

Business Ethics:

How to Protect your Business and Reputation

Acquiring Customers

Conxxion encourages you to focus on **warm marketing** by leveraging your personal, social, business, and networking connections to grow your customer base. Cold marketing activities such as telemarketing, door-to-door solicitation, or promoting services from a store or booth, unsolicited emails or social media messages, leaving flyers in public spaces are strictly prohibited under our policies.

Only the customer can complete the order. IBOs are encouraged to direct the customer to the IBO's storefront to enter the order. IBOs must not be in the same room while the customer completes their sign-up. This is to ensure there is no interference or perceived influence during the sign-up process.

Your customers and connections should be placed under your own position as your personal customer. IBOs cannot acquire a customer and place them under another IBO. This is referred to as Customer Stacking and is not allowed since Conxxion needs to know which IBO to contact if there is an issue with the customer's order or if there is a complaint.

Never collect personal information from a prospective customer such as their drivers licence number, passport number, credit card number, or bank account details. You never want to put yourself in a position of potentially being accused of mishandling personal information.

IBOs can never promise savings to a customer. While Conxxion and our partners strive to provide competitive pricing, rates will vary and so will the rates of our competitors. Use your IBO storefront or information in the back office to explain the benefits of services offered.

All Independent Business Owners (IBOs) are required to complete the Customer Acquisition Code (CAC) at the time of enrolment and annually during their renewal. In addition, certain product partners have mandatory accreditation requirements that must be completed prior to promoting or offering their services. A full list of accreditation requirements can be found here: www.acnpacific.com/ibo/training-and-accreditation

If a customer has concerns or questions about their account with a service provider, they must contact the provider directly.

An IBO cannot contact a service provider on behalf of the customer or impersonate the customer.

Regardless of the relationship between an IBO and the customer, providers reserve the right to assess each application independently and may amend terms or accept or decline a customer based on factors such as credit checks or service eligibility.

Communicate to all customers or prospective customers that you are a Conxxion Independent Business Owner. **Don't** lead anyone to believe you are a representative of the agency partner. For example, you must not refer to yourself as an Insurance Adviser or suggest you represent an insurance company, as these roles are highly regulated and require specific licensing.

The Conxxion Business Opportunity

Be ethical when you represent Conxxion. Be honest, fair and truthful when you work the Conxxion business as an Independent Business Owner. Explain the business to prospective IBOs and answer their questions.

Only a new IBO can complete their Independent Business Owner Agreement as it contains the Terms & Conditions and links to the Policies & Procedures, Compensation Plan and current bonus promotions.

IBOs must use their own credit card for payment of the enrolment fee and the monthly business support fee. An IBO should in no way pay for or encourage other IBOs to pay for another IBOs enrolment, monthly business support fee or any other expenses. It is the sole responsibility of each IBO to pay for their personal expenses.

This business can be profitable but takes work and you are encouraged to inspire others to work hard for a profitable business.

Back-office documentation is a valuable resource for learning more about the services and offerings of product partners.

Income and Lifestyle Claims

Income and lifestyle claims are not allowed when marketing your business.

Income claims refer to statements that specify how much money can be earned or how much someone earns in their Conxxion business. For example, phrases like **"become wealthy"** or **"my RVP is a millionaire"** are considered income

claims. It's important to remember that IBOs are independent and can dedicate as much or as little time as they choose to their Conxxion business. Their success will depend on their effort, skills, and other factors. When explaining the compensation plan, focus on the structure and benefits without making income claims or offering hypothetical examples of potential earnings.

Lifestyle claims are similar to income claims, but they refer to material possessions someone may have, such as a luxury home, car, or boat. They also include statements like **"financial freedom"** or **"retirement income,"** which can give the impression that achieving substantial income is easy. It's important to avoid making these types of claims, as they can mislead others about the effort and time required to achieve success.

Staying Compliant on Social Media

DO share that hard work pays off but **DON'T** make lifestyle claims, specific income, or savings claims, or imply lavish lifestyle was provided by Conxxion.

DO create a social media profile; you may use "Conxxion Independent Business Owner" followed by your full name. **DON'T** use Conxxion in the social media name or the Conxxion copyrighted logo or branding.

DO market the business opportunity by sharing positive experiences but **DON'T** imply it's an easy business to work.

DO share videos, announcements, and new products/services from the Conxxion website or back office but **DON'T** post them as your own material on social media platforms (share from the original source).

Follow your team on social media platforms and contact them directly if you see anything that falls outside of Conxxion policies.

Marketing

Business cards can be ordered through Conxxion. If an IBO would like to design their own business cards or marketing materials, they cannot use Conxxion's intellectual property, including Conxxion or vendor/provider logos or trademarked information.

Avoid sending **"spam"** or unsolicited messages to anyone regarding the Conxxion business.

All meetings and events are optional. While attending local, regional, and Conxxion Accelerant events have value to IBOs, they are optional.

IBOs should never profit from the amounts charged to other IBOs for meetings, other events or items such as team merchandise.

To access the full Policies and Procedures and IBO Terms and Conditions go to www.acnpacific.com/ibo/ibo-resources-2