

## Novae's Affiliate Program Fraud & Chargeback Policy

Novae is a company that prides itself on inspiring individuals to want more out of life, educating them on ways to go about it, and finally providing opportunities to make that happen! To this end, customer service is highly important to us!

Customer service is not solely the responsibility of our customer service department, but customer service starts with a conversation about Novae initiated by our Affiliates.

It is important that all Novae Affiliates are honest with potential customers and potential affiliates when attempting to get them enrolled with our products, services, and or affiliate program.

Even though we have an aggressive compensation plan that pays handsomely and quickly for the initial sell; maintaining a high level of integrity and following up with customers to ensure they have the proper expectations are very important.

When new customers or new affiliates feel they have been lied to or misled, they typically report the purchase to their banks or credit card companies as fraud so they may get their money back. This is also known as a chargeback.

There are several consequences for fraud in the financial services industry and we want to make sure we implement policies that protect the company from such activity and also protect Novae's affiliates as well.

A customer reporting a company as fraud isn't always the truth. There are several people out there that have little integrity and lie in attempts to get their money back after not following instructions or not giving the services time to work.

To protect the company and the affiliates from the potential of customers lying about fraud or not knowing they were enrolled for our services, it is recommended to have them complete a Novae Money paper application, sign the front, and initial the back. This is in addition to enrolling them online through your affiliate website.

If the customer enrolls on your website, have them complete the application but only place the last 4 numbers of their credit card and CVV code on the application, in addition to ALL the other information. You will just keep the application for your records in case this issue presents itself.

If we are contacted by the banks or credit card company, for potential fraud, we can supply this application to prove otherwise.

**If we are contacted by the bank or credit card company about one of your customers claiming fraud and they have charged back their payment, your affiliate account will be:**

- 1. accessed a \$50 fee per chargeback debited from your Personal Account.*
- 2. debited the original commission and volume you received for the customer.*

If you supply us with the signed application for the customer in question, we will reverse this fee made to your account. The commission reversal will also be given back as well if the signed application is provided.

If a customer does a chargeback for whatever reason and wants to reactivate their service with us, they will be required to sign credit card authorization forms and the application. In addition, they will have to pay a \$25 reactivation fee.

If you have further questions about this policy, please contact our support team at support@novaemoney.com or (678) 750 - 3787.

Novae Compliance Team

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