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STANDARD SERVICE POLICY

Preamble

Under the trade name SunMoney, as a part of SunMoney Solar Group, SunMoney Solar FZ LLE (License No: 4350/2014, address: PO Box: 4422, Creative Tower, Fujairah, UAE) is specialised in the utilization of renewable energy resources by using the unfailing source of solar energy.

"The purpose of SunMoney is establishing and promoting the Community Solar Power Programme aimed at the spreading of green electricity and the building of communities to make the Earth a greener planet.

All activities of SunMoney serve the objective that the Community - through its active participation in the referral system and community building - empowered by financial and moral motivation involves as many people as possible in the establishment and operation of the SunMoney Community Solar Power Programme, which is intended to be one of the greatest environmental initiatives of the world.

SunMoney owns the rights related to parts of the power plant that physically exist in the SunMoney Community Solar Power Programme and that was specified at the date of acquiring the usage and exploitation rights. SunMoney markets the exploitation rights related to such parts of the Solar Panels - specified in the Service Agreements - in the form of Solar Packages specified in the Standard Service Policy. Members shall purchase from the SunMoney Community Solar Power Programme units of exploitation right packages expressed in nominal power and made up of exploitation rights related to such Solar Panels.



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The exploitation right represented by the packages is leased by SunMoney in order to utilize it in the framework of the SunMoney Community Solar Power Programme.

At the date of purchase these exploitation rights are related to the physically existing Solar Panel Parts and are owned or used by SUNMONEY SOLAR GMBH (DE-80336 München, Mozartstrasse 8., Registration number: HRB 224129, State of Registry: Amtsgericht München Registergericht) or other Partners.

In the course of establishing and organizing the SunMoney Community Solar Power Programme SunMoney is building a community aimed at promoting extensive green electricity; in this Programme the exploitation rights are marketed to the participants in a way that all Members shall be entitled to a Solar Royalty fee in the Reference Period of the Current Month in proportion of the nominal power of their existing Solar Package participating in the SunMoney Community Solar Power Programme set against the total of the exploitation rights expressed in nominal power.

Through this Service SunMoney provides income on the long-run to the members of the SunMoney Community Solar Power Programme. The members of the SunMoney Community Solar Power Programme gain income from leasing the rights purchased as part of the Service on one hand, and from referring the Service to third parties and from active community building on the other hand.

By registering, the Member of the SunMoney Community Solar Power Programme acknowledges that he/she has read and understood the present Standard Service Policy, the prevailing Code of Conduct, and considers himself/herself bound by the provisions of the prevailing Business Policy and Code of Conduct; the Member furthermore gives his/her consent to the handling of his/her data according to the Privacy Policy.

The present Standard Service Policy and the Code of Conduct stipulates the rights and obligations of SunMoney and the members of the SunMoney Community Solar Power Programme, along with the terms and conditions specified in the Service Agreement and Referral Agreement concluded by them.



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SunMoney and all members of the SunMoney Community Solar Power Programme shall observe the prevailing Standard Service Policy and Code of Conduct.

1. Definitions

“**Agreement**” or “**Agreements**” mean the Service Agreement

“**Bonus Account**” is the account on which SunMoney records the fees paid to the Referrer in accordance with Sections 5.3.2-5.3.4.

“**Community Package**” means any of the packages which are included in the prevailing List of Terms and Conditions published on the Website.

„**CV** (Community Volume)” means the value of points that is taken into consideration when calculating the Fees.

„**Direct Partner**” means a Partner who was invited by the Referrer or registers via a Referrer’s link.

“**Referral Agreement**” shall mean the contract which is concluded by the Referrer in order to participate in the building of the community by increasing the number of members of the SunMoney Community Solar Power Programme.

“**Referrer**” shall be the Partner who is a member of the SunMoney Community Solar Power Programme and who participates in building the community through referrals.

“**Fee**” or “**Fees**” shall mean, depending on the context, all compensations received by the Referrer in accordance with the Agreements.

“**Branch**” means the Community of Referrers that are connected to a Referrer. Every Referrer has two direct Branches.

“**Referral Fees**” shall mean the Fees payable to the Referrer in accordance with Sections 5.3.2-5.3.4.



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“**Community**” shall mean the set of Referrers with positions on the Branches directly connected to a Referrer.

“**Community Tree**” means the relationship depicting the Community attached to the Referrer.

“**Website Facilitating Online Community Building**” shall mean the website, which is accessible in the WebOffice under the menu item “Account/Subdomain” at the address (requested subdomain). SunMoneyonline.com or SunMoneyonline.com/requested subdomain and which facilitates SunMoney community building and can be customized and designed.

“**Package**” shall either mean both the Solar Package or Community Package collectively or only one of the two, depending on the context.

“**Partner**” shall mean any party who initiates Registration in order to purchase Packages or to use other Services provided by the SunMoney Community Solar Power Programme, and whose Registration is completed.

It shall be considered as “Acquisition of position in bad faith” if anybody who has previously registered in order to evade the conditions specified in Section 6.4. transfers his/her position- under the legal title of transfer or other legal title - to the ownership of somebody else in order to acquire a new position and thereby changing his/her - original - position in the Community Tree.

“**Member**” means any registered Person.

“**Person**” means the private individuals, business associations and other legal persons, including the heirs of private individuals and the successors of the business associations or legal persons.

“**Position**” has the meaning specified in Section 6.

“**Privacy Policy**” means the privacy policy of SunMoney available on the Website.

“**Registration**” has the meaning specified in Section 2.

“Solar Royalty Account” shall mean the account on which SunMoney records the Solar Royalty payable to the Member of the SunMoney Community Solar Power Programme.

“Solar Royalty Fee” has the meaning specified in Section 5.3.1.

