



**Direct Bazaar International Ltd.**  
life means more>>

# **CODE OF CONDUCT FOR ASSOCIATE**



[dbil.co.in](http://dbil.co.in)

# DIRECT BAZAAR INTERNATIONAL LIMITED

- Direct Bazaar International Limited ("Company") is a company incorporated under the Companies Act, 1956 and has its Office in Varachha Road, Surat-395006, Gujarat, India. The business of company is Direct Selling of various products.
- DBIL through its vast range of products gives the Associate's an opportunity to start business. On becoming the DBIL Business Associate the products are available at Distributor price (DP) which can be sold on MRP (but not beyond the MRP) and the Business Associate can introduce new people to start their respective businesses
- A Business Associate, on starting business, should carefully study DBIL'S literature and also avail the information from the website (dbil.co.in) Before giving knowledge to others, Business Associate should have full knowledge other Company's products and business plan
- During the course of the presentation of DBIL business opportunity and during the sale of the products, every Business Associate should be honest and should follow proper procedures for conducting business. During the sale of products, she/he should not force the consumer/any other Business Associate and not make any misleading or false commitment
- All Associates of DBIL should observe and follow the Company's Code of Ethics and rules- regulations policy with full integrity and should make his/her downline follow the code of ethics with same commitment. Compliance with the Code of Ethics is mandatory as stipulated under the Associate Application Form.

## 1. HOW TO BECOME ASSOCIATE AND ELIGIBILITY CRITERIA

- Any person 18 years and above can become a Business Associate of DBIL without any investment.
- Joining DBIL is absolutely free and you are paying to buy company products only and it is not an investment plan by any means.
- Doing the business is only optional and not mandatory.
- Do not believe on any guaranteed projection of gross or net earnings, as every Retailer's / IBA's earning depends solely on his/her individual efforts on selling the products or services, which varies from person to person.
- Associates of the company is not an agent/representative/employee. Relationship is on principal to principal basis

### • TO BECOME BUSINESS ASSOCIATE OF DBIL

(1) By filling online registration form.

• For registration with DBIL, you have to fill up the registration form at company website (dbil.co.in). At the time of registration you have to fill all the details consciously once it done it will not be changed.

(2) BY KYC VERIFICATION

- ID PROOF ( voter id/Aadhar card/passport/ driving licence)
- ADDRESS PROOF (voter id / Aadhar card / passport /electricitybill/rent-agreement/ )
- PAN CARD
- All pay outs are subjected to TDS (as per income tax department India) and service charge (5%)
- DBIL releases the sales incentive to Associate after deducting tax at source (TDS) at the applicable rates as per the Income Tax Act and the Rules. Accordingly, each Associate will have to submit his/her PAN Number. If any Associate does not submit his/her PAN number then the company will release the incentive after deducting 20%TDS (or such higher percentage as may be stipulated under the Income Tax Act and the Rules). On that ID on which 20%TDS has been deducted will not receive Form-16-A from the Company.

### • BANK DETAILS

• DBIL transfers the sales incentive earned by the Associate to his incentive wallet. To get the sales incentive in respective bank account it is mandatory to give Bank Details (Name of the Bank, Account Number, Branch IFSC Code etc). If any Associate does not give the Bank Details then the sales incentive of the Associate will be credited in his/her incentive wallet.

• Minimum bank transfer amount is Rs. 200/-

### • REGISTRATION FORM / APPLICATION FORM / JOINING FORM

• Associate must be mindful to verify their registration form with all details and signature at verification center, as no Associate will be considered eligible to get ID facilities till the desired verification are done.

### • MOBILE NUMBER

• An associate can verify his/her mobile number with the help of an OTP (One Time Password) that will be sent to the registered mobile number of the associate from the company once he/she registers online.

### • EMAIL ADDRESS

• An associate can verify his/her email address with the help of an OTP (One Time Password) that will be sent to the registered email address of the associate from the company once he/she registers online.

### • OTHER NOTES RELATED TO KYC VERIFICATION

• An Associate will have to upload passport size photograph, Aadhar Number, PAN Number, Bank Passbook/Cancelled cheque and self-attested KYC Documents (ID Proof and Residence Proof such as self-attested copy of Driving License, Passport, Aadhar Card, Voter Card or PAN Card) in on the company's website after the joining date to ensure release of payouts seamlessly.

• Associate/Associate must be mindful to verify their documents at verification center as no Associate will be considered eligible to get ID facilities till the desired verification are done.

• Till the time Associate will not verify his/her with an KYC documents he/she cannot sponsor anyone.

• The company has absolute discretion to decide whether to accept or reject an application/KYC.

