

All first-time orders of Zurvita products come with a 30-day money back guarantee. If for any reason you are not completely satisfied with an initial Zurvita product purchase ordered directly from a Zurvita authorized seller's replicated website in accordance with Zurvita's Policies and Procedures, you may return the unused portion of the product in its original container to Zurvita within 30 days of its receipt for a full refund or product exchange. All returns must be shipped to Zurvita prepaid, as Zurvita does not accept shipping collect packages. Zurvita recommends shipping returned product by UPS or FedEx with tracking numbers, as the risk of loss in shipping the returned product shall be borne solely by the customer. If returned product is not received at Zurvita's distribution warehouse, it is the responsibility of the customer, or Independent Consultant, to trace the shipment and no credit will be applied.

Reimbursement is based on the original purchase price(s), less shipping charges. The refund will be credited back to the original credit or debit card used for the order at the time of purchase. Zurvita shall deduct from the reimbursement paid to the Independent Consultant or customer any commissions, bonuses, rebates and/or other incentives received by the upline Independent Consultant that were associated with the merchandise that is returned. Zurvita withholds the right to refuse a refund if we believe that you have previously received a refund as a customer or Consultant. Once a refund has been issued in conjunction with our refund guidelines, the account will be cancelled along with all established recurring orders and subscriptions.

Consultant Buyback

Zurvita offers Independent Consultants a one-year buy back policy of Zurvita products obtained in accordance with Zurvita's Policies and Procedures. The unused product that has not expired or is in resalable condition may be returned within one year from the date of purchase. An Independent Consultant may only return products purchased from the Company under his or her personal account. The products must be returned to Zurvita's distribution warehouse and returned at the expense of Independent Consultant. Zurvita is not responsible for the loss of returned items by the carrier chosen for the return. Zurvita does not accept shipping collect packages. Reimbursement is based on ninety percent (90%) of the net cost of the original purchase price(s), less shipping charges and applicable enrollment fees or kits. The refund will be credited back to the original credit or debit card used for the order at the time of purchase. Zurvita will not buyback any products, provide replacement product or refund the purchase price for any product obtained from an unauthorized reseller or through the internet or otherwise obtained in violation of these Policies and Procedures. Upon receiving a 90% buyback, the account refunded is immediately placed in a "canceled" status. The Consultant must wait six months if they should choose to create a new account with Zurvita. Zurvita shall deduct any commissions, bonuses, rebates or other incentives received by the Independent Consultant(s) that were associated with the merchandise associated with the refund.

Montana Consultants

A Montana resident may cancel his or her Consultant Agreement within 15 days from the date of enrollment and receive a 100% refund for all fees paid and products or services purchased prior to the date of cancellation.

Chargebacks

When a bank forcibly reverses a credit card transaction, returning funds to the cardholder, it is known as a chargeback. Chargebacks are usually issued when fraudulent purchases have been made on a person's credit card. When Zurvita receives a chargeback notice, the account in which the product was purchased is immediately blocked, and all related services in the account are inactivated. In the interest of caution, Zurvita considers chargebacks to be the result of fraud and suspends all accounts for 30 days or until the issue is addressed. Zurvita reserves the right to charge \$50 to reinstate an account that has been inactivated due to a chargeback notification. When a Consultant receives an "advanced" commission on any Zurvita product, they are subject to a clawback of any "unearned" commissions if the membership receives a refund at Company's discretion. Chargebacks will be deducted from any future commissions until chargeback's are relieved. Bonuses received by Consultants are subject to a 100% chargeback due to fraudulent business or unethical activity.