“Service Agreement” means the agreement with respect to the Services entered into by and concluded between the Member of the SunMoney Community Solar Power Programme and SunMoney.

“Service Fee” means the service fee specified in the Service Agreement.

“Service” shall mean the sale and lease of the exploitation right of the Solar Panel Parts expressed in nominal power by SunMoney, for utilization in the framework of the SunMoney Community Solar Power Programme. In case a Community Package is purchased, Service shall mean ensuring the option to request the Website Facilitating Online Community Building, the use of the WebOffice, the provision of the Training Materials, as well as Other Advantages provided to the members of the SunMoney Community Solar Power Programme and published on the Website Facilitating Online Community Building.

“Solar Package” means any of the packages detailed in Section 4.2.1. of this Standard Service Policy, which contains only Solar Panel Parts.

“Solar Panel Part” shall mean the exploitation rights expressed in nominal power (W) as part of the Packages in the solar power plants operating at any time in the SunMoney Community Solar Power Programme, and entitling the owner to receive Solar Royalty.

“Solar Power Plant” shall mean the total of the exploitation and usage rights managed by SunMoney - and transferred to SunMoney - connected to the Solar Panel Parts constituting part of the solar power plants utilized in the SunMoney Community Solar Power Programme and owned by the owner SunMoney Solar GmbH. (Mozartstraße 8, DE-80336 München) incorporated in Germany and by other partners.

“Standard Service Policy” means this standard service policy.

“Stronger Branch” shall mean the Branch of the Referrer that generates higher amount of EuroCV value based on the reference period of the current month.



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“Reference Period of the Current Month” shall mean the total of the settlement data concerning the given calendar month.

“**Successor**” means the heir of a natural or another person.

„**SunMoney**” shall mean the Community Solar Power Program, the rights of which are managed by SunMoney Solar Group Big Billers Rec 2 Rec FZ LLE (PO Box: 4422, Creative Tower, Fujairah, License No: 4350/2014) company.

The “**SunMoney Solar Group**” means the company group incorporating current and future companies operating the SunMoney Community Solar Power Programme and performing activities to spread the use of green energy while using the SunMoney trademarks legally.

„**Training Materials**” means the material and information which serves to instruct about the purposes of SunMoney, to promote the Solar Energy, and to help building a community and support personal development. It can be provided in any form.

„**WebOffice**” means the web office operated by SunMoney via the Website.

„**Website**” means the website accessible under the domain www.Sunmoney.com

„**Weaker Branch**” shall mean the Branch of the Referrer that generates smaller amount of EuroCV value based on the reference period of the current month.

2. Registration

2.1. Registration



2.1.1. In order to gain access to the Services, the Partner shall register via the Website („Registration”). The Registration of the Partner can be initiated in the following methods:

(i) the Referrer initiates the sending of an invitation to the Partner by submitting the name and e-mail address of the Partner via the WebOffice, under the menu item „Network/Invitation” (SunMoney can suspend the possibility of invitation discussed here); or

(ii) the Referrer initiates the sending of an invitation to the Partner by submitting the e-mail address, name and the place and the date of birth of the Partner by clicking on any of the spaces tagged with the „Invite” sign in the Community Tree, under the menu item „Community/Placement of a Member”.

(iii) With the help of the link provided to the Referrer - and generated by SunMoney automatically, suitable for individual identification, and available at the WebOffice at all times, with individual appearances in different languages.

2.1.2. SunMoney – except for the case in 2.1.1. (iii) - sends an invitation to the Partner within 24 hours after the initiation of the Registration. The language of the invitation is English or any other language selected by the Referrer in the WebOffice. The text of the invitation in the language selected by the Referrer and the English language text of the invitation have identical contents. In case of any discrepancies between the texts of the invitations, the English language version shall prevail, while the invitation sent in the language selected by the Referrer is for information purposes only.

2.1.3. The invitation sent to the Partner contains a link by which the Partner can access the registration site. The Partner can register on the registration site by submitting his/her name and e-mail address or with the help of Facebook, or Google account, and by ticking the appropriate boxes. Subsequently the Partner can confirm his/her intention – if the user actually wishes to register to SunMoney - to register and finalise the registration in a pop-up window which contains his/her username (ID), his/her password enabling the first login and a link which enables the partner to finalise the registration.

In case of a registration via Facebook or Google account the Partner authorizes SunMoney to acquire, store and use the data necessary to realize the registration. The authorization is limited to this purpose only.



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Upon registration, an identification link is automatically generated for each and every Member. If this link is forwarded and then used to login by a third party, this will result in the registration of the third party as well. In the latter case, the completion of the Registration does not require an invitation to be sent. The login name (ID), the password for the first signing in and a registration link are provided, clicking on which - if the user actually wishes to register for SunMoney - confirms the user's intention to register through a pop-up window and then finalizes the Registration.

2.1.4. With the Registration, the Partner acknowledges that it is aware of this Standard Service Policy, the Code of Conduct and gives its consent to SunMoney to send newsletters to the e-mail address submitted during the course of the Registration. The Partner moreover commits to adhere to the prevailing Standard Service Policy, the Code of Conduct and gives his/her consent to the management of his/her data in accordance with the provisions of the Privacy Policy.

By finalizing the Registration the Partner becomes a Member of the SunMoney Community Solar Power Programme by joining the Community Tree of the Referrer. By finalizing the Registration the Partner acknowledges that as a Member of the SunMoney Community Solar Power Programme he/she is bound by the prevailing Business Policy, the Code of Conduct and the Privacy Policy.

3. Conclusion of the Referral Agreement and the activities of the Referrer

3.1. At the time of the finalisation of the Registration, the Member shall enter into a Referral Agreement with SunMoney in order to refer the Packages specified in the prevailing List of Terms and Conditions on the Website and/or participate in building the community.

