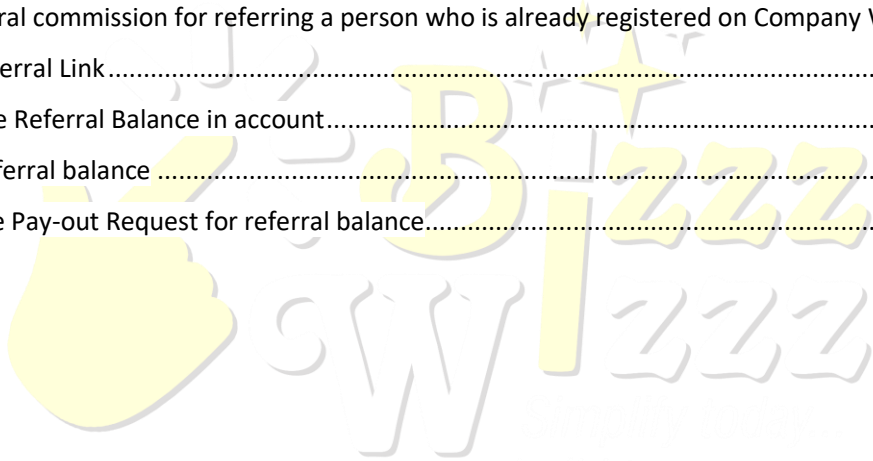


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Referral Plan Terms of Use and Policy

Glossary

Referrer: The one who referred for the Utility i.e. the one who shared the utility.

Referee: The one who was referred for the utility i.e. the one who bought the utility on sharing by referrer.

Utility: All paid utilities offered by Company website.

Selling price: Price at which utility is sold at the Company website www.bizwiz.co.in/utilities

TDS: Tax Deducted at Source as per the Indian Income tax act, 1961.

What is Referral Plan?

As part of referral plan, one can refer (will be called referrer) our utilities with their colleagues, family, friends, or anyone they know (they will be called referee) and earn **points** for unique transactions captured with their unique referral linked Purchases. The unique transactions shall be calculated based on company records only.

Once a new person is referred, he is attached for lifetime to his referrer.

This means that referral commission for all lifetime purchases of the referee on our website will be shared with his referrer.

Note: *The commission % is always subject to the change of policy of the company and does not require any intimation by company to whomsoever it concerns.

**the conversion value of each point is always subject to the change of policy of the company and does not require any intimation by company to whomsoever it concerns.

Who can avail Referral Plan?

Anyone who is a paid user of our utilities and wants to share the same as per his/her freewill, can refer the utilities.

What documents do I need to share for referral Payouts?

KYC needs to be completed prior to pay out & Copy of PAN card and Details of Bank account with copy of cancelled cheque of the referrer.

How can I receive my referral Commission?

Commission Earning can be claimed and redeemed in bank account/wallet/any other mode of the referrer as per available options provided by the company.

To check latest available modes, check with support contact no of company.

What happens if the person whom I referred takes refund?

The Commission earned applicable to that Purchase will be debited back in the account of the referrer, hence related commission regarding that specific sale **will not be paid out.**

This would be **adjusted from referrer**, even if the refund is claimed by referee after the pay-out has been done to referrer.

If the **amount is not adjustable** due to unavailability of points in account of referrer, it needs to be **paid back to the company** by the referrer via modes as informed by the company.

In how much time can referral commission be paid out to me?

Time of payment would be basis of company policy. For latest updates, please check with support contact no of company.

Is TDS applicable on my Referral Commission Income?

Yes, TDS is applicable as per Indian Income Tax laws,1961.

Where can I raise query?

Query can be raised at the company's Contact info as updated on website.

What is the percentage of referral commission and how referral will be calculated?

Current referral commission offered by company is as follows:

- **When a Paid utility is referred and purchased by referee**
Referrer will be eligible to earn points equal to 20% of the final sale price (excluding applicable taxes) of the utility for each unique & new registration done on our website using his referral code.

For example: Refer below table for illustration for a utility.

