



## Conditions of Participation

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## § 1 - Preamble

**BIZMO IS AN "INFORMATION, MARKETING AND TRAINING APP" FOR THE IMPLEMENTATION OF AN EFFICIENT AND EFFECTIVE "COMMUNITY BASED MARKETING". BIZMO CONSISTS OF SEVERAL WEBSITES AND A MOBILE APPLICATION FOR SMARTPHONES. THE AIM IS TO BUILD AN INTERNATIONAL COMMUNITY OF PEOPLE WHO SUPPORT EACH OTHER IN LEADING A BETTER, HEALTHIER AND MORE SUCCESSFUL LIFE THROUGH VIDEOS, IMAGES, PDF-DOCUMENTS AND OTHER MEDIA.**

**IN ORDER TO ACHIEVE THIS, BIZMO OFFERS, AMONG OTHER THINGS, A BUSINESS OPPORTUNITY FOR WHICH USERS CAN DECIDE, BUT DO NOT HAVE TO! IF A USER DECIDES TO NOT TAKE ADVANTAGE OF THE BUSINESS OPPORTUNITY, ANY COMMISSIONS ACCRUING ON THE USER'S POSITION WILL BE DONATED TO CHARITABLE PROJECTS. IN THESE CASES, THE USER HAS THE RIGHT TO SAY IN WHICH ORGANISATION THESE FUNDS ARE TO BE DONATED.**

**BIZMO IS BY NO MEANS AN INVESTMENT. USERS ARE NOT OBLIGED TO MAKE PAYMENTS OR INVITE NEW PERSONS.**

## § 2 - General provisions

**Bizmo wants to help you to live a better, healthier and more successful life by sharing information in the form of videos, pictures, documents and other media. Your activity as part of our community is crucial! We want to make as few rules as possible for your activities, so we have the "golden rule":**

**Always behave towards other community members in a way  
as you want other community members to behave towards you!**

### 2.1 Services provided by bizmo

Through the bizmo web pages and the bizmo app, Bizmo provides you with options that you can and shall use to your personal advantage in accordance with the bizmo regulations and the legal provisions applicable in your country. This includes the viewing and evaluation of videos, images, documents and other media files – hereinafter referred to collectively as "content" – as well as the uploading of content. In addition, you can start your own business completely free and without pressure and earn money with bizmo.

### 2.2 Definitions

In order to make "bizmo" run as smoothly as possible, it is important that certain terms are clearly defined to ensure that all participants mean the same thing when they communicate about these things. For this reason, the following is a list of definitions that defines how these terms are meant in the context of "bizmo". If you do not understand any of the terms listed here, please contact your referrer or our support team.

DEFINITION	MEANING
<b>2FA</b>	2-factor authentication refers to the verification of a user's identity by combining two different and independent factors. Bizmo offers this possibility by using the Google Authenticator. GSS strongly recommends that you make use of this option. You can find a setup guide on the YouTube channel at <a href="http://www.bizmo.video">www.bizmo.video</a>
<b>account</b>	see user account
<b>active status</b>	bizmo member whose current status is Pro or Elite
<b>activity board</b>	Shows the current status of the "Activity Incentive".
<b>activity incentive</b>	a regular competition in which all bizmo members can participate
<b>activity points</b>	Points that are awarded - according to the community rules - for certain activities
<b>affiliate</b>	Affiliate Program Participants
<b>affiliate marketing</b>	Affiliate systems are Internet-based distribution methods (for a more detailed explanation, see Wikipedia).
<b>affiliate partner</b>	see Partner
<b>app</b>	a program that runs on computers or smartphones and enables the use of bizmo functions
<b>back office</b>	area of the portal that serves the construction and the control of your business
<b>Basic status</b>	bizmo member with 3 categories and "inactive" status
<b>bizmo</b>	the project made available to users via the portal pages and the app
<b>Bizmo</b>	see GSS
<b>category</b>	one of 9 areas to which the content in the community is distributed
<b>commission</b>	success-dependent remuneration on the turnover of members of the bizmo community who make use of paid services
<b>commission fraud</b>	registering "non-existent persons" to "optimize" commissions
<b>commission run</b>	Settlement of all sales of a month on the first day of the following month
<b>community</b>	a) Community of all bizmo users b) the area in the web system and in the app in which the content is accessible
<b>computer aided system</b>	a group of computer equipment and software working together to ensure the processing, storage, transmission and reception of data over telecommunications networks
<b>content</b>	all materials and services shared in the portal
<b>depth</b>	a) the entire downline b) the payline levels (maximum 9)
<b>direct commission</b>	a commission that is booked on the E-Wallet of a user entitled to commission immediately after a transaction has been made
<b>DM</b>	dynamic matrix, see DMS
<b>DMS</b>	see "Dynamic Matrix System"
<b>downline</b>	All users who are under one user in the DMS, also beyond the payline area