3.2. Conclusion of the Referral Agreement



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3.2.1. The Referral Agreement will be concluded as an electronic agreement. SunMoney hereby records that the Referral Agreement is considered as a written agreement. The Referral Agreement is available and retrievable for the Referrer at any time.

3.2.2. The Referral Agreement will be concluded in English. Any other language version of the Referral Agreement is for information purposes only and serves to facilitate the implementation of the transaction. In case of any discrepancies between the English language version and any other language versions of the Referral Agreement, the English version shall prevail.

3.2.3. The Referral Agreement can be concluded following the registration of the data specified in Section 7.3 (name, ID, address, nationality) and by selecting the "I conclude the Referral Agreement" option.

3.2.4. SunMoney informs the Member about all data that will be indicated in the Referral Agreement and also allows the Member to modify these data. After checking the submitted data, the Member can confirm by clicking on the "Checked" button.

If necessary, the data can be modified with respect to the Referral Agreement to be concluded, under the menu item "Account/Data modification". After the Agreement is accepted, the modification of the data may be initiated exclusively through the SunMoney Customer Service."

3.2.5. SunMoney completes the Referral Agreement with the data submitted by the Member in accordance with Section 3.2.4.

3.2.6. Once the Member reads and understands the Referral Agreement and finds it to be in accordance with his/her will, he/she can forward it to SunMoney by clicking on the "I accept the Referral Agreement" button.

3.2.7. The Referral Agreement is only concluded if SunMoney confirms it electronically without any delays, but within a maximum of 24 hours by sending



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the concluded Referral Agreement as an attachment to the e-mail address provided by the Member. If SunMoney does not reply or does not confirm the conclusion of the Referral Agreement within the above deadline to the e-mail address provided by the Member, then the Referral Agreement is not concluded.

3.2.8. SunMoney cannot be held liable if the Member does not receive or does not read the messages sent to the e-mail address provided by the member for any reason whatsoever.

3.2.9. The Referral Agreement is concluded with the same content as the Referral Agreement sent by SunMoney via e-mail.

3.2.10. Prior to the conclusion of the Referral Agreement, SunMoney enables the Referrer to store and open this Standard Service Policy, the Code of Conduct, the Privacy Policy and the Agreements with the exact same content. The Referrer enters into the Referral Agreement with reference to this Standard Service Policy, Code of Conduct and Privacy Policy that are made available on the Website. The Standard Service Policy, the Code of Conduct and the Privacy Policy are considered as integral parts of the Referral Agreement entered into by and concluded between the Referrer and SunMoney.

3.2.11. By clicking on the “I conclude the Referral Agreement” button the Member acknowledges having received the above information and considers the provisions of this Standard Service Policy, the Code of Conduct, the Privacy Policy and the Agreements as binding and gives his/her consent to the management of his/her data in accordance with the Privacy Policy. The Member may not be able to conclude the Agreements until he/she has not acknowledged the receiving of the customer information listed above.

Activities of the Referrer

3.3.1. The Referrer shall only act in accordance with the provisions of the Referral Agreement and this Standard Service Policy and the Code of Conduct.

The primary objectives of the Referral activity are the presentation of the objectives of the SunMoney Community Solar Power Programme, promotion of the environmentally conscious community, and the facilitation of widespread, responsible use of green energy.

3.3.2. The Referrer may connect two Members directly and may start two Branches with the two Members connected thereto.

3.3.3. If the Referrer wishes to connect more Members to his/her Community, the Referrer may connect further Members to the sections indicated with the "Invite" sign on the Branches connected to the Referrer or to the lowermost Position of any of the Branches connected to the Referrer.

3.3.4. The Referrer shall perform his/her obligations to inform in accordance with the Referral Agreement by the implementation of Sections 2.1.1 (i)-(iii) and 3. Further to the provisions of Sections 2.1.1. (i)-(iii) and 3. that is the initiation of sending an invitation or sending a registration link, the Referrer does not participate in the Registration of a Member.

3.3.5. Referrer is not entitled to sell the Packages specified in the valid and prevailing List of Conditions published on the Website. It is considered as a serious violation of the present Standard Service Policy and the Code of Conduct if the Referrer sells the Packages to retailers or wholesalers.

4. Sale and purchase of Packages

4.1. Purchase of Packages

The Referrer may purchase the Packages specified in the prevailing valid List of Terms and Conditions on the Website at the WebOffice, under the menu item "Webshop/Purchase of Community Package" or "Webshop/Purchase of Solar Package" by entering into a Service Agreement or a Supplementary Service Agreement.

Referrer shall pay the purchase price of the Packages specified in the prevailing valid List of Conditions published on the Website within the deadline specified in the Service Agreement or the Supplementary Service Agreement and through one of the methods of payment ensured by SunMoney at the time of the conclusion of the contract.

The maximum deposit/payment via credit cards are set to EUR 2,500.



4.2. Packages

4.2.1. Simultaneously with the conclusion of the Service Agreement the Referrer may purchase any Solar Package or Community Packages specified in the prevailing valid List of Conditions published on the Website.

4.2.2. If the Referrers already have a Service Agreement, they are entitled to purchase further Packages by concluding a Service Agreement, provided that the Referrer purchases Packages that are larger than the Community Package owned by him/her already. If any additional Community Package is purchased, only the conditions related to the Community Package with the highest value can be applied, except for the rights the Referrer already has by means of the Solar Panel Part content of the Community Packages purchased earlier. Referrers may have only one Community Package.

4.3. Provisions related to the conclusion of the Agreements

4.3.1. The Agreements will be concluded as electronic agreements. SunMoney hereby records that the Agreements are considered as written agreements and are available and retrievable for the Referrers at any time.