Particulars	Amount
Selling Price(A)	2360
Tax (GST) included in selling price @18%(B)	360
Selling price excluding GST (A-B)	2000

Commission points earned (assuming 20%)	400
---	-----

Note:

1. Each Point value=Rs1

The value of each point is always subject to the change of policy of the company and does not require any intimation by company to whomsoever it concerns.

2. All values shown above are just for reference purpose to explain referral calculation.
3. Any Change in percentage of referral commission will impact only future transactions from the date of implementation of change and will not have any retrospective impact.

Can I get referral commission for referring a person who is already registered on Company Website?

No. You will be eligible for referral commission only if you refer any person who is not already registered on our website.

Also, one person can be referred by one person only. If subsequently the same person is referred by another person, the later referrer will not be considered for commission calculation purpose and referral commission will be paid to first referrer only as captured in company records.

For example: A referred B for any utility on 01-Jan-2021. B purchases with A's referral ID. In future C refers B for another utility on 01-Jun-2021. B purchases with C's Referral ID this time. In this case, C will not get any referral commission,

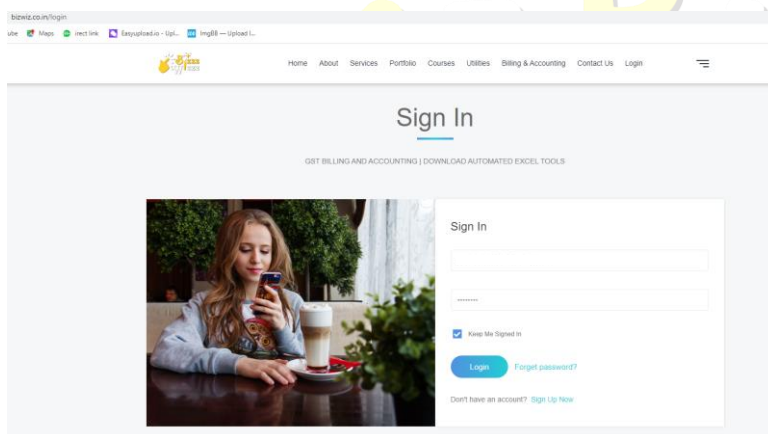
but A will get the referral commission for this transaction amount happened on 1st June 21.

Note: The Referral policy of company or any process or sub-process for referral plan can change anytime without prior Notice. For latest updated policy, please check with support no of the company.