<b>Dynamic Compression</b>	an algorithm that ensures that partners that have the status "inactive" are not included in the calculation of levels. This means that remuneration is paid beyond the 9th level.
<b>Dynamic Matrix System</b>	the "bizmo" marketing and compensation plan
<b>editorial office</b>	part of the bizmo community funded by GSS, which checks all content before publication to ensure a defined level of quality
<b>Elite status</b>	bizmo member with 9 merit levels and 9 categories
<b>E-Wallet</b>	Electronic wallet - your internal bizmo account to which your commissions are booked and from which you can cash out
<b>Fast Start Bonus</b>	a special form of commission accounting for sales made by a user within 10 days from registration date
<b>FSB</b>	see Fast Start Bonus
<b>GSS</b>	Global Solutions Systems GmbH, the operator of the "bizmo" project
<b>immediate transfer (Sofort)</b>	Possibility to pay bizmo membership fees via online bank transfer (Sofortüberweisung)
<b>inactive status</b>	bizmo member after expiration of the passive phase or after expiration of an active status
<b>leg</b>	One of 5 lines of users located in the DMS below a user
<b>level</b>	Users who, viewed from the position of a user, are within the DMS on the same level in depth
<b>Login and registration</b>	the use of information created to uniquely identify you ("username" and "password") to gain access to your account
<b>member</b>	see user
<b>orga</b>	Short form of "organization" (see there)
<b>organization</b>	the first 9 levels of your downline
<b>partner</b>	User who uses bizmo in accordance with the regulations
<b>passive status</b>	bizmo member in the first 30 days, or until either the active status is acquired or the status "Inactive" occurs
<b>password</b>	a sequence of characters that you create to gain access to your account
<b>payline</b>	the area of your matrix on which you receive commissions
<b>portal</b>	Websites created under the domain addresses <a href="https://bizmo.me">https://bizmo.me</a> (registration page) and <a href="https://bizmo.world">https://bizmo.world</a> (as well as subdomains of these pages and other Internet addresses created by GSS in the future as part of the "bizmo" project, provided that these websites are linked to each other)
<b>Pro status</b>	bizmo member with 5 merit levels and 6 categories
<b>PSP</b>	personally sponsored partner
<b>registration</b>	the first registration at bizmo, where you create the necessary information for your unique identification ("user name" and "password")
<b>Saferpay</b>	Payment provider that allows you to pay by credit card or Giropay
<b>SEPA</b>	Withdrawal option from E-Wallet by bank transfer to an IBAN account within the "European Payment Area" (Single Euro Payments Area)
<b>shortcut</b>	abbreviation
<b>subscription hook</b>	The only way to subscribe to bizmo for longer than a single month is to activate the subscription hook in the E-Wallet. In this case, a membership will be automatically renewed on the expiration day, provided that sufficient credit is available on the E-Wallet.

<b>transaction password</b>	a password required for E-Wallet payments. It will be communicated in the welcome mail and can be requested again or changed later at any time via the back office.
<b>upline</b>	all users who are directly above a user in the DM line
<b>user</b>	a natural or legal person who uses the bizmo system to share, view, evaluate or conduct business with information, in short: you
<b>user account</b>	a collection of resources and rights within the portal that allows you to use the services and build a business
<b>username</b>	a self-selected name that enables the unique identification of a user
<b>WIRE</b>	Payout option from E-Wallet via international bank transfer
<b>width</b>	Number of legs in the payline. Ranges from 2 to 5

## § 3 - Registration and agreement

**Participation in "bizmo" is possible from the age of 16, unless the laws of the country in which you live stipulate otherwise.**

### 3.1 Users

Only entities (= natural or legal persons) to which the law in their country of residence grants the possibility of exercising legal acts may participate in "bizmo". The minimum age is determined by the law of the country in which the user lives. Each entity can have only one bizmo account. If you intentionally create or operate several accounts, this is a reason for "bizmo" to terminate all your accounts "for extraordinary reasons" without notice. Please spare yourself and us this frustration! Registration with bizmo is free of charge and gives you access to the bizmo functions. By the conclusion of the registration a contract is concluded "for an unlimited time". However, you can request the deletion of your account at any time and thereby terminate the use of the bizmo services.

