



Loyalty Bonus Explanation



Karatbars Loyalty Bonus

1. The Idea

Exchanging paper money into gold simply makes good financial sense

- Gold's value has remained constant for thousands of years
- Gold is an excellent medium of exchange, especially in times of economic need
- Gold gives people freedom and independence.

Karatbars International has decided to reward savings in gold with our Loyalty Bonus.

2. How to qualify for the Loyalty Bonus

- Acquire at least 1 gram of gold from your account monthly.
- Your affiliates in your organization must also acquire at least 1 gram of gold from their accounts monthly.
- This must be done regularly and reliably over a specific period of time.
- Purchases made since June 18th, 2017 are taken into account.

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3. Long Term Regularity and Reliability

To receive the loyalty bonus, my downline and I have to exchange money for gold.

- For a period of at least 12 months
- Consistently
- Must be done on a monthly basis
- At least 1 gram of gold per month each

This is what we call the 'Loyalty Phase': saving at least 1 gram of gold per month, non-stop for one full year.

4. How much Loyalty Bonus would you like?

The more affiliates in your downline that save in gold with you, you will receive:

- Minimum of 5 (right or left team) plus at least 10 (other team) = 1 gram gold
- Minimum of 10 (right or left team) plus at least 20 (other team) = 2 grams gold
- Minimum of 20 (right or left team) plus at least 40 (other team) = 4 grams gold
- Minimum of 40 (right or left team) plus at least 80 (other team) = 8 grams gold
- Minimum of 75 (right or left team) plus at least 150 (other team) = 12 grams gold
- Minimum of 200 (right or left team) plus at least 400 (other team) = 25 grams gold

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5. How is the Loyalty Bonus calculated?

If you have successfully completed the loyalty phase, you qualified for the bonus. Then we check your downline if your affiliates and customers also already have successfully completed their loyalty phases.

If they did and you have at least 5 affiliates/customers in your left or right team and 10 affiliates/customers in the other team who have met the requirements, you will get 1 gram of gold in your 13th month.

Affiliates and customers in your team who have already been taken into account for your Loyalty Bonus, can only count towards yours again after additional 12 months.

Those affiliates and customers in your team who are still below 12 months will be considered once they completed their 12 months. Even if you do not qualify for the loyalty bonus every month, all affiliates and customers who fulfilled the 12 months will always be considered at some point, even if you do not reach 5 and 10 in your teams in their 12th month. Once you again fulfil the minimum of 5 in one team and 10 in the other, everybody in your team who has previously completed 12 months, but has not been considered in your bonus yet, will then be taken into account. No saver will be ever lost.

Depending on how many affiliates and customers completed their 12 months within your month-to-month period, you will receive gold according to the list on page 2, point 4. You can receive a maximum of 25 grams gold in one month.

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6. What does regular and reliable mean?

Regular and reliable means at least 1 gram of gold a month.

7. What is considered a purchase and counts towards the bonus?

All automatic and manual purchases, as well as gold paid from commissions (the so-called "Auto Save Gold") count as long as a minimum of 1 gram is purchased monthly.

8. Do customer's automatic and manual purchases also count towards the sponsor's bonus?

Yes.

Please note that all regular or monthly payments are one-time payments, there is no obligation to purchase.

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Month	New purchases	Purchase total still open for loyalty bonus	Considered for loyalty bonus	Transfer for loyalty month	Loyalty bonus	Credited in
1	10	10	0	10	zero	13th month
2	6	16	15	1	1 gram	14th month
3	32	33	30	3	2 grams	15th month
4	35	38	30	8	2 grams	16th month
5	65	73	60	13	4 grams	17th month
6	111	124	120	4	8 grams	18th month
7	195	199	120	79	8 grams	19th month
8	265	344	225	119	12 grams	20th month
9	305	424	225	199	12 grams	21st month
10	425	624	600	24	25 grams	22nd month
11	570	594	225	369	12 grams	23rd month
12	425	794	600	194	25 grams	24th month

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Here is an example for page 5:

In the 1st month Sue and her downline are setting up 10 purchases. As she needs at least 5 people who purchased on the right or the left team and at least 10 people on the other team in order to qualify for 1 gram, none of these are considered for the loyalty bonus, but transferred into the 2nd month.

In the 2nd month Sue and her downline are setting up 6 new purchases. With the open 10 from the 1st month she now has a total of 16 people who purchased. 15 purchases are considered for the loyalty bonus and she will be credited 1 gram of gold in the 14th month. The remaining 1 purchase is transferred into the 3rd month.

In the 3rd month Sue and her downline are setting up 31 new purchases. With the old ones she now has a total of 33 purchases. 30 purchases are considered for the loyalty bonus and she will be credited 2 grams of gold in the 15th month. The remaining 3 purchases are transferred into the 4th month.

The credit of the loyalty bonus will continue accordingly.

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