## 2. LEGAL ENTITIES

- One can do DBIL Business in the name of HUF, Partnership Firm, LLP, Company, Society and Trust.
- Company will give information only to an individual person or to any official authorized by the entity in writing.
- The income from the business will be in the name of the entity.
- The required documents should be submitted as per the mandatory requirements, such as, Constitution/Partnership Deed, Memorandum and Articles of Association, Incorporation Certificate if available, along with the copy of PAN Card and the Joining Form. In case of HUF, only copy of the PAN Card will be necessary.
- It is mandatory to inform DBIL, if there is any change in the Constitution and New Application form should be submitted in the Company office along with the copy of the New/Amended Constitution. Company has the right to accept/reject the Application with New/Amended Constitution.
- To get income from the business in case the entity dissolves, the proof of the ownership of the entity should be submitted with the Company. The income will be released after the consent of the Company about the ownership. After the dissolution of the entity the claim can be accepted within 3 months and no claim will be entertained after 3 months.

### 3. GST (GOODS AND SERVICE TAX)

- When associate's income from DBIL business become 20 lakhs or more, then that associate should file for GST number and share GST number with the company.

### 4. BONUS PAYMENT

- For get any type of incentives/bonus/rewards/income payment two direct references in both sides (1 left & 1 right) with any PV is must.
- In the Sales Matching Incentive plan 1 POINT VALUE (PV) = Rs. 1 & in Repurchase Incentive plan 1 BUSINESS VOLUME (BV) = Rs. 1.
- The pairs matched above the weekly capping will be flushed out and power side PV & unmatched PV on weaker side will be carried forward for next week business.
- Matching calculations will be done only in figures which are multiplication of 100PV & figures below 100PV will be carried forward in Sales matching incentive.
- In the Sales Matching Incentive plan pay out calculation will be made on weekly basis (cut off time is every Thursday till midnight 11:59 PM, and for CLUB MEMBER ACTIVITY BONUS last day of the a particular month, and for LIFE STYLE DEVELOPMENT BONUS last day of a financial year.
- In level wise (35 Level) Recharge Repurchase Incentive plan, cut off will be first week of every month and minimum payout will be Rs. 50.
- All pay outs are subjected to TDS (as per income tax department of India) and service charge (5%). DBIL releases the sales incentive to Associate after deducting tax at source (TDS) at the applicable rates as per the Income Tax Act and the Rules. Accordingly, each Associate will have to submit his/her PAN Number. If any Associate does not submit his/her PAN number then the company will release the incentive after deducting 20%TDS (or such higher percentage as may be stipulated under the Income Tax Act and the Rules). On that ID on which 20%TDS has been deducted will not receive Form-16-A from the Company.
- Bank transfer will be done on weekly basis for SALES MATCHING INCENTIVE plan and monthly basis for CLUB MEMBER ACTIVITY BONUS and yearly basis for LIFE STYLE DEVELOPMENT BONUS. And minimum bank transfer amount is Rs. 200
- Smart performance bonus will be given after 30 days of achievement.
- Rewards and Recognition (Life Style Development Bonus) will be given annually to active Associates only.
- Remember, Life Style Development Bonus and all Rewards are to recognize good works of Associates, so only active Associates will always be considered for Rewards
- Any Associate who has qualified for any gift/tour will not get any other gift/cash in exchange.
- When the company is organizing a tour, and if such an Associate does not avail of the gift/tour or is not present, the gift/tour shall be deemed as forfeited.
- In case the visa application of an Associate for the foreign tour is rejected by the embassy on any grounds, the Company will not be responsible for the same and shall not be liable to compensate the Associate.
- In case of Partnership firm or other Associate who are working on a single ID, only one Partner/Associate will get our and gift benefits on that ID, not all the Partners/Associate.

### 5. MARKETING POLICY

- DBIL Associate's Identity Card will be available in the Associate Login ID after the activation of the ID Associates can download the ID card from there and get it printed themselves.
- At the initiation of a sales presentation, without request, the Associate's will truthfully and clearly identify themselves, the identity of the Company, the nature of the goods or services sold and the purpose of the solicitation to the prospective consumer.
- The Associate will offer the prospective consumer, an accurate and complete explanation and demonstrations of goods and services, prices, credit terms, terms of payment, return policies, after-sales service.
- The Associate will provide the following information to the consumers at the time of sale, namely Name, address, registration number or enrollment number, identity proof and telephone number of the Associate and details of DBIL;
- A description of the goods or services to be supplied;
- Explain to the consumer about the return policy of the company in detail before the transaction
- The order date, the total amount to be paid by the consumer along with the bill;
- Time and place for inspection of the sample and delivery date of goods or services;
- Information of his/her rights to cancel the order and/or return the product in saleable condition and avail full refund on sum paid;
- Details regarding the complaint redressed mechanism.

