



## Chews90™ System FAQ's

**Q: When will my first deferred payments of \$120 go through?**

A: 30 days from your enrollment date. And then the subsequent deferred payments will be made 30 and 60 days from that.

**Q: Do I have to have a valid driver's license and checking account in order to participate in the Chews90™ System?**

A: Yes. Both are required. These are needed by the payment processing company to approve your enrollment under the Chews90 System. (A person always has the option to purchase the \$399 BBP without a checking account and driver's license simply by paying the full amount up front.)

**Q: Is my first payment of \$60 coming from my checking account or my credit card?**

A: The first \$60 payment is taken from your credit card and the remaining payments are taken from the checking account you enrolled with.

**Q: Are there any additional fees to take advantage of the Chews90™ System of deferred payments?**

A: Yes. There is a \$49 processing fee. Chews-4-Health International has partnered with some of the most prominent national firms to operate the Chews90™ System. They handle the approval and payment processing that enables us to offer this program to you. These companies operate the Chews90™ System for a fee. (Again, keep in mind that a person can elect to pay the \$399 upfront and avoid any additional fee.)

**Q: What are the additional costs that are included in the third deferred payment amount?**

A: The shipping and handling, applicable taxes and a small portion of the \$49 processing fee are held to the final payment which occurs 90 days after the Team Member's enrollment. This enables Chews-4-Health International to offer the LOWEST out-of-pocket first payment for the new Team Member.

**Q: If I choose to enroll with the Chews90™ System, am I fully qualified to receive maximum commissions immediately?**

A: Yes. When you enroll with the Chews90 System you have purchased a Business Builder's Pack, which fully qualifies you to receive all the benefits of the compensation plan related to the Business Builder Pack.

**Q: If I enroll someone on the Chews90™ System, do I have to wait until their payments have been made before I receive any commission or bonus payments?**

A: No. You receive commissions and bonuses immediately based on your own qualifications, not your new members' payment schedule.

**Q: I read that I am fully qualified for my first 60 days. What happens after that?**

A: A Team Member remains *fully* qualified by having a personal monthly volume of 100 PV. In order to remain at a 24% payout in the Binary after the initial 60 days, a Team Member needs to have a total of 10 personally enrolled TMs on auto-ship. Keep in mind there is a sliding scale of between 15% and 24% binary payout depending on how many TMs a Team Member has personally enrolled, between 2 & 10. (See C4H Compensation Plan for complete details.)

**Q: What if I change my mind? Am I still obligated to pay the remaining deferred payments?**

A: Chews-4-Health International offers a 90 day money back guarantee. A Team Member who wishes to cancel their Team Member account simply returns the unused portion of their BBP and empty boxes and the remaining deferred payments are released with no further obligation. If a payment has been made and the Team Member is still within the 90 day period, those payments will be returned less any commissions earned.

**Q: What happens if someone I enroll on the Chews90™ System quits and gets a refund?**

A: As normal, any bonuses and commissions that were paid out on the Business Builder Pack will be deducted from future commissions and the associated volume will be reversed.

**Q: Can I pay off the balance of deferred payments prior to the 90 days if I wish?**

A: Please contact a Team Member Services Representative.

**Q: Can you take the \$120 deferred payments directly out of my commissions?**

A: Not at this time.

**Q: Has the Chews90™ System been reviewed by legal counsel?**

A: Yes. Our legal counsel has reviewed the Chews90 System. We have partnered with the most reputable national firms to operate the Chews90 System under the strictest financial and payment processing guidelines.