4.3.2. The Agreements will be concluded in English. Any other language version of the Agreements is for information purposes only and serves to facilitate the implementation of the transaction. In case of any discrepancies between the English language version and any other language versions of the Agreements, the English version shall prevail. Under the menu items “Webshop/Purchase of Community Package” or “Webshop/Purchase of Solar Package” the Referrer can select the Package he/she wishes to purchase and clicking the “Purchase” sign located under the selected Package, the purchase process is initiated.

4.3.3. After checking the personal data and the acceptance of the Member, SunMoney offers the payment methods available on the day of the signing of the agreement at the WebOffice to the Referrer. In order to proceed with the conclusion of the Agreement the Referrer shall select a payment method by



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which it wishes to pay the Service Fee. Once the payment method connected to this Agreement is selected, the Referrer shall not alter it.

4.3.4. SunMoney informs the Referrers about all data that will be indicated in the Agreement and also allows the Referrers to modify these. The Member can approve the relevant data by clicking on the “Checked” button following the verification of the data.

Modification of data provided earlier can only be initiated through the customer service of SunMoney (support@sunmoney.com).

4.3.5. SunMoney shall choose the relevant Agreements and shall fill in the Referrer’s verified data specified in Section 4.3.4. and the details of the selected Packages.

4.3.6. Once the Referrer reads and understands the Agreements and finds it to be in accordance with his/her will, he/she can forward it to SunMoney by clicking on the “Accept the Agreements” button.

4.3.7. SunMoney is not obliged to accept the Referrer’s offer to enter into an agreement.

The Agreement is only concluded if SunMoney confirms it electronically without any delays, but within a maximum of 72 hours by sending the concluded Agreement as an attachment to the e-mail address provided by the Referrer. If SunMoney does not reply or does not confirm the conclusion of the Referral Agreement within the above deadline to the e-mail address provided by the Member, then the Referral Agreement is not concluded.

4.3.8. SunMoney cannot be held liable if the partner does not receive or does not read the messages sent to the e-mail address provided by the partner for any reason whatsoever. In case the undertaken services detailed in the above mentioned confirmation e-mail differ from the services that are actually requested by the referrer then the referrer shall notify and consult with SunMoney relating to the reason of such difference without any delay. If the referrer does not notify SunMoney then the agreement is considered to be concluded with the content of the agreements that are attached to the confirmation e-mail sent by SunMoney.



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4.3.9. Prior to the conclusion of the Agreements, SunMoney enables the Referrer to store and open this Standard Service Policy, the Code of Conduct, the Privacy Policy and the Agreements with the exact same content. The Referrer enters into the Agreements with reference to this Standard Service Policy, Code of Conduct and Privacy Policy that are made available on the Website as essential content, meaning that the Standard Service Policy, the Code of Conduct and the Privacy Policy are considered as integral parts of the Agreements that are entered into by and concluded between the Referrer and SunMoney.

4.3.10. By clicking on the “Conclude the Service Agreement” button the Member acknowledges that it has received the above information and considers the provisions of this Standard Service Policy, the Code of Conduct, the Privacy Policy and the Agreements binding and gives his/her consent to the management of his/her data in accordance with the Privacy Policy. The Member may not conclude the Agreements before acknowledging the above customer information.

4.4. The obligation of the Referrer relating to change notifications

4.4.1. If the conclusion of an agreement was initiated through the website, the referrer shall truly and fully inform SunMoney on any required data that is related to the referral agreement or the conclusion thereof. The referrer is fully and exclusively liable for the validity of the data that is provided to SunMoney in writing or in electronic form.

4.4.2. The referrer shall notify SunMoney about any changes that may affect the referral agreement or the data provided thereto within 8 days following the relevant change via the SunMoney customer service (e-mail to support@sunmoney.com). SunMoney shall not be held liable for any damages arising from the non-compliance or breach of the referrer in connection with his/her obligation to notify about changes.

Any change shall be considered communicated if confirmed by SunMoney via email. SunMoney is entitled to request that the documents leading to the changes are submitted, for the authenticity and lawfulness of which the Referrer



shall be liable. The duration of the request for and the inspection of the documents shall not be included in the administrative deadline specified in Section 4.4.3."

4.4.3. SunMoney shall update the changes of the data provided by the Referrer within 7 days from the acknowledgment of the receipt of the notification provided that the notification was made in compliance with Section 4.4.2.

5. Payments to the Referrers

5.1. The basis of Fee calculation

The Fees shall be calculated based on the rates of commissions (%) of the Community Package purchased by the Referrer, and based on the CV value of the purchases made by the Direct Member of the Referrer, and also on the CV values of the purchases made on the Branches of the Referrer, with the Reference Period of the Current Month taken into account.

After assessing the values of the Branches separately, the basis of Fee calculation payable to the Referrer in accordance with Sections 5.3.3 – 5.3.4 is the Weaker Branch, in case the Stronger Branch has at least three times the CV value of the Weaker Branch. The basis of Fee calculation payable to the Referrer is one third of the Stronger Branch, in case the Stronger Branch is less than three times the CV value of the Weaker Branch.

5.2. Community Volume taken into account during Fee Calculation

The calculation of the Fees depending on the purchased Community Package happens according to the business volumes specified in the prevailing and valid List of Conditions published on the Website.

5.3. Fees

5.3.1. Solar Royalty

Solar Royalty is the fee paid to Referrer in exchange for the transfer of the exploitation right of Referrer to SunMoney, which exploitation right is adjusted to the nominal power of the Solar Panel Part attached to the Package purchased by the Referrer.



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The amount of the Solar Royalty is the amount defined in the Service Agreement.

In the WebOffice SunMoney publishes the amount of the Solar Royalty calculated for the given month on the third working day following the last day of the month.

5.3.2 Direct Fee and First Connection Bonus

The Direct Fee is the Fee payable to the Referrer based on the purchases of the Direct Members completed during the Reference Period of the Current Month.

