

TERMS AND CONDITIONS

of the

Wealth Masters Club

(Updated on 6 February 2019)

1. INTERPRETATION

1. The "Company" is Treoc Holdings (Pty) Ltd. Trading as Wealth Masters Club
2. "Wealth Masters Club" is a well organised group of likeminded investors.
3. "Member" refers to a sign-up, referral, follower, subscriber or platinum member of the Wealth Masters Club
4. A "Follower" is a person who "liked" our social media pages and groups
5. "Subscriber" refers to a non-paying member who is subscribed to the mailing list of the Wealth Masters Club
6. "Platinum" refers to an active, up-to-date paying member of the Wealth Masters Club
7. "Executive Member" is a Platinum Member earning full credits every month on the Loyalty Points. See detail [here](#).
8. A "Wealth Master" is an active Platinum Member and Chartered Graduate of the Wealth Mastery Online Course with an active TTS/Topaz administrated trust.
9. "Ambassador" is a Platinum member recruiting new members for the club. Every AMBASSADOR has an exclusive membership code. Every new referral is linked to this AMBASSADOR via the membership code and the Ambassador receives commission on his/her downlines.
 1. "Sponsor" refers to a referrer / ambassador signing up new members to the Wealth Masters Club.
 2. "Upgrade" or "Conversion" is a non-paying subscriber who upgrades to platinum membership in order to qualify for an exclusive bouquet of unique benefits
 3. "Platinum Benefits" are the benefits listed on <https://wealthmastersclub.com/membership>
10. "Cycle Bonus" is a once-off bonus, for a special achievement, added to the achieving member's weak leg on the binary system. Cycle Bonus Points can be accumulated. Every time an Ambassadors cycles with his/her normal cycles, a bonus cycle will be added to that cycle every month and deducted from the bonus total until all the bonuses are used.

2. CLUB UNITS

Club units are awarded to Platinum Members and Wealth Masters to be redeemed in cash. Only Family Trusts, managed by Treasury Trust Services, qualify to be beneficiaries of the Club Unit System.

Qualifying criteria:

- Platinum Member
- Chartered Wealth Master
- Registered Family Trust with Treasury Trust Services (TTS)

Methods of club unit accumulation:

- 100 club units per family trust registered with our service providers after 1 September 2018
- 100 club units per Wealth Master when they become chartered after 1 September 2018
- 10 club units per platinum member per month.

Referral Commission can be paid into an Ambassador's Club Units account.

The Club Units funds are mainly invested in shares in Destinata Capital where it is "working" mainly in the following industries: Security, Hospitality, Student Accomodation, Water Installations and Renewable Energy.

Due to the shares-base nature of our investments, all redemptions are subject to liquidity. We only keep a portion of the funds in cash to meet redemption requests. In order to manage the liquidity, a maximum of 25% of your total Club Units can be redeemed per month and to make it worthwhile, the minimum amount per withdrawal is R500 or more.

To redeem units, please visit your profile dashboard on www.wealthmastersclub.com and navigate to your Club Unit tab.

Withdrawals are paid into the registered TTS family trust's bank account, and only upon successful application.

3. LOYALTY POINTS

Methods of Loyalty Points Accumulation:

(1 Point equals 1 ZAR)

Active Platinum Members are allocated Loyalty Point on the following basis:

- R350 per Platinum per month
- R200 per month if using our Treasury Trustee Service
- R200 per month if using our Destinata Accounting Service
- R200 per month if using Legacy Map Risk Management Service
- R200 per month if using our Destinata Property Management Service

How to redeem Loyalty Points:

Loyalty Points can only be used to subsidise the portion of the Wealth Masters seminar fee exceeding R490 per person. Only active Platinum Members can redeem their points for themselves as well as any other person they wish to sponsor. Please contact services@wealthmastersclub.com for assistances in this regard.

4. FREE TRUSTS

If Platinum Elite members qualified for a free trust, the setup cost and monthly retainer will be sponsored 100% by the company for as long as they are active Platinum Elite Members. If ever they cancel their membership and wish to continue with the trust, they will be liable to first pay back the trust setup fee and monthly retainers they've saved up to that point.

5. REFERRAL COMMISSION

The COMPANY acts as a referral platform for independent providers of services to the members of the Wealth Masters Club. The COMPANY receives membership fees from members and referral commission from the service providers. The Company will share this income with its subscribers and members as stipulated in this document.