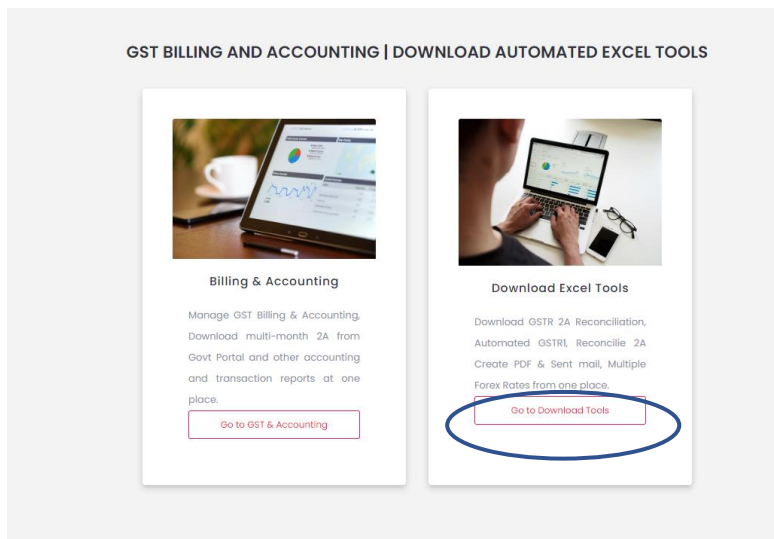
Detailed Process

How to get referral Link

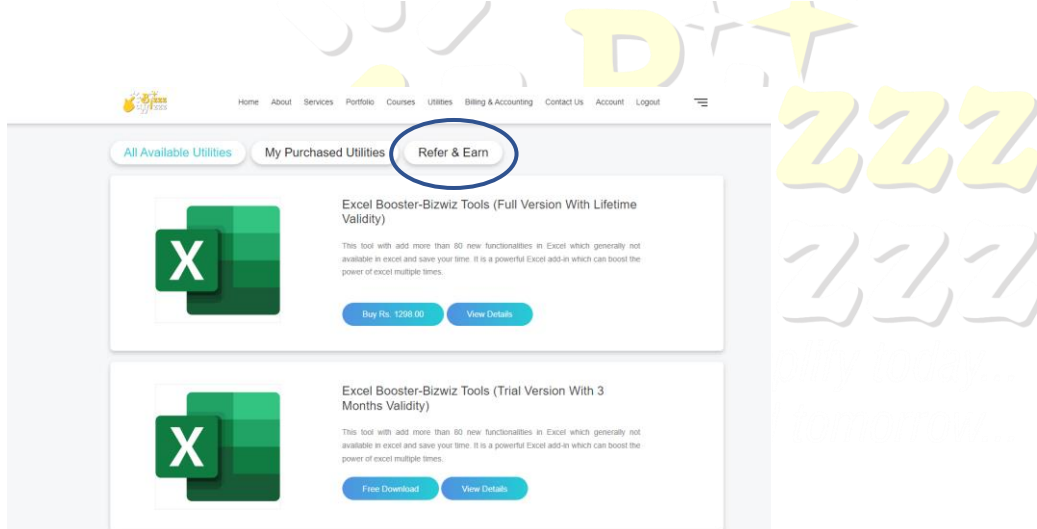
- 1) Login into your account with your registered e-mail ID and password.



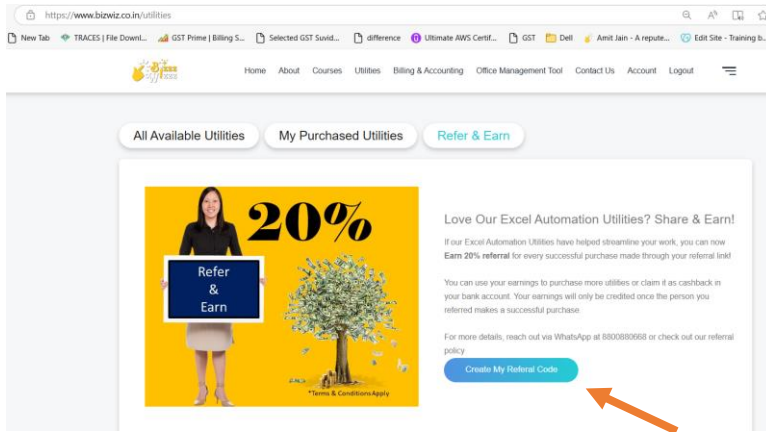
2) Below screen will appear, click on download tools.



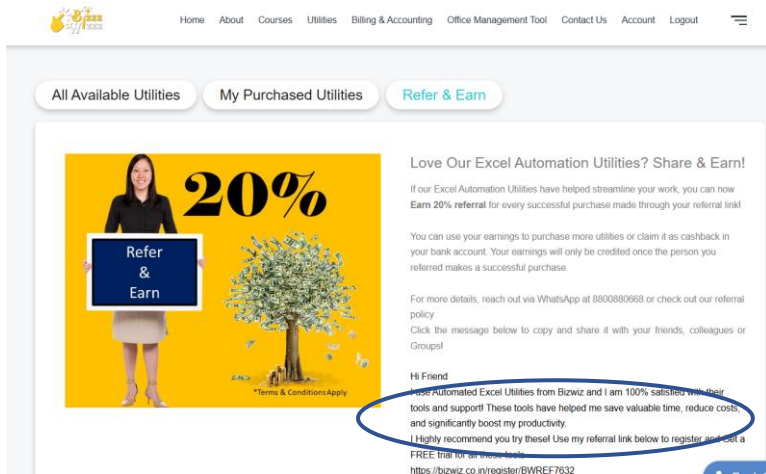
3) Below screen will appear, click on “Refer & Earn”.



4) Below screen will appear. Click on “Create My Referral Code” to generate your referral code with your referral link.



5) Below screen will appear. Copy the Code below by clicking on the same.

