



Quatro MPN

Policies & Procedures 05.2008

Please make sure that you, as a new member, have read and understood this document entirely before signing as a member. We recommend you to read this document regularly, both to remind you of the procedural professionalism of this business, and to keep yourself updated of any changes in the Policies & Procedures of Quatro MPN. We also recommend you to read through this document together with your sponsor the first time in order to explain any difficult words or meanings in this document, and to ensure you of our business program's including products, services, bonuses and profit potential.

The only authentic document including Policies & Procedures is located at the official website of Quatro MPN. Due to potential modification at any time, and the risk of any copies becoming absolute, we do not accept any other prints or copies of this document. If any major modification is planned, we will in due time inform all members on our website or by email.

Introduction

A Member is an independent contractor and is not an official representative, nor an agent, employee or joint venture partner, and is therefore prohibited from presenting himself as such. Every Member is an independent entrepreneur and representing only himself, even if he should develop his own business within the Quatro MPN network. Every member must represent the products, services and opportunities in an ethically correct professional way. Every Member is personally responsible for compliance with all local laws of business and regulations, including personal taxes in the country in which he establishes his business. There are no exclusive territories or franchises. Every Member has the right to operate anywhere in the world as long as the laws and registrations are followed entirely.

We recommend you to confer with your sponsor on matters of doubt in order to find the best possible progress and solution.

Corporate messages are regularly communicated as e-mails or displayed on the official website of Quatro MPN.

The entire official Quatro MPN website is for members exclusively and may not be viewed deliberately or accidentally by third parties. Any disclosure of information in this and all other regards may not be disclosed to any media. Media contacts may not receive any information from the individual members of any kind regarding Quatro MPN interests.

Any legal issues stemming from the Quatro MPN Policies & Procedures are governed and enforced with the laws of the incorporation of Quatro MPN Ltd, whereas the venue and jurisdiction shall be in the jurisdiction of the acceptance of the Affiliation application.

SPAM, UBE & UCE Policies : Quatro MPN totally and utterly disallows use of, but not restricted to, **UBE** (Unsolicited Bulk Email) **UCE** (Unsolicited Commercial Email) and/or **SPAM**.

UBE and UCE are terminologies used for email correspondence done by sending the same email to many recipients at once, both the persons you know personally as well as, and especially, to persons or people you don't know. By NOT sending an email personally to an individual you are breaking the UBE rule; a recipient is then someone whose email address is NOT shown in the email itself. An email sent as UBE is often sent BCC (recipient address is hidden by the recipients) and there for in violation of the Quatro MPN Policies & Procedures. Any violation is followed by termination of the Affiliation.

SPAM is a terminology similar to UBE, where SPAM is focused on emails sent to unsolicited recipients. SPAM then include all unsolicited contacting by use of any media other than physically presenting oneself. Any member found using SPAM will be terminated.

Quatro MPN standard rules are as follows:

::: Everyone you contact has to be someone you personally know. Any contact on behalf of other Quatro MPN members or a person personally known by you, has the right to be properly introduced to you as a person and in which person you are making the contact on behalf of. Including your relation to the person you are making the contact on behalf of. Proper introduction in a direct and correct way is needed.

::: The one you contact has the right to know to which e-mail address you have contacted the individual.

::: The email address from which you are sending correspondence must be the legitimate one in order to allow the contact to reply on your e-mails.

::: You are totally responsible for any contact or communication conducted directly or indirectly related to Quatro MPN activities. Both by use of, but not limited to, all communication conducted by yourself, or by use of any third parties, agencies etc.

Any violation of this rules regarding SPAM or UBE will lead to the suspension of her\his Affiliation, at Quatro MPN sole discretion, pending further investigation.

Quatro MPN Ltd, Products and Services

The **Quatro MPN** products and services are, but not limited to, the following:

- I **Quatro Invest** - Day trading and private equity shares, currency trading
- II **Quatro Business Partner** – Hi grade international business development
- III **Quatro Industrial Ventures** – Developing products & production
- IV **Quatro Technologies** – Developing technology ideas

- V Quatro Franchise Business** - Developing new chains of business
- VI Quatro Medicare** – Health and lifestyle products and services
- VII Quatro Phone** – Mobile, telephone and Internet solutions
- VIII Quatro Property** - Investment & Development concept
- VIII Quatro Debit Card** - Internet banking and payment services worldwide
- X Quatro Luxair** – Luxurious Business Airlines
- XI Quatro Design** – Developing Quatro branded products with hi profile
- XII Quatro Small Business Venture** – Developing third world business for females
- XIII Quatro Bank & Finance** – Tomorrows banking for Quatro members worldwide

Any new products or services introduced in Quatro MPN will be publicly announced on the official Quatro MPN web site at: www.quatro-mpn.com . Any other proclamation, listings, promotions, pricing or other statements are not valid, and Quatro MPN removes itself legally from responsibility from demands, accusations, legal actions or other incrimination stemming from illicit use of information via any other media.