The Company pays:

- Monthly 25% of the commissionable amount
- Once-off R10 per new sign-up (This only applies to sign-ups with South African IP addresses)
- Once-off R250 per new platinum conversion
- Monthly Commission on a Binary System

BINARY REFERRAL SYSTEM

Compensation Plan and Classes of Membership:

The COMPANY will compensate our Platinum Members, who are also active AMBASSADORS, for every new active member referred by them.

1. An active member is a subscriber with a completed Application Form and whose Platinum fees are paid in full (i.e., an active platinum elite member).
2. Each AMBASSADOR has an exclusive membership code. Every new referral is linked to this AMBASSADOR's binary tree via the membership code.

As the name says, a binary system consists of two legs. In the settings on our website, the member can choose in which leg they wish to place a new referral. Balancing the two legs of a binary is very important in order to maximize your income.

PLEASE NOTE: Once a new referral is placed it can never be changed again!

Members earn points on each leg and when they have a certain number of points on both legs, they cycle. A cycle has a specific monetary value as explained below.

CP - Commission Pool is the Company's turnover less joining or upgrade fees (if any). It includes the following products and services income amongst others:

- Membership Fees (excluding joining/upgrading fees, if any)
- Seminars
- Risk Management
- Trust Management
- Accounting
- Property Sales
- Property Management
- Financing
- Refinancing
- Forex Trading
- Bitcoin Mining
- Gold Promotion

CA - Commissionable Amount is the CP divided by the number of Active Platinum Members. For example: $R800,000 \div 2,000 = R400$

We have five classes of members:

1. Followers – Free
2. Subscribers – Free (for 30 days)
3. Platinum Members – Paying R311 p.m.
4. Platinum Elite Members - Paying R486 p.m.
5. Chartered Wealth Masters – Chartered Platinum Member Graduates of the Online Course

Affiliates earn Binary Points on the following:

- Platinum Members 25
- Trust Services 13
- Accounting Services 13
- Risk Management 5
- Property Management 5
- Subscribers 2 (effective from September 2018)
- TOTAL 63

Cycle:

- 25 points on both legs = 1 cycle.
- Multiple cycles can be achieved every month.
- A cycle pays 25% of the Commissionable Amount.
- The system produces a Commission Invoice according to the cycles, if any, every month's end.
- Cycles cannot be accumulated. An Ambassador must claim their cycles every month by submitting their invoice before the 7th of the month following the month they cycled.
- Cycle points, both claimed and unclaimed, expires every month after the 7th.

On our Facebook Group there are videos and further explanations of the binary concept and how to operate it. Join us on Facebook

here: <https://www.facebook.com/groups/WealthMastersClub/>

(Please note: you must enter your valid TC number upon request, or your request will be declined).

6. GETTING STARTED WITH OUR REFERRAL PROGRAM

1. First, make sure you're in the loop! For those who have not yet signed up, contact the person who referred you and ask for their referral link. If they do not respond within 24 hours, click on <http://bit.ly/WM-CashMaster> now and sign up to get your Login Detail and TC number by email. If you've already signed up, go to your Profile on www.wealthmastersclub.com for your detail. Your TC number is the number at the end of your referral link, as you'll see in the activation email. Email services@wealthmastersclub.com if you're unsure of your TC code.

2. Go to our WEALTH MASTERS CLUB Facebook Group on <https://www.facebook.com/groups/WealthMastersClub/> and send us a joining request – you will only be accepted if you provide your valid TC number when prompted (see above).
3. Use your login detail on <http://www.thewealthmastersacademy.com/admin>, our LCSysyem, where you will have access to a full bouquet of regularly updated Lead Capturing Landing Pages from which you can choose as many as you like and as often as you wish. The URL's of these pages are already connected to you and your sponsor's referral codes, and you can use them as they are, or shorten them with Bityl.com as I do. See how we do it on our Facebook Page, RICH MIND RICH MAN: <https://www.facebook.com/richmindbook> - but don't use my links on your posts! Use YOUR own links as displayed on your admin page on <http://www.thewealthmastersacademy.com/admin>!
4. Post the LCSysyem links of your choice on social media – everyone who signs up on it will be connected to your Wealth Masters Profile on our system, where we will eventually convince them to become an active Platinum Member and Customer, at which point you'll start receiving passive Ambassador Commission every month! See more about our referral system on <https://wealthmastersclub.com/money-for-your-referrals> (after you logged in on www.wealthmastersclub.com)
5. Monitor your emails. Every time someone signs up on the unique LCSysyem link that you posted or if they upgrade to platinum membership, you'll immediately receive a notification email from us.
6. When receiving sign-up notifications, contact your new sign-ups and invite them to a full day Wealth Masters event, www.wealthmastersclub.com, where we can help you to convert them to platinum.
7. Add your new sign-ups on Facebook, invite/add them to the WEALTH MASTERS Facebook Group and tell them to read the pinned "announcement" post to see how things are done there. Facebook group link: <https://www.facebook.com/groups/WealthMastersClub/>
8. When receiving platinum conversion notifications, contact them and make sure they start with the Online Course as soon as possible so they can start to make more money, a lot more, with Bitcoin, Gold and Property in Specialised Trusts! Online Course link: <https://www.treocwayonlinecourse.com/>
9. Congratulate your new platinum conversions on the WEALTH MASTERS Club Facebook Group with the following example post: "(Tag your new upgrades here) - Congrats with your Platinum Upgrade! Your next step to Financial Freedom is to complete the Online Course."
10. A successful Conversion is one where the Upgrade Fee was paid to the Company and the new platinum member did not make use of the 30 days money-back guarantee. Therefore, commission on Conversions can only be paid at the end of the next month after upgrading.
11. As you now understand, anybody can participate, but only Platinitums get paid. If you're not a Platinum yet, but is considering upgrading, visit <https://wealthmastersclub.com/membership> for a full list of all the benefits and how to get started!
12. Employees of The Wealth Masters Club are excluded from the campaign.