### 6. RESIGNATION/TERMINATION/CANCELLATION OF ASSOCIATE SHIP

- Associate can resign as per his/her own will. If he/she intends to rejoin the business, then he/she can join again only after 6 months of such resignation and cannot claim for the business, income and/or downline which was generated on the old ID. In this 6 month period, the Associate will not work and he/she will not be active in the Company's business.
- If any Associate violates the Rule and Regulation policy, then his/her Associate ID can be terminated immediately with written notice and he cannot rejoin. However, the Company will send a letter to the Associate explaining the cause of termination.
- If any associate due to some reason wants to transfer his/her Associate ID he/she will have to take the permission and consent from the Company and can transfer the Associate ID to any family member only. All required documents related to this will have to be deposited with the Company along with the consent letter. after resignation he/she will have no claims and rights to his associate's id from that date one The decision of the Company will be final.

### 7. RETURN POLICY

- In case the associate feels that the products are not of good quality or if there is any manufacturing or packaging defect then the associate can exchange/return the products. The associate must contact the concerned Outlet/Associate/Company from whom he has purchased the products within 7 days from the date of purchase.
- He has to provide a valid reason and return the products along with the original invoice or receipt. In such cases, it is the Associate's responsibility to check the expiry date and packaging of the products before processing the refund/exchange. products must be useable, resaleable, unopened.
- DBIL has all the rights to reject the plea to refund the amount of products returned, if the associate is repeatedly returning the products
- Documents required for returning the products along with the products
  - Product Return Form stating the reason for return
  - Original invoice
  - Products to be returned

## 8. BUY BACK POLICY

- The company provides a Buy Back policy to the Associate who wish to resign/discontinue his/her ID.
- Company will Buy Back products that are in good condition, usable, resalable, sealed within 30 days of purchase.
- This rule is strictly imposed on all the Business Associate to ensure that the products are purchased keeping in mind the requirement and demand of the product in your area. It is advised that Business Associate should not overstock the products and sponsor should guide his/her downline on purchase ethics. Associate should purchase products if 50% of the products in stock have been sold or consumed personally. This will help the company to ensure the quality of products and satisfy the Associate.

## 9. DEATH/PHYSICAL IMPAIRMENT OF ANY ASSOCIATE

- On the death of any Associate, his/her ID will be transferred to his/her nominee or to the legal heir determined by the court after some verification. We advise you to update your nominee details in your member panel.

## 10. COPYRIGHT ACT

- All printed materials, labels, logos or slogans are the Copyright material of DBIL and associate companies. No Associate or any other person has the right to use whole or part of the printed material without the written permission of the DBIL and associate companies.
- No Associate can purchase domain or promote on social media by using company's name i.e. DBIL or company's products.
- No Associate can repack the products or change the label, mark or logo of the company.
- If an Associate is found guilty of the above acts his/her ID will be terminated and all the income will be ceased by the Company.

## 11. RELATED TO ADVERTISEMENT AND SOCIAL MEDIA

- If any Associate wants to give an advertisement about the business and/or the product then he/she will have to take/obtain a written permission from the Company for the use of DBIL Marks and Logos in the advertisement.
- Associate cannot sell company's products orally or by any other means on social media & other online shopping portal.
- In the advertisement and in any social media platform misleading information or allurement practices of any form on the products and/or business is strictly prohibited.
- If any Associate is found guilty of such an act, then the business Associate will be personally responsible for the same and the decision of the Company's management will be final.

## 12. PROCEDURE FOR DEALING WITH INSTANCES OF VIOLATION

- The Company provides guidance and advice to deal with situations involving breaches and violation of its policies and these rules and regulations.
- The Company shall also take appropriate action against the Associate(s) involved. In the event of any violation, the following procedure needs to be observed:
  - A complaint must be lodged immediately upon knowing about violation of any Policies/Rules and Regulations of the Company. The complaint must be given in writing by giving details of the alleged violation also he/she must inform his/her upline about the complaint
  - Upon receiving the complaint, the company shall immediately notify the Associate involved, requesting a swift response by way of a chance to explain his/her case. In some cases, company may institute such action on its own motion without any prior complain.
  - In case of inadequate information, the Company may request for more details from either party.
  - If the Company is convinced that the only way to restore normalcy is to suspend or terminate ID, it shall convey its decision by writing a letter to the Associate concerned. The letter shall be posted through Registered mail id & Courier to the last known address of the Associate as listed in Company's database and the post mark shall be taken as proof of receipt. The Company reserves the right to take necessary action against the terminated Associate including seeking compensation, recover, damages and legal costs incurred, if any.
  - However the Company reserves the right to amend or modify any part of the above decision if and when such a need is felt by the Company