### 3.2 Consent

By registering with "bizmo" you conclude a contract for the "electronic provision of services". By doing so you join the bizmo community and confirm that you have read and agree to the following terms and conditions:

1. GENERAL TERMS AND CONDITIONS
2. Privacy Policy
3. Conditions of Participation
4. Community Rules

### 3.3 Registration fields

Registration takes place exclusively online. You must provide the following information:

1. First name
2. Surname
3. User name (freely selectable)
4. Email address
5. Password (freely selectable)

Before you have the opportunity to acquire the "active status" in the later course of your bizmo membership, it is absolutely necessary to provide the following additional information:

6. Date of birth
7. Residential address incl. country
8. Telephone number
9. Sex

Please note that we verify these details before the first payment!

### 3.4 Registration procedure

You have to fill in the required information completely and correctly in the registration form and then activate your account by clicking on the link sent by bizmo. If the sent registration link is not confirmed within 7 days, the registration is invalid.

### 3.5 Completion of registration

After successful registration, you will be given the opportunity to enter your "back office" and the "community" and personalize your account by uploading a picture or avatar. Your picture/avatar may not violate any applicable law or social norms, otherwise bizmo reserves the right to remove the uploaded picture/avatar.

### 3.6 Duration of the agreement

The contract is concluded for an indefinite period. However, you can cancel the contract at any time by contacting the support team. In this case the support team will make sure that the cancellation actually comes from you before your data is deleted. The contract expires at the latest with the death of the user, but the rights to the user account can be inherited in the context of inheritance proceedings, provided that the heir is not the owner of a bizmo account himself. The prerequisite for entering into the rights of the user is that bizmo is presented with a legally valid document confirming the status of the new account holder as the heir. If several persons are entitled to inherit, they have to clarify with each other before applying for the account transfer who enters into the rights of the testator and how the profits from the bizmo membership are distributed among them. If there is no inheritance, all rights and obligations resulting from the agreement will be transferred to GSS after a period of six months.

### 3.7 Termination of the contract

Bizmo has the right to revoke this contract without giving reasons and to block the user from further participation in bizmo within 4 weeks after a user has confirmed the agreement according to § 3.2 of the Conditions of Participation. If the user is already entitled to commissions according to the bizmo payout conditions (see § 7) at this point in time, Bizmo will pay these in full and terminate the contract afterwards. In addition, Bizmo reserves the right to "extraordinarily" terminate this contract for good cause if there are violations of the provisions of the GTC, the Conditions of Participation or the Community Rules. The contract can be cancelled by e-mail. In the event of an extraordinary termination of this agreement by Bizmo, the user has no right of reimbursement of costs for the purchase of services or products. After termination of the contract, the user has no claim to collected resources (e.g. videos, pictures, audio files, documents, commissions, etc.), even if these were created by the user himself, because according to "§7.3 of the Community Rules" the user has assigned any copyrights to GSS with the upload into the Community. Collected resources can therefore remain in the portal or be used by GSS at will.

### 3.8 Deletion of inactive users

Users who have the status "inactive" for **12 consecutive months** can be deleted from the system by GSS. Before deletion, these users are notified by several e-mails that they run the risk of losing their position in the "dynamic matrix" (see §4). Deleted users can re-register at any time, but have no right to their old place. The empty space of a deleted user is automatically filled with another user by the "dynamic matrix" according to the setting rules.

### 3.9 Rules for the security of the account

To ensure the security of your account, bizmo will force you to change your password every 6 months and will also offer 2-factor authentication. Please make use of it!

## § 4 - The Affiliate Program "DMS" (Dynamic Matrix)

The "dynamic matrix" forms the core of the "bizmo" marketing and compensation plan. It enables an intelligent and fair system for the distribution of commissions. DMS is based on a so-called 5-matrix, which is filled and billed according to defined rules. The detailed explanation looks like this:

DMS is a 5-matrix, which starts as a 2-matrix for billing purposes and in which the area you are paid for (**Payline**) expands according to the number of Affiliate-Partners personally recruited by you. You can only expand your payline by helping the partners you have recruited. That's why you get help from the partners who got to know bizmo before you. Once you have registered, you are first of all a "passive member" (PASSIV status).