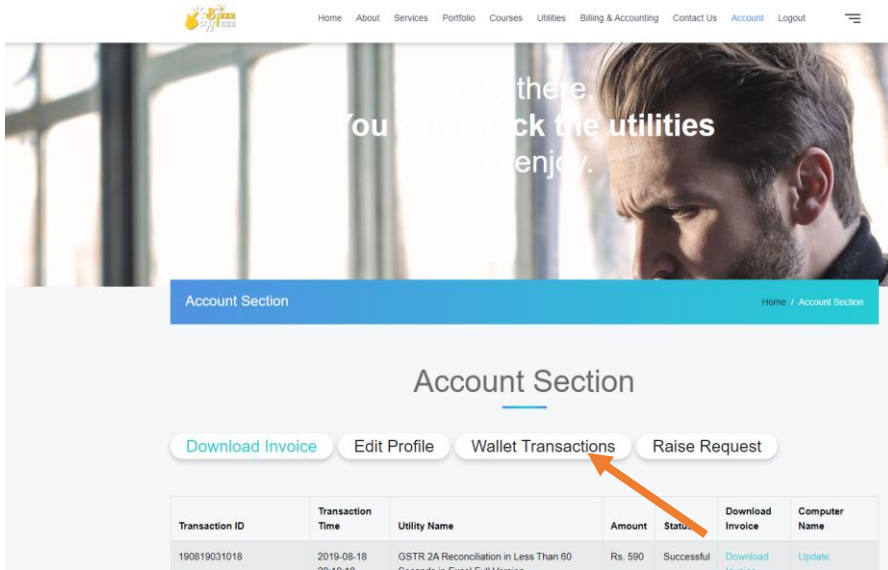


You can now share your referral code with your network. Anyone who registers using your code will be linked as your referral.

If they purchase any utility in the future, you'll earn a commission on the transactions made by them.

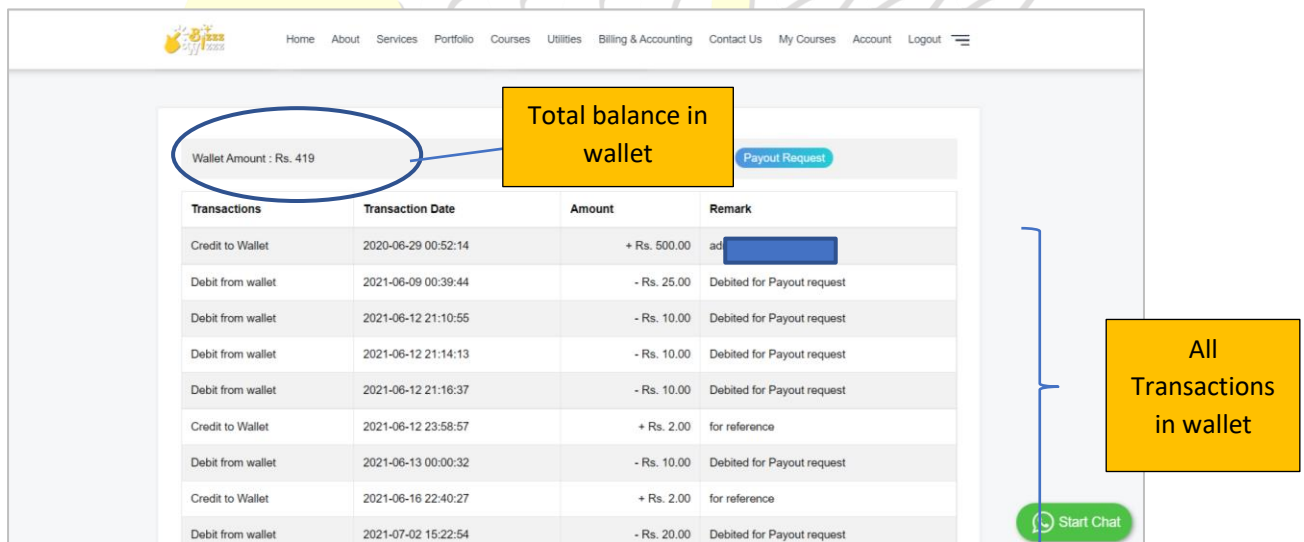
How to see the Referral Balance in account

Click on “Wallet Transactions” in your account Section in below screen.