The Direct Fee shall be equal to the product of the CV value of the Packages purchased by the Direct Members as specified in the valid and prevailing List of Conditions published on the Website and the rate of the direct commission related to the Community Package owned by the Referrer according to the prevailing and valid List of Conditions published for such Community Package on the Website.

The First Connection Bonus is the Fee payable to the Referrer after the first Community Package purchase of the Direct Member. The First Connection Bonus shall be equal to the product of the CV value of the Community Package purchased by the Direct Members as specified in the valid and prevailing List of Conditions published on the Website and the rate of the First Connection Bonus related to the Community Package owned by the Referrer according to the prevailing and valid List of Conditions published for such Community Package on the Website. If the Referrer is entitled to a First Connection Bonus, he/she is not entitled to a Direct Fee. Regarding one Position SunMoney shall pay the First Connection Bonus only once.

5.3.3. Community Builder Fee

Community Builder Fee is the Fee payable to the Referrer based on the purchases of the Community related to the Referrer. Community Builder Fee shall be equal to the product of the CV value of the purchases of the Branches related to the Referrer during the Reference Period of the Current Month as specified in the valid and prevailing List of Conditions published on the Website and the rate of Community Builder Fee related to the Community Package owned by the Referrer according to the prevailing and valid List of Conditions published for such Community Package on the Website. A Community Referral



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Fee may be charged during the Reference Period of the Current Month only if the Referrer has Direct Members with a Community Package on his/her both Branches.

5.3.4. Community Solar Fee

The Community Solar Fee shall be paid to the Referrer based on the Solar Royalty (set forth in Section 5.3.1) due to the Members connected to the Referrer.

The Fee payable as Community Solar Fee equals to the Solar Royalty set forth in Section 5.3.1 payable to the Members connected to the Referrer multiplied by the Community Solar Power fee rate connected to the Community Package owned by the Referrer as specified in the valid and prevailing List of Conditions published on the Website. .

A Community Solar Fee maybe charged during the Reference Period of the Current Month only if the Referrer has Direct Members with a Community Package on his/her both Branches.

5.3.5. Maximum Fee Payable to the Referrer

"The sum of the Fees payable to the Referrer with respect to one position and one month is maximised and depends on the Community Package owned by the Referrer: the sum of the Fees payable to the Referrer in accordance with Sections 5.3.2 – 5.3.4 with respect to one month may not exceed the fee maximum set in the Community Package owned by the Referrer as specified in the prevailing and valid List of Conditions published on the Website. The Maximum Fee does not apply to the First Connection Bonus if such a fee is applicable to the Referrer.

5.3.6 Money back guarantee

The Referrer may cancel a purchase of any package and ask for a refund within 24 hours of the purchase (in case of a wire transfer, within 24 hours of the launch of the purchase). This guarantee can only be initiated through the WebOffice, and once it is applied the purchase is cancelled and no Referral Fees are payable. The refund of the purchase price happens within 30 days via a wire transfer to the bank account number provided in the WebOffice, and the costs are paid by the Referrer. In case this guarantee is applied, the Referrer

from that moment on has no rights or obligations connected to the purchase, and SunMoney is not obliged to pay Referral Fees or other benefits.

5.3.7. Package buy back guarantee / Special Provisions of Termination of Service Agreements

At any moment in time during the 25 years of the duration of the contract defined in the given Service Agreement, SunMoney will buy back the Solar Packages and the Community Packages according to the following conditions (formula): Referrer accepts that in case Community Packages are bought back according to the terms of this guarantee, this only applies to the Solar Panel Part of the Community Package, whereas in the case of Solar Packages, the full price of the package is to be considered according to the following formula:

Buy back price (EUR) = ((nominal power (W))*1,2)-((total number of full years elapsed from time of the purchase)*((1/25)*(nominal power (W))*1,2))

In case the package buy back guarantee is applied the parties must reach settlement within 60 days. SunMoney is obliged to transfer funds to the bank account number provided in the WebOffice only.

If you terminate the Service Agreement after 24 hours from the purchase, Sunmoney will settle the outstandings by only bank transfer within 60 days of termination.

No card refund on any packages after 24 hours of the purchase. After 24 hours the Service Agreement can only be cancelled by termination.

5.4. Settlement of Fees

5.4.1. SunMoney sends the settlement with respect to the Fees in accordance with Sections 5.3.1 – 5.3.4 to the Referrer through the WebOffice not later than on the first working day of the month following the given month. SunMoney takes transactions into account for the calculation of the Fees according to 5.3.2 - 5.3.4 only if the Referrer purchases a Community Package in the Reference Period of the Current Month (even on the last day of the given month) or the Referrer has purchased a Community Package before that."

5.4.2. The Referrer is entitled to raise issues regarding the settlement within 48 (forty-eight) hours from receiving it. If the Referrer does not object to the



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settlement within the deadline defined in this Section 5.4.2 or he/she issues an accounting document to SunMoney based on the settlement, the parties consider the settlement as approved by both Parties.

5.4.3. Within 48 hours following the settlement in accordance with Section 5.4.2, SunMoney transfers the Solar Royalty payable to the Referrer according to Section 5.3.1 on the Referrer's Solar Royalty Account and the Referral Fees payable to the Referrer according to Sections 5.3.2 – 5.3.4 on the Referrer's Bonus Account.

5.4.4. SunMoney shall start the payment according to the accounting document issued by the Member through the WebOffice within 72 (seventy-two) hours from the receipt of said document in accordance with Section 5.5 or shall object to the accounting document issued by the Member if there is a discrepancy between the settlement of SunMoney and the accounting document issued by the Member.

5.5. Payment of the Fees

The payment of the Fees can take place according to one of the methods set forth in Sections 5.5.1 – 5.5.2.