With this status you can view everything for up to 30 days free of charge before you decide either to purchase the ACTIVE status with a PRO (7.50 Euro net for 1 month) or ELITE membership (15.00 Euro net for 1 month), or the status "INACTIVE" occurs, whereby you are listed as a BASIC member.

**IF YOU RECEIVE THE ACTIVE STATUS WITHIN 10 DAYS AFTER YOUR REGISTRATION, THE RULES OF THE FAST START PROGRAMME (see § 5) ARE APPLICABLE FOR THIS SALE!**

With your decision for the "ACTIVE status" you also determine the depth of your payment, i.e. whether you are paid over 5 or 9 levels - with full dynamic compression! What "**dynamic compression**" exactly means is explained in **point 4.2**. First of all, it is important that you understand that your own revenue determines your depth qualification and at the same time determines the amount of content you will see in the coming month. With the BASIC membership you get access to 3 categories, with PRO to 6 categories and with ELITE you have access to all 9 categories. The system will automatically set the categories that you will see with the respective status:

- BASIC = Products, Testimonials, News
- PRO = BASIC + Fitness, Inspiration, Success with Sisel
- ELITE = PRO + Science, Education, Success with bizmo

As an "active member" (i.e. with PRO or ELITE status) you can earn money for all sales (= sold memberships) that occur in a billing period (month) in your payline. Your payline starts from the beginning over the first 2 legs of your downline (counting from left to right). Your payline expands to 3 legs with the fifth personally sponsored partner (PSP), 4 legs with the seventh PSP and 5 legs with the ninth PSP. Your "active" and "passive" partners count! Partners who do not acquire an active membership after the "passive" 30-day period expires switch to the "inactive" BASIC status and do not count as long as they maintain BASIC.

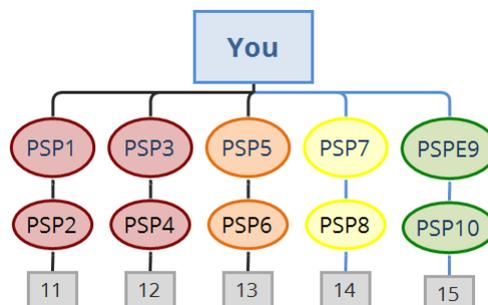


Fig. 1

**IMPORTANT NOTE: You could now come up with the idea of simply registering a few people at the end of the month who don't even exist by simply acquiring a few email addresses and registering "non-existent people" with them to "optimize" your commission. Please do not do this - in your own interest! Firstly, these "partners" become "inactive" after 30 days and thus hinder the development**

of a functioning organization. You could pay for these affiliates, but since we verify the people before the first payout, you could not pay out the commissions earned on these positions! In addition, we will close your account as soon as we determine that you are doing so, as this is commission fraud!

The fantastic thing about the dynamic matrix are the setting rules. They make sure that if you want to achieve your goals, you have no choice but to help the people you recommend bizmo to - and at the same time you get help from the people who met bizmo before you (**upline**)! How does that work? Very simple: The second person you recommend bizmo to is placed under the first person you recommended. The fourth among the third, the sixth among the fifth, the seventh among the eighth, and the tenth among the ninth. And all this regardless of whether other people have already been placed in the respective leg in the meantime. From the eleventh person personally sponsored onwards, your partners are then placed "from leg to leg". So, the eleventh in the first leg, the twelfth in the second leg and so on and so forth (see figure 1).

### 4.1 The percentage distribution

The percentage distribution of the commissions over the individual levels has also been carefully selected in the DMS and supports team building from the very beginning. In total, "bizmo" pays out at least 45% of all revenues to the community - and in combination with the "Fast Start Bonus" (point 5) and the "Star Plan" (point 4.4) even up to 70%! Figure 2 shows how the distribution looks like exactly:



Fig. 2

### 4.2 Dynamic Compression

The "dynamic compression" can best be explained using an example. As you know, bizmo partners must have ACTIVE status to be eligible for commissions. If, in Figure 2, individual partners (e.g. at levels 4, 6 and 8) are not qualified for commissions because, for example, they only have PASSIVE status or are INACTIVE, only 30% would be paid out without "dynamic compression"! However, through the "dynamic compression" you - as a qualified partner - also receive commissions on levels 10, 11, 12 etc. in this case, until the full 45% is paid out again at the end.