You will be able to see the Transactions and ending balance in your account regarding Referral Commission.

Here **Credit to Wallet** means commission added for new Purchase by Referee and **debit to balance** either means withdrawal by referrer or reversal of commission due to refund processed for Referee.



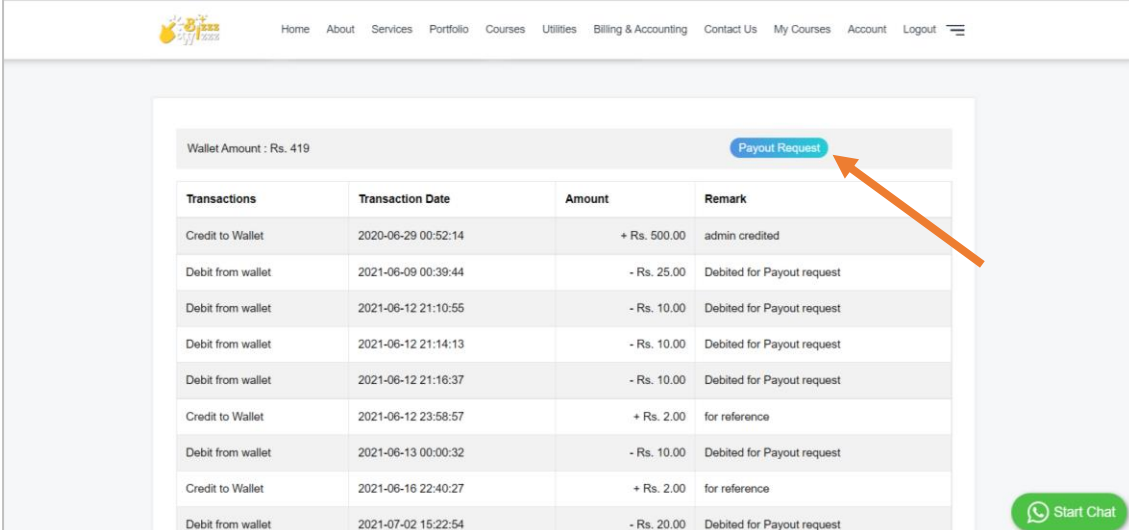
There are 2 options to redeem the points.

How to use referral balance

Referral balance can be used to make payment for the purchase of our utilities listed on the website. In case user needs to redeem for this purpose, please contact us on our contact details.

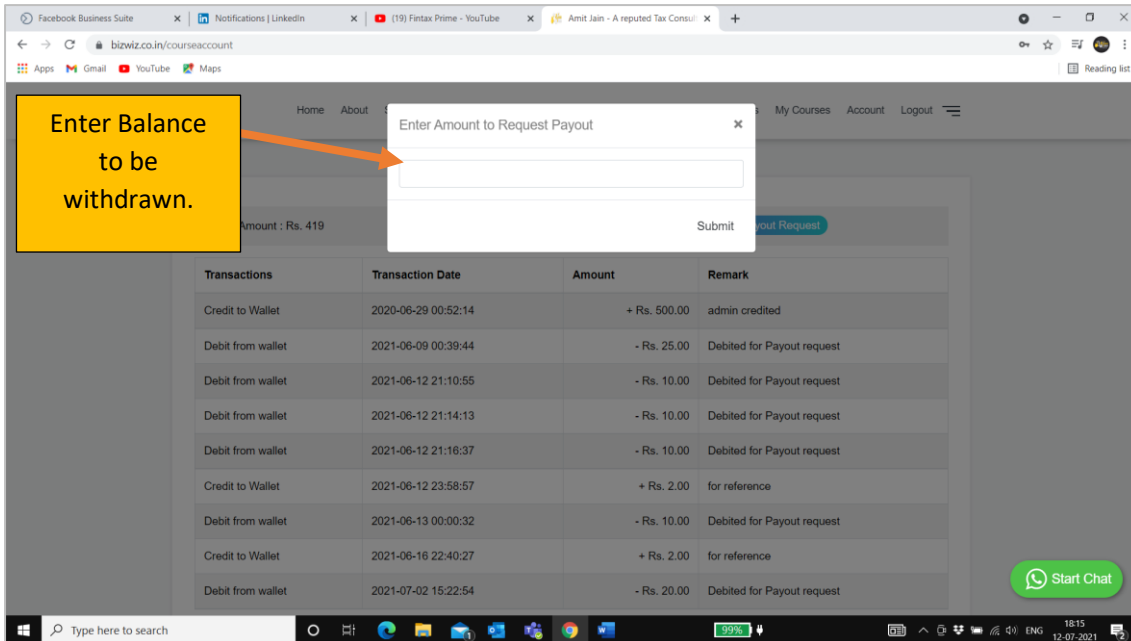
How to Initiate Pay-out Request for referral balance