The payment deadline is within 48 hours following the receipt of the settlement.

5.5.1. Payment of the Fees to the Referrers

The Referrer may set the euro amount he/she requires to be paid out from the Solar Royalty or the Referral Fee in the WebOffice under the menu item "Financial Issues".

Referrer shall not be entitled to request the payment of an amount below 20 EUR. The banking and other transaction costs incurred during the course of the payment shall be borne by the Referrer. SunMoney is not obliged to initiate payment if the transaction costs exceed the amount requested.

The Referrer may only request the payment – with the exception of the First Connection Bonus - of maximum 80% of the Fees. The Referrer may settle 20% of the Referral Fees by the purchase of further packages as determined below in section 5.5.2.

Sunmoney may unilaterally decide to pay 100% of the recorded Referral Fee of the Referrer in the Reference Period of the Current Month.



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SunMoney initiates payment to the Referrer based on the accounting document issued by the Referrer in line with 5.4.4 via bank transfer to the bank account of the Referrer registered in the WebOffice. The Referrer may issue the accounting document by clicking on the button “Issue the accounting document” in the WebOffice.

5.5.2. Purchase of Further Packages

The Referrer may purchase further Packages from the Fee on the Referrer’s Bonus Account, from First Connection Bonus Account, or the Solar Royalty Account in the WebOffice under the menu item “Financial Issues”.

Further Packages may be purchased by the conclusion of the Service Agreement.

6. Position

Position means all rights and obligations of the Member or the Referrer based on the Referrer Agreement, the Agreements and this Standard Service Policy, the Code of Conduct, and the place of the Member and the Referrer in the Community Tree.

6.1. Acquisition of the Position

6.1.1. The Position of the Partner whose Registration was initiated according to Section 2.1.1 (i) is determined as follows: The Partner is placed in the Community under the Referrer on the first free Position of the Branch picked by the Referrer under the menu item “Community/Branch Selection”.

6.1.2. The Position of the Partner whose Registration was initiated according to Section 2.1.1 (ii) is determined by the Referrer.

6.1.3. If two or more Partners are invited to the same Position, the Partner who accepts the Registration first by clicking on the registration link sent by SunMoney via email acquires the Position. The Partner or Partners who were also invited to that Position are placed in the Community under the Referrer on the first free Position of the Branch determined by the Referrer under the menu item “Community/Branch Selection”.



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6.1.4. The Member or the Referrer may only acquire one Position in SunMoney at any one time. The member may register additional positions for himself/herself only if these are related to the very first registered Position, and is its direct invitee. If the member violates the present section, SunMoney shall be entitled to withdraw the rights of the Referrer attached to any or all of its positions (including the Referral Fees and the First Connection Bonus as well) – except for the Solar Royalty related to the power plant parts – for a fixed time period or permanently, subject to SunMoney’s discretion. In this case, the Member shall not purchase any new Community Packages until the expiry of the fixed time period or ever again. The Solar Panel Parts attached to the Position shall remain on the Position, thus those shall continue to be included in the community tree. If the case for sanctions or withdrawal discussed in the present section is proved, SunMoney shall notify the Member thereof electronically, to which the Member may object in the manner specified in the Code of Conduct. The provisions of the present section shall also apply to any case of Acquisition of Position in Bad Faith.

6.1.5. If Referrer acquires any further Positions in addition to his/her own Position in any way (e.g. through inheritance) – not including the case specified in Section 6.1.4. – Referrer shall transfer the Position of his/her choice within 30 days in accordance with the provisions of Section 6.2.

6.1.6. In case the Referrer’s Registration is cancelled for any reason, the Referrer’s Position is deleted as well. If the Referrer initiates a Registration with SunMoney again the Referrer is not entitled to re-obtain his earlier Position, but obtains a Position as set forth in Section 6.1.1 and 6.1.2.

6.2. Position Transfer

The Referrer is entitled to transfer his/her Position to a person not registered in SunMoney. The transfer of the Position is only valid and effective towards SunMoney if SunMoney gave its prior written consent to the transfer.

The condition of the consent shall be that

(i) the transferee learns the provisions of the Referral Agreement, the Agreements and this Standard Service Policy, the Code of Conduct and acknowledges them as binding to him/her;



- (ii) the transferee or the transferor sends the scanned copy of the statement regarding the acquisition of the Position signed by the transferor and the transferee to SunMoney's email address support@sunmoney.com;
- (iii) SunMoney does not object to the acquisition of the Position by the transferee.

If the Referrer transfers the Position without the knowledge and/or the consent of SunMoney, it qualifies as a serious breach of this Standard Service Policy. The Referrer may not transfer his position to another Member. If the Referrer transfers his position to another Referrer or Member, it qualifies as a serious breach of this Standard Service Policy and can result in the termination of the position.

6.3. Inheriting the Position

6.3.1. The Successor of the Referrer obtains the Position of the Referrer in case of death or dissolution without legal successor by applying the conditions determined in Section 6.2.

6.3.2. Legal Consequences of Inheritance

The Successor of the Referrer obtains the Position of the Referrer existing at the time of the Referrer's death or its dissolution without legal successor. The Successor is entitled to payments with respect to the Position according to the provisions applicable to the Referrer.

If the heir has a Position in SunMoney at the time of the inheritance, he/she shall sell the Position of his/her choice to a third party within one month from the transfer of the heritage by applying the conditions determined in Section 6.2.

6.3.3. Payments in case of Inheritance

(i) SunMoney records the Fees due to the deceased Referrer from the date of the Referrer's death until SunMoney receives the copy of the official document certifying the handing over of the heritage. Once SunMoney receives said document it proceeds to pay out fees to the Referrer's Successor under the condition set forth in the Referral Agreement, the Agreements and this Standard Service Policy in case the Successor meets the criteria set forth in Section 6.3. SunMoney has the right to verify the certificate and may put payments on hold during that time – which must not exceed 12 months.