### 4.3 Theoretical commissions

Only with the "theoretical commissions" the dynamic compression cannot be considered, because the non-qualified partners still have the possibility to qualify until the last day of the month and thus claim the commissions for themselves. But what are "theoretical commissions"? Theoretical commissions arise when downline sales are made OUTSIDE of your PAYLINE. This can happen in depth as well as in width - for example, if you are PRO-qualified and sales take place on levels 6 to 9. Or if you are only qualified for 2, 3 or 4 legs... and sales arise in the legs 3 to 5. In the first case, you could simply claim these theoretical commissions by upgrading your bizmo membership to ELITE status.

**PLEASE NOTE: There are no "difference upgrades" at bizmo! If you have purchased the PRO membership in one month and then upgrade to ELITE in the same month this will not only cost 7.50 Euro (the difference between PRO and ELITE), but the full 15.00 Euro that an ELITE membership costs. In return, your membership will run for a full month after the upgrade. Therefore, please consider beforehand which membership makes sense for you under the perspective of your income goals!**

If you have sales in legs for which you are not eligible for commission, you have no choice but to become "active" in the true sense of the word when you want to receive those commissions. Say: You have to sponsor new partners in your **organization!** But they don't even have to pay - it's enough if they register! However, please consider the note on "commission fraud" (directly behind Figure 1).

You will always receive an overview of your "theoretical commissions" by e-mail on Sundays (except on the first Sunday of a month). And if you have ACTIVE status, you even get this information every time you log into your back office through a so-called "pop-up". In this way you are always well informed and can "optimize" your commissions at any time!

### 4.4 The bizmo Star Plan

Who wants to reach for the stars needs a plan - bizmo has it! The star plan of "bizmo" is intended to reward those partners who are particularly committed to their work. The system is very simple and follows the logic of the DMS: Every second person you inspire with "bizmo" supports the person you inspired before. But what about your ninth partner? This will open your fifth leg and if all partners stay ACTIVE, you will not need to sponsor any more people from now on to always be qualified over all 5 legs. So, your ninth partner wouldn't get any support! To prevent this, you will receive the rank of a 1-star partner if you recruit your tenth partner, who will be registered in the downline of number 9 - but only if your entire team has a total of 25 partners. However, since the "older partners" - i.e. those who have already registered - have probably already developed their first activities at this point in time, it is very likely that this precondition has already been fulfilled. If not, you won't miss anything!

Every star in the bizmo star plan will be paid out sooner or later! However, in one month ONLY ONE STAR can be reached. So, if someone should "skip" a rank - because an organization shows such a big growth - the first rank (star) would be paid first in one month... and the other then in the next month (if the qualification is still or already given again). Here comes the star plan in a visual overview:

	<b>Selbst</b>	<b>Team</b>	<b>* max.</b>
	10	25	50 €
	20	125	250 €
	30	625	1.000 €
	40	3.125	<b>5.000 €</b>
	50	15.625	<b>30.000 €</b>

**Fig. 3**

In the first column "Self" you find the number of partners that YOU PERSONALLY have inspired for bizmo - and in the second column "Team" you find the total number of partners on the first 9 levels of your organization. In both cases: ACTIVE and PASSIVE partners count, INACTIVE not! In the third column you will finally find the "maximum monetary reward", which will bring you the achievement of this star rank. After all, the stars do not only mean "honor" and "recognition", but also CASH MONEY! In the month in which you reach a star you will receive in addition to your "normal commissions" a bonus of 10% on the total turnover of your organization - up to the "capping limit" shown in Figure 3. This means that your bonus may be lower than the bonus you are receiving, but not higher! This is briefly illustrated by 2 examples:

**Example 1:** Suppose you sponsored 12 people yourself and have a total of 30 people in your orga. Of these 30 people 10 have Elite and 15 Pro status = 262.50 euros sales. You have reached the 1-star-rank and receive a bonus of 10% = 26,25 Euro.

