the details of the programme. You must carefully read and review the programme guidelines before signing and returning the Acknowledgement Form. This is required prior to participation in this programme.

Q. CAN I LEASE A CAR?

A. Yes, you may lease a car. Before you make a final decision regarding your Jaguar or Range Rover lease, you should understand the details of the programme. You are under no obligation to lease or purchase a vehicle. You must carefully read and review the programme guidelines before signing and returning the Acknowledgement Form. This is required prior to participation in this programme.

Q. DO EXISTING LEASES COUNT?

A. No, the MONAT Motor Club bonus may not be used for an existing leased or purchased car.

Q. HOW LONG CAN I EARN THE MONAT MOTOR CLUB BONUS?

A: For new enrolments, the term of your membership in the MONAT Motor Club will match the term length of your purchase or lease agreement. If the vehicle is purchased outright (no loan agreement), the term of your membership in the MONAT Motor Club will be 48 months.

If you are an existing MONAT Motor Club member and you choose to refinance your vehicle, the MONAT Motor Club will match the term length of your new agreement.

Following the expiration of your lease or purchase agreement you may continue to be part of the Motor Club by purchasing or leasing another vehicle and providing it to Monat, so long as the Motor Club programme is still available, and subject to the terms and conditions of the programme as it exists at that time.

Q. WHAT IF I DON'T MAINTAIN MY "PAID-AS" RANK AFTER JOINING THE MONAT MOTOR CLUB PROGRAMME?

A. Should a previously qualified Market Partner not reach a "paid-as" rank of Market Mentor or Managing Market Mentor after they have begun receiving the MONAT Motor Club bonus, the company will pay the bonus of £500/€625 for one month of grace. Each Market Partner is eligible for two months of grace in a calendar year. They cannot be used in consecutive months. Before the second grace month can be used, the Market Partner must regain a paid-as rank of Market Mentor or higher. Market Partners receiving £650/€825 per month (Associate Executive Directors and Executive Directors) who drop below "paid-as" Associate Executive Director to Market Mentor or Managing Market Mentor will be paid at the £500/€625 rate. Should they drop below "paid-as" Market Mentor rank they will have the same grace opportunity mentioned above (twice in a calendar year, nonconsecutive). Market Partners receiving £850/€1,075 per month (Senior Executive Directors) who drop below Senior Executive Director "paid-as" rank will be paid at the £650/€825 rate if they are "paid-as" Executive Director

or Associate Executive Director. Should they drop below "paid-as" Associate Executive Director to paid-as Market Mentor or Managing Market Mentor, they will be paid at the £500/€625 rate. Should they drop below a "paid-as" Market Mentor rank, they will have the same grace opportunity mentioned above (twice in a calendar year, non-consecutive).

Grace payments will only be paid to Market Partners with a paid-as rank of Managing Market Builder or Associate Market Mentor. If lower than Managing Market Builder, the grace payment will not be made.

Q. CAN I OPT FOR A CASH OPTION?

A. No cash options are available.

Q. Can I purchase or lease a diesel, petrol or electric/hybrid?

The choice is ultimately yours but being a Modern Nature focused company, we want to try to protect the environment as much as we can. Therefore, we would be delighted if you chose a hybrid or electric model.