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(ii) in case of the dissolution of the Referrer with legal successor, once the copy of the resolution regarding the registration of the succession is sent to SunMoney, SunMoney pays out fees under the conditions set forth in the Referral Agreement, the Agreements and this Standard Service Policy in case the Successor meets the criteria set forth in Section 6.3. SunMoney has the right to verify the fact of the succession, and may put payments on hold during that time – which may not exceed 6 months.

6.4. Position Transfer in case of Divorce

In case the Referrer has a divorce the former spouse of the Referrer may obtain the Position of the Referrer on the basis of the matrimonial property agreement approved by the court or based on the final and binding decision of the court on the matrimonial property division by applying the conditions determined in Section 6.2.

6.5. Prohibition of the Fusion of Positions and Division of a Position

This Standard Service Policy prohibits the fusion of Positions and the division of a Position. The attempt to fuse Positions or divide a Position qualifies as a serious breach of this Standard Service Policy that may result in the termination of the Positions in question.

7. Use of the WebOffice

7.1. Sunmoney is not liable for any potential or factual damage, loss, or cost arising from the usage of the WebOffice, the unavailability of the WebOffice, its faulty operation or its failure, or damages arising from the delayed transfer of information, from computer viruses, line or system failure or from similar reasons.

7.2. The protection of the Referrer's it architecture and the data stored on it is solely the Referrer's liability.

7.3. Providing of the Partner's Data



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7.3.1. At the first login following the registration, the member is obliged to provide the following information in the WebOffice, under the menu item “Account/Change of Data”:

Legal Person Details: Registered name, Tax number, State of Registry and Registration number, Seat, City, Street, Number, Represented by, First name, Last name, Gender, Mother’s name, Address, Place of Birth, Date of Birth

Natural Person (Private Entrepreneur as well): First name, Last name, Gender, Place of Birth, Date of Birth, Tax number, Number of Identity Card with Photo, Issuing Authority, State, Nationality, Address, Country, City, Street, Number

Legal Representative: First name, Last name, Gender, Place of Birth, Date of Birth, Tax number, Number of Identity Card with Photo, Issuing Authority, State, Nationality, Address, Country, City, Street, Number, security question and answer; verify it by clicking on the button “Controlled” and send it to SunMoney by clicking on the button “Send”.

7.3.2. Until the Member does not provide and send all the data detailed in Section 7.3.1 to SunMoney, the Member is not entitled to use the WebOffice and to conclude the Referral Agreement and the Agreements.

7.3.3. Once the data detailed in Section 7.3.1 are sent to SunMoney the Member can initiate the change of these only through SunMoney’s customer service. The Member shall send an email from his/her registered e-mail address in the WebOffice to SunMoney Customer Service (support@sunmoney.com). In order to identify the Member, SunMoney may request that the copy of a photo ID is submitted.

7.3.4. Menu of the WebOffice

7.3.4.1. Account

The Member can provide his data detailed in Section 7.3.1 under the menu “Change of Data”.

The Referrer can change his login password under the menu item “Password Change” and can send the new password to SunMoney by clicking on the button “Change”. After the change of the password, the Referrer can login into the WebOffice with his/her new password only.



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If the Member forgets his/her password, he/she may request a new password without signing in. The new passwords will always be delivered by sending it to the recorded email address."

The Referrer is obliged to provide his/her bank account details under the menu item "Bank Account" before he/she first requests payment from SunMoney. The Referrer is only entitled to provide the number of the bank account on his/her own name. The Referrer is allowed to change the data provided under the menu "Bank Account" at any time.

SunMoney shall modify the changes in the data relating to Referrer's bank account within 3 working days. SunMoney is able to take the new bank account number into consideration for receipts handed in 1 working day following the modification. SunMoney shall not be liable for any damage due to failure to notify SunMoney about the bank account nor for damages related to the notification.

The Referrer – if he/she has a Community Package – is entitled to request an Online Sales Website under the menu "Subdomain". Each Referrer is entitled to request one Online Sales Website. After the approval and establishment of the Online Community Website, the Referrer may prepare his/her own website under the [requested subdomain].SunMoneyonline.com for the purpose of online marketing activity in connection with SunMoney. The Referrer may not change the address of the requested Online Community Website after the request.

In the WebOffice clicking the icons at the bottom of the Website will show the Referrer the Agreements that could be concluded with SunMoney, and further documents in connection with the legal relationships between the Referrer and SunMoney.

7.4.2. Community

The Referrer may see the structure of the Community below himself/herself under the menu item "Community Tree" and can obtain information on the CV value of the business and the W value of the Solar Panel Part taken into account during fee calculation.



The Referrer may initiate the sending of an invitation to the Member as described in 2.1.1 by using the menu items “Placing a Member” and “Invitation”. Under the menu item “Choose Branches” the Referrer has the option to pick a branch, and it will be the first free Position of that branch where a newly invited Member will be registered as described in Section 2.2.1 (i).

SunMoney shall be entitled to disclose the data of a Member that can contribute to community building to parties who are in the same Community Tree with the Member. SunMoney may also enable internal messaging between the Members.

Referrer may choose a language other than English in which SunMoney will send the invitation to the Partner with or without the English version.

7.4.3. Webshop

Under the menu items “Purchase of Community Package” and “Purchase of Solar Package” the Referrer can initiate the purchase of Packages with the condition described in Section 4.

7.4.4. Fees

The Referrer may obtain information about the amount he/she is entitled to from the Fees described in Section 5.3. SunMoney provides this information in a monthly breakdown to the Referrer.