**Example 2:** You sponsored 15 people and have a total of 80 people in your organization. Of these 80 people, 36 have Elite and 44 Pro status = 870.00 euros sales. 10% of it would actually be 87,00 Euro, but since the payment is "capped" you only get the 50,00 Euro mentioned in the graphic.

This is important for "bizmo" to avoid the risk of paying out more than 100% in commissions. Nevertheless, you can get up to 30.000 Euro EXTRA with this bonus... a great incentive - right?

## § 5 - Fast Start Bonus

The Fast Start Bonus (FSB) is a great way to make sure that you have to pay your membership fee no longer "out of your purse" and start earning money instead - and it also gives you the chance to quickly build a large and profitable organization! FSB is always paid if a new bizmo member decides **within 10 days after registration** to choose the **ACTIVE status** and concludes a PRO or ELITE membership.

In this case, the sponsor will receive a **direct commission of 40%** on the net turnover (provided that he has the ACTIVE status). This commission is booked DIRECTLY to his E-Wallet immediately after the purchase of the new partner! In addition, the "Sponsor of the Sponsor" will also receive a direct commission of 20%, provided he also has ACTIVE status at the time of purchase.

This means that a 60% commission is paid out and this turnover is of course no longer taken into account during the **commission run** on the first of the next month. Sales that the new user triggers in the following months are settled "normally" via the monthly commission runs. Please note:

- If a new user acquires the ACTIVE status within 10 days after registration but the sponsor does NOT have the ACTIVE status, this turnover will NOT be billed via FSB, but "normally" at the next commission run!
- If the "Sponsor of a Sponsor" does NOT have the ACTIVE status at the moment an FSB transaction is made, the 20% to which he is entitled will NOT BE PAYED OUT!

## § 6 - Payment of membership fees

The payment of membership fees - and the associated acquisition of the ACTIVE status - is **ONLY** possible via the bizmo back office using the options offered there. Payment is made under the menu item "Membership" and the sub-item "Pay contribution", whereby there are several **shortcuts that** allow members with PASSIVE or INACTIVE status to navigate directly to this menu item. Before you can make a payment, however, you must complete your profile data. Please go to the menu item "Profile", sub-item "Profile Management" and fill in all fields marked with an asterisk in the categories "Personal Information" and "Contact Information". With regard to our **verification (see point 7.1)**, please remember to enter CORRECT INFORMATION only! Once you have done this, you can continue the order process. Currently "bizmo" offers 4 ways to pay membership fees:

## 6.1 Saferpay

"bizmo" offers payment by credit card (VISA or MASTERCARD) and by "Giropay" via the payment service provider "Saferpay". The payment process is PCI-DDS-certified (security standard of the credit card industry) and is carried out exclusively via secure Internet connections (SSL). After successful payment, the ACTIVE status is reached immediately and the qualification level (Pro/Elite) is immediately visible in the back office.

## 6.2 Immediate bank transfer

In the countries Germany, Austria, the Netherlands, Belgium, Spain, Italy, Switzerland, Poland and Great Britain the possibility of the "Sofortüberweisung" (Sofort) can also be used to pay the membership fee by online bank transfer. The prerequisite for this is that the user has a bank account in the relevant country that is activated for online banking. Here, too, the payment process takes place securely via an SSL connection and the ACTIVE status is activated immediately after successful payment.

## 6.3 E-Wallet

If there is sufficient credit on your E-Wallet, you can also pay your membership fee by E-Wallet. All you need is the "transaction password" provided in our welcome email. If you no longer know this transaction password or want to change it, you can do so at any time in the back office under the menu item "Transaction password". Payment by E-Wallet is ideally made via the so-called subscription hook, which can be found in the menu "E-Wallet", sub-item "E-Wallet details". If you check this box, your chosen membership will be automatically renewed when it expires - as long as there is enough money on your E-Wallet. When paying by E-Wallet, the ACTIVE status is activated immediately.

## 6.4 Bank transfer

Another possibility to pay your bizmo membership is to transfer either 50,00 or 100,00 Euro directly to "bizmo". In this case the field "Purpose" should always contain your USERNAME ONLY!

**The bank data required for SEPA credit transfers are as follows:**

Global Solutions Systems GmbH  
IBAN: DE39100500000190331976

**Additionally, if you transfer from outside the SEPA area:**

BIC/SWIFT: LOADBEXXX  
Account number: 0190331976  
Bank code: 100 500 00  
Bank: Berliner Sparkasse  
Address: Alexanderplatz 2, 10178 Berlin, Germany

Please note that for international bank transfers all fees must be debited to YOUR account, so that our account will actually receive exactly 50 or 100 Euro!