## 13. UNETHICAL ACTIVITY/APPLICABLE POLICY TO ASSOCIATE AND COMPANY'S RIGHTS

- It is prohibited to change or misuse other's Associate Application Form, to stop the sale of the team or to utilize the sales of the team to complete personal sales volume targets.
- If an Associate after taking payment from the Associate against the products does not deliver the products/does not issue the sale bill/and misuses the sale/money for his/her own benefit, strong legal action will be taken against that Associate.
- It is prohibited to offer any tangible or intangible benefits or to make any false promises to enroll somebody in the Business group.
- It is prohibited to pressurize the team to sell products or use the sales of any other Associate to complete his/her own sales volume target or the sales volume target of any Associate of his/her team.
- If found guilty company gives the right to the Associate who has suffered because of such malpractice to change his/her sponsor.
- It is strictly prohibited to consume Cigarette, Liquor and to chew Pan, Pan Masala and Tobacco & Gutkha during the Company's seminars and meetings. Any associate or their guest found to be in violation of this rule shall be subject to termination of Associate ID.
- It is strictly prohibited to misbehave in any way with any Associate, Customer or with any of their family members.
- It is strictly prohibited to do business by own name or in the name of any family member in any Direct Selling Company besides DBIL. If found, the Associate's ID will be terminated immediately without any notice.
- Company has the sole right to change the Products, Price and Business Volume/point value of the Products, Business Plan and Code of Ethics as per requirement at any time without any prior notice. Company will not be responsible for any loss of the associate due to any change thereof.
- Company will not be responsible for any kind of losses due to the termination of ID of an Associate. Associate will be solely responsible for all the losses.
- Company will cease all the rights of the Associate after termination of his/her ID. The income from Business will be stopped after termination.
- Associate should not share his/her Login ID and Password with any person. Company will not be responsible
- if the Login ID and Password is lost or misused. It is advisable to change the passwords from time to time to ensure safety.
- Company has the right to accept or reject any Application without assigning any reason.
- Associate neither can incur any liabilities or debt nor enter into any contract in the name or on behalf of the Company.
- Associate will not open Bank account in the name of company i.e. DBIL
- Associate should not sell or buy products on credit. If he/she does so then he/she will be solely responsible and the Company will not be responsible for the same.

- DBIL believes in humanity. So Associate should not discuss any Political or Religious issues and discouraging discussion on the disputed subjects which creates unhealthy feelings.
- DBIL will issue Identity Cards (ID) to all Associate. All Associate should carry their identity card and should not visit the customer's premises without prior appointment.
- If any Associate wishes to sell products by installing a canopy, stall, or exhibit at any place; Associate will have the responsibility of obtaining the required permission for the same from the related Government Department or from the appropriate authorities. If any Associate wants to setup an HEALTH CAMP where medical check-up and prescription is required; then it should be done by a (qualified/Certified Doctor and Associate will be responsible to fulfil all the necessary formalities and should obtain permission from the appropriate authorities.
- An Associate is responsible to comply with all the local, state and national laws.
- An Associate is liable to pay all the local, state and national taxes and fees.
- All the associate must generate at least single bill of PV or BV in a year or else their ID will be on hold.
- An Associate shall not:
  - Use misleading, deceptive and/or unfair trade practices;
  - Use misleading, false, deceptive, and/or unfair recruiting practices, including misrepresentation of actual or potential sales or earnings and advantages of direct selling to any prospective direct seller, in their interaction with prospective direct sellers;
  - Make any factual representation to a prospective direct seller that cannot be verified or make any promise that cannot be fulfilled;
  - Present any advantages of direct selling to any prospective direct seller in a false and/or a deceptive manner;
  - Knowingly make, omit, engage or cause or permit to be made, any representation relating to the direct selling operation, including remuneration system and agreement between DBIL and the direct seller /Associate or the goods and/or services being sold by such Associate which is false and/or misleading;
  - Force prospective or existing direct sellers/Associate to purchase any literature or training materials or sales demonstration equipment.

\* Appropriate action will be taken against the Associate in case he fails to comply with the Rules and regulation policy of DBIL which outlines in detail the ethical business practices. Company has the sole right to change any policy at any time with out any prior notice.



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(AN ISO 9001-2015 Certified Company)

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