7. MAX OUT

Referral Commissions can never exceed 25% of the Commission Pool. In the unlikely event of it happening, the system automatically deducts the exceeding percentage pro-rata from each commission-due amount.

8. GENERAL

1. Ambassadors may bequeath or transfer their groups to any other person or entity by way of a written letter or a will, but Ambassadors may not combine groups with other groups unless it is approved by the COMPANY.
2. It is advisable to provide your prospects with "your referral link", because if they click through on that link and subscribe on our website, they are linked to your code forever. Referrals not linked to the correct AMBASSADOR for whatever reason may be, at the COMPANY's sole discretion, re-allocated to the correct referrer if it is brought in writing to the COMPANY's attention at services@wealthmastersclub.com within 3 months of the referred member's joining date.
 - a. Please note, the company takes no responsibility if a subscriber re-subscribes with a different email address to another Ambassador's code. It's the Ambassadors responsibility to convert their subscribers as soon as possible, since free subscription only lasts 30 days before deactivation.
3. AMBASSADORS are not allowed to "poach" the members of other AMBASSADORS.
4. AMBASSADORS are only allowed to use the branding and IP of the COMPANY if and as agreed in writing with the Chief Operations Officer of the COMPANY.
5. The COMPANY will generate a one-month backdated invoice which can be viewed monthly on the COMPANY website - under the AMBASSADOR's profile – between the 1st and the 7th.
6. To qualify for any commission payment, AMBASSADORS must
 - a. be paying Platinum Members of the club; and
 - b. they must accept the applicable Terms and Conditions every month for the "submit" button to work.
7. Once the Monthly Terms & Conditions are complied with, the AMBASSADOR should check and confirm the content of the invoice. The invoice should then be submitted to the COMPANY before the 7th - e.g.: If the COMMISSIONABLE AMOUNT was received on the 1st of March, the AMBASSADOR will only obtain the referral fee on the 15th of April. Should this date fall on a public holiday/weekend, the payment will be processed on the first working day thereafter.
8. If an AMBASSADOR does not qualify for a referral fee or fails to submit his/her invoice before the 7th, the cash pay-out of the month's referral fee will be forfeited forever.
9. If an AMBASSADOR fails to use their credits in their Loyalty Account for 2 consecutive years for whatever reason, it can, at the sole discretion of the COMPANY, result in the AMBASSADOR losing all or some of the credits permanently. The "use it or lose" rule applies.
10. If an AMBASSADOR fails to pay his/her platinum fee for two consecutive months for whatever reason, it can, at the sole discretion of the COMPANY, result in the permanent suspension of the AMBASSADOR's contract and membership – in this case, the AMBASSADOR will forfeit all referral fees and accumulated credits permanently. Please note, there is a fee payable when reinstating a platinum membership.
11. Kindly ensure that you send the COMPANY your correct banking details for the payment of the referral fees. It's the Ambassador's responsibility to double check that we have the correct details, and to notify us when there is a change.
12. All AMBASSADORS must kindly send their Personal income tax number or Company income tax number and applicable VAT certificates to membership@wealthmastersclub.com. No payment will be done without the applicable documentation or information.
13. Any relevant queries can be emailed to services@WealthMastersClub.com and/or communicated to us telephonically on 0860 02 0406.
14. The COMPANY shall, within its sole discretion, be entitled to change the Terms and Conditions when necessary.