7.4.5. Watt (W)

The Referrer may obtain information regarding the size of his/her Solar Package and Solar Panel Part attached to his/her Community Package – along with the publication of the calendar year and month when those were purchased -, as well as what Community Package the Referrer currently owns, and the amount of Solar Royalty the Referrer is entitled to.

7.4.6. Financial Issues

The Referrer may obtain information about the transactions on the accounts kept by SunMoney. SunMoney provides this information in a monthly breakdown to the Referrer.

All fees are indicated as gross amounts. Referrer shall be liable for compliance with the relevant tax rules applicable to Referrer (including in particular the



issuing of receipts, tax reports and tax payment obligations). SunMoney shall proceed in consideration of the rules as per its own tax residency, and SunMoney waives all responsibility in connection with any different rules pertaining to Referrer.

7.4.7. Transition/Transfer

In the transition menu item the amount specified by the Member may be transferred from the Solar Royalty account to the Purchase account or the Payment account.

The amount specified by the Member may be transferred from the First connection account to the Purchase account or the Payment account.

The amount specified by the Member may be transferred from the Bonus account to the Purchase account or the Payment account, with regards to the provisions of Section 5.5.1. The amount transferred has to be a multiple of 10.

Transfer

In the Financial matters/Transfer menu item you may start the transfer of the amount that appeared on the Payment account by using the “Transfer” button. The Customer Service will send a confirmation email with a confirmation link. The Member can approve the transfer by clicking on this link.

7.4.8. Customer Service

The Referrer can send an email under the menu item “Customer Service” to the SunMoney Customer Service.

8. Newsletter

SunMoney frequently sends newsletters about the important events and changes to the Referrer using the email address provided by the Referrer during the registration.

If the Referrer wishes to unsubscribe from the newsletter sent by SunMoney, he may do so via the Customer Service by clicking on the link placed in the newsletters.



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9. Training Material

As part of the Service SunMoney may provide Training Material to promote the SunMoney Community Solar Program and to help building a community.

Every Referrer has access to these Training Materials once he or she registered on the SunMoney.net.com website.

10. Contact

The Referrers can contact SunMoney with any questions or comments they may have by sending an electronic message to support@sunmoney.com.

The deadline for answering questions is 8 working days excluding public holidays of the United Arab Emirates. When calculating time limits the UAD time zone (Greenwich Mean Time, GMT+4) is considered.

11. Provisions regarding the Service Agreement

As part of the Service, the exploitation right of the Solar Panel Part corresponding to the nominal power specified for the Referrers based on the Solar Panel or on the Community Package purchased by them is/are sold for a fixed term of 25 years.

SunMoney leases the exploitation right sold to the Referrers for a term of the same 25 years, for the purpose of utilizing the Solar Panel Parts corresponding to these nominal powers in the SunMoney Community Solar Power Programme.

SunMoney considers all Solar Panel Parts participating in the SunMoney Community Solar Power Programme as units of the same value, and therefore pays all its Members Solar Royalty and provides other advantages proportionally throughout the Period of Entitlement of the Member based on the nominal power of the Member's Solar Panel Parts participating in the SunMoney Community Solar Power Programme when set against the total nominal power.

The provisions applicable to the sale of the exploitation rights and to the leasehold are included in the Service Agreement and the present Standard Service Policy.



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12. Provisions regarding Data Management

SunMoney manages the Members' data as set forth in the Privacy Policy.

13. Provisions regarding the Standard Service Policy

"Sunmoney reserves the right to unilaterally modify or amend the Standard Service Policy at any time.

Sunmoney notifies the Referrers about the modification or amendment of the Standard Service Policy by sending a message to the email address registered by the Referrer in the WebOffice.

The Standard Service Policy and Code of Conduct effective at the time of the conclusion of the Referral Agreement and the agreements are applicable to the Referral Agreement and the agreements.

Sunmoney has the right to transfer rights, obligations and privileges derived from this Standard Service Policy to companies already existing or yet to be created within the SunMoney Solar Group provided that at the time of the transfer the owner structure of the transferrer and the transferee are identical and vital rights of contracting parties are not injured. SunMoney is obliged to notify the contracting party of the change relevant to this point within 30 days."

SunMoney undertakes no liability for the incidental errors or wrong wordings of the provisions of this Standard Service Policy.

The Standard Service Policy and the Code of Conduct always form a part of the Referral Agreement and the Agreements concluded by SunMoney and they are available on the Website.

In case of any discrepancy between the Standard Service Policy and the Referral Agreement, or between the Standard Service Policy and the Agreements, the Referral Agreement and the Agreements shall prevail.



14. Legal Consequences of the Breach of the Standard Service Policy

If the Referrer seriously breaches this Standard Service Policy, SunMoney is entitled to immediately terminate the agreements concluded with the Referrer, lock the position of the Referrer with immediate effect and to terminate the access of the Referrer to the WebOffice. The breach of sections 3.3.5, 6.2 or 6.5 of this Standard Service Policy qualify as serious breaches of this Standard Service Policy.

In case the Referral Agreement and Contracts concluded with Referrer Is terminated with immediate effect and the Position of the Referrer is locked, SunMoney is obliged to settle the account within 60 days.

The Referrer is not entitled to any further payments after the locking of the Position and the settlement.

15. Cooperation

SunMoney and the Referrers shall take each other's legitimate economic interests into consideration while striving for the goals set down in this Standard Service Policy, and they shall cooperate in order to achieve these goals.

SunMoney and the Referrers must act during the implementation of the Referral Agreement and the Agreement in a manner that does not harm the reputation of the other party.

16. Governing Law

This Standard Service Policy, the Service and Additional Service Agreement, the Referral Agreement and the Code of Conduct and Privacy Policy and the disputes arising in connection with or from the Standard Service Policy shall be governed by the laws of the United Arab Emirates.