- 1) On screen below in Wallet Transactions, Click on “Pay-out Requests “. Minimum balance in your accounts required to raise this request should be ≥ 200



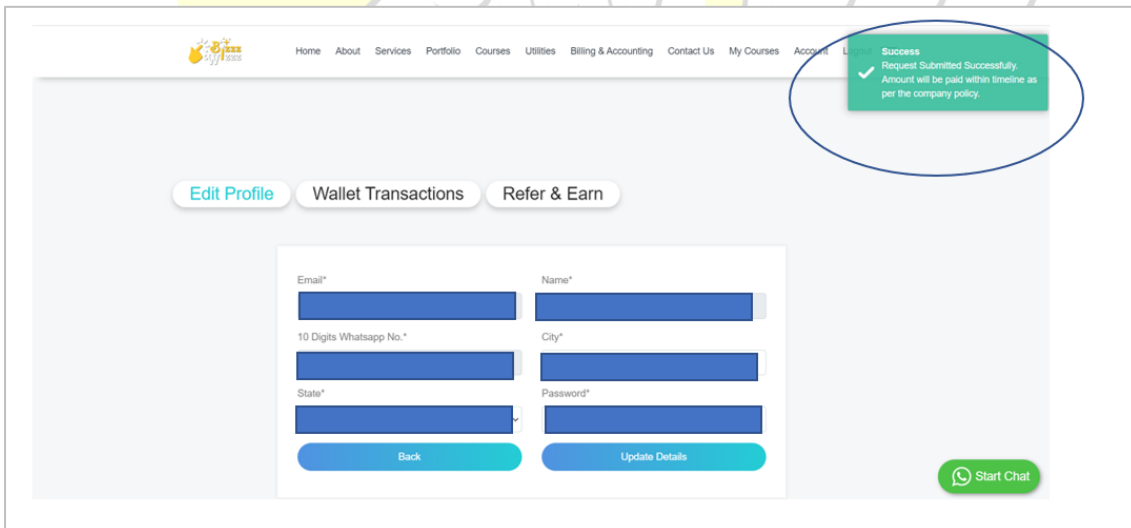
Transactions	Transaction Date	Amount	Remark
Credit to Wallet	2020-06-29 00:52:14	+ Rs. 500.00	admin credited
Debit from wallet	2021-06-09 00:39:44	- Rs. 25.00	Debited for Payout request
Debit from wallet	2021-06-12 21:10:55	- Rs. 10.00	Debited for Payout request
Debit from wallet	2021-06-12 21:14:13	- Rs. 10.00	Debited for Payout request
Debit from wallet	2021-06-12 21:16:37	- Rs. 10.00	Debited for Payout request
Credit to Wallet	2021-06-12 23:58:57	+ Rs. 2.00	for reference
Debit from wallet	2021-06-13 00:00:32	- Rs. 10.00	Debited for Payout request
Credit to Wallet	2021-06-16 22:40:27	+ Rs. 2.00	for reference
Debit from wallet	2021-07-02 15:22:54	- Rs. 20.00	Debited for Payout request

- 2) Below screen will appear, enter the amount to be pay-out and click Submit.



3) Once you submit, a success message will appear as below, confirming your request has been submitted.

Now send an email to support@bizwiz.co.in to claim this referral. They will guide you with the necessary details.



Note: Screen shots shown in this document is only for reference purpose. Please refer company website www.bizwiz.co.in for most updated screen view.