If you choose this method, you must not only calculate with the bank terms, but also with up to 3 working days until "bizmo" has credited the money to your E-Wallet. Therefore, requests to the support may be made at the earliest 10 days after the money has been sent. As soon as we receive the money, we will credit the amount to your E-Wallet and you can pay as described in **point 6.3**.

Please remember that in this case you will only receive ACTIVE status once you have completed payment via E-Wallet! This method should therefore only be chosen in exceptional cases and not if it is "time-critical", for example because you want to secure your monthly qualification or want to be qualified for the FSB!

## 6.5 Invoices

Whenever a payment has been successfully completed, you will find the invoice for the amount paid immediately in the back office under the menu item "Financial reports", subitem "Invoices". You can view and print both new and older invoices at any time.

## § 7 - Payment of commissions

### 7.1 Verification

Before bizmo - or "Global Solutions Systems GmbH" - can pay you commissions, your person or, in the case of a company, your company must first be verified. Please go to the menu item "Profile", sub-item "Profile Management" in the back office and look for the area "Upload documents", which you will find below the "Contact Information". If you are a private person, please upload a copy or photo of your identity card (ID card) or your passport and also a so-called "consumption invoice" (e.g. energy or telephone bill) which clearly shows your address. Both documents must be available in a good resolution so that they can be read without problems. The permitted size and possible file formats are specified on the website.

If you wish to verify a "legal entity" (LLC, Inc. or similar), please upload a copy of the extract from the commercial register under "ID document" and a copy of the shareholders' agreement under "Electricity bill".

If the documents are uploaded, verification will usually take place within 72 hours. If the resolution is too low or if there are other reasons why you cannot be verified immediately, you will receive an email and can restart the process at any time. This must be done until a successful verification is achieved.

You can then apply for commission payments if you are an entrepreneur. For this, it is only necessary - at least on the territory of the Federal Republic of Germany - that you have registered a trade. This restriction is necessary to meet the requirements of paragraph 16(2) UWG. If you live outside the Federal Republic of Germany, the regulations of your country of residence apply to you. With the withdrawal request you automatically declare that you have understood this rule and agree with it. This point applies regardless of your "entrepreneurial status" according to § 9 of these Conditions of Participation.

### 7.2 Initial disbursement

Please note that you can only make your first payout when you have earned a minimum of 100,00 Euro in commissions. Please also note that funds that have been transferred to your E-Wallet, e.g. through winnings or transfers, do not count as commissions!

### 7.3 Disbursements

If you would like to request a payout, simply go to the menu item "E-Wallet-Management" in your back office, sub-item: "Request payout". You need at least 10,00 Euro credit on your E-Wallet to initiate a SEPA payout. WIRE withdrawals are possible from a minimum of 50,00 Euro, although we recommend to use WIRE withdrawals only for amounts of more than 500,00 Euro, because of the high fees for international transfers! You can view the status of your E-Wallet at any time under "E-Wallet Details".

If the amount on the E-Wallet is sufficient, enter the desired amount in the field "Please enter the withdrawal Amount". In addition, enter your transaction password (see 6.3) and set the "Release payment method" field to either SEPA or WIRE. The next step is to fill in the fields that are displayed and then click on "Withdraw".

These steps must be completed before 12 o'clock (CET) on Friday. Then your money - as long as everything went correctly and withstands the verification by our accounting department - will be instructed on Monday and should be on your account within 2 (SEPA) to 5 (WIRE) working days. Disbursement requests received after 12 noon on Friday will only be processed in the coming week.

Please note that we charge a processing fee of 3,00 Euro (net) per transaction for SEPA and WIRE withdrawals. You should also remember that we ALWAYS pay out WIRE transactions with the BEN option (all costs charged to the beneficiary)! It is therefore advisable not to use WIRE until the payout amounts are actually worthwhile.

## § 8 - Disclaimer under tax law

Each user of "bizmo" is responsible for the handling of his own tax matters. "bizmo" provides the necessary documents for the tax accounting of the members in the area of "financial reports" and makes sure that the tax regulations of the Federal Republic of Germany and the regulations of the European Union (EU) are observed. "bizmo" supports its members within the framework of "reasonable entrepreneurial duties of care" with the statutory provisions without providing binding information in tax matters. For binding information, we ask all members to contact representatives of the tax advisory professions in their respective country of residence.

## § 9 - Entrepreneurial status

All members of "bizmo", who are registered and verified with a residence in a country of the European Union (EU), have the possibility to apply for the "entrepreneurial status" if they have a so-called "turnover tax identification number" (VAT ID) of the EU and are of the opinion that their bizmo business can be settled via this number. In order to clarify this question, it is advisable to consult a representative of the tax advisory professions (see § 8).

If you think this applies to you, please take the following steps: Go to your profile in the back office and enter the "tax information" in the "profile management". These consist of the "tax number" and the "VAT ID". If both fields are filled in, bizmo will - usually within 72 hours - either confirm or reject your entrepreneurial status, depending on how the verification of the submitted data turns out. In case of a positive check you will receive the "entrepreneurial status", which is indicated by a check mark in the corresponding field under "Sponsor and status information". If this check mark is set, the following applies:

- For members residing in Germany:
  - The purchase of bizmo memberships is subject to VAT
  - The payment of commissions is subject to VAT
- For members residing in any other EU country:
  - The purchase of bizmo memberships is net (without VAT)
  - The payment of commissions is net (without VAT)

For members who do not have an "entrepreneurial status" generally applies:

- The purchase of bizmo memberships is subject to VAT at the rate applicable in the respective country.
- Commissions are paid out net (without VAT)

The latter rule also applies to all persons and companies residing in countries outside the EU.

## § 10 - Invite friends

One of the most important functions of the bizmo app is the possibility to "invite your friends" (see also **§12.3 of the community rules**). If you click on the corresponding menu item you will first see your recommendation code, which is identical to your username. When you click "Invite friends", the system will show you all the options available on your smartphone, depending on which social networks you are connected to. If you have WhatsApp installed, you can invite via WhatsApp. Or via Telegram, Skype, Twitter, Instagram, Facebook Messenger, E-Mail and so on and so forth.

### **Please use this function carefully and with caution!**

It doesn't make much sense if you "inform" all your friends on the first day... and then never let them hear from you again! It makes much more sense if you contact only 5 to 10 persons every day... and then ask them on the next day what they think of the idea and the concept of "bizmo". Because even if bizmo is a digital smartphone business:

### **It remains a business from person to person!**

If your friends only get the link to an app, they won't understand the business. Only your enthusiasm can convince them to take a closer look... and that should be your goal! Therefore, it is important that you ask! You will be amazed how many people "unfortunately have not yet had found the time" to click on the link. And even if they did: They will still have questions and be skeptical!

Therefore: Ask on the way you used for contacting the person and offer a personal conversation or even a meeting. This way, your chances of winning a new partner and getting him excited about the "Fast Start Bonus" will increase tremendously, because you can offer help building the business... which will earn you 20% "Sponsor of the Sponsor" commission every time! So: Do not burn your contacts, but treat them as well and respectfully as you would like to be treated yourself!

## § 11 - Closing words

With the last sentence we are back again at the "golden rule" of our community (see §2):

### **Always behave towards other community members in the way you want them to behave towards you!**

We believe that we cannot emphasize this golden rule often enough in the present times, which are all too often characterized by brutalization in language and handling - and we cordially ask you to demonstrate this behavior to the employees of bizmo support as well. All bizmo employees will always be anxious to serve your requests and to solve your problems as quickly as possible. If it should take a little longer for whatever kind of reason, we ask for your patience and forbearance!

If you have any questions or problems, please use our support system, which is available in the back office of the web system. You can also send an e-mail to [support@bizmo.world](mailto:support@bizmo.world) at any time.

Finally, we would like to invite you to take a closer look at bizmo. We have only briefly touched the most important aspects of the bizmo business here. However, there are some points in the backoffice (downline views, reports, etc.) that we did not address at all. Also, in the community there is a lot to discover. We wish you a lot of fun and of course:

**Lots of success with bizmo - your lifestyle community!**

# **YOU SHARE - YOU WIN!**

This Agreement has been drafted in German language. If there is a conflict between any translation of this Agreement and the German version, the German version shall prevail.  
Last update: 24. Januar 2020