Membership

All members are entered into the business by accepting these Policies & Procedures and by paying the investment package (member level) of choice. A sponsor, (an existing member with correct membership level) is needed for a person to become a Member. A sponsor bares the total responsibility of conveying the rightful and truthful information of the potential risks, profits, benefits, restrictions and liberties of becoming a Member of Quatro MPN.

Through your sponsors official Quatro MPN website you will be asked to agree with the Policies & Procedures mentioned here and to add your personal details. Quatro MPN withholds the right to refuse Affiliation applications at its discretion. Our member programs, the Member Affiliate program, are an exclusive Members only club for real time referral via the internet. This Bonus Plan is obligatory information given to you from your sponsor and he is obligated to inform any new applicant about the full details. The Bonus Plan is located on the official Quatro MPN website.

A Member can only own one position in the network of his sponsor and the entire Quatro MPN network in all.

A Member may not solicit or entice any other Member to sell or purchase any products or services others than those provided by Quatro MPN Ltd. If such an attempt is made, and this may interfere with the Policies & Procedures program or Quatro MPN's relationship with this member, the member agrees upon that a violation can lead to termination of the member's position in the organization and may lead to termination of the Members Affiliate Program.

Any attempt to establish other positions in the Quatro MPN network via other sponsors will violate this Policies & Procedures program and have his\her Affiliation suspended, at Quatro MPN's sole discretion, pending further investigations of all parties. The Member will be held responsible for any economic loss or damages to the Quatro MPN Ltd organization out of any unauthorized solicitation.

Member

To become a Member you must be at least 18 years of age when inquiring a membership in Quatro MPN , and this has to be stated by sending your KYC (Know Your Customer) to Quatro MPN Ltd. Personal information given to Quatro MPN when registering has to be truthful and accurate. Inaccurate or false information, such as address, name or documentation, will lead to termination of a members Affiliate program at the sole discretion of Quatro MPN.

Sponsoring

All members are granted a non-exclusive right to sponsor new Members into Quatro MPN and the Member Affiliate Program. The Sponsor is expected to study relevant rules and regulations for conducting business with Quatro MPN and Member Affiliate Program, as well as conveying them to the new Member. Placements of new Members sponsored by you are at your own discretion as long as these are placed in one of your teams. A Member may not under any circumstances encourage, entice, or otherwise assist another Member to transfer to a different Sponsor. Notice that it is not possible to change Sponsor now, nor in the future, unless when a Sponsorship is not correct and legally conveyed.

Email Validation Policy

An E-mail account can only be used by one (1) person. This E-mail address is exclusive and should not be shared within different positions. For E-mail verification address you will be requested as follows:

- 1 – A scanned high resolution copy of your passport or
- 2 – Drivers license
- 3- An EU or similar identity card

Only verified E-mail addresses will be valid to retrieve funds from Member's account. If your E-mail address do not match your account, Quatro MPN will not be held responsible for funds not reaching you, since they'll sent to the account of the valid E-mail address.

If you wish to change your E-mail address, you may do so, but verification is needed before any further funds are being re directed. Kindly notice that every time you go through this changing account process Quatro MPN be subjected to revision and screening process will be required before Quatro MPN will have your new E-mail address verified.

Administration and Service, Rules of Inactivation, Termination or sale of an Affiliate Program, Resignation and Succession.

Any member has to pay his or her Back office fee once a year; a year is a "Quatro-calendar year", starting every 4th of April the valid year. The back office fee is EURO 50.00 a year and must be received by Quatro MPN in advance of this date to be valid. Any delay in payment will execute a pause in the Affiliate Program, after 14 days the member will receive a warning of Termination if payment is not registered within 14 days of warning date.

If a Member wishes to sell his or her Affiliate Program he or she is free to do so after a written permission and verification from Quatro MPN. This inquiry has to be in a written form and sent by E-mail to Quatro MPN Administration, containing all information of the purchaser and why selling. Quatro MPN has the right to refuse the inquiry of sale without any further explanation in the sole discretion of Quatro MPN. After sale, or termination, of the Affiliate program the member will not be able to any resignation or new registration in a period of six months from date of written verification from Quatro MPN.

Termination of Members may happen at Quatro MPN discretion based on, but not restricted to, evaluation that a member has acted against the principles of the Policies & Procedures Program stated in this document, and/or for behaving unethically. A terminated Member is, per se, not eligible to re-enter Quatro MPN as a Member, and Quatro MPN will deny any past, present or future relation to the terminated Member.

By termination all funds of the member will be used to cover any cost Quatro MPN will have in this matter, but not limited to the funds, and the member will be held responsible for any further complications or costs. Any remaining funds after termination will be sent to the registered account of the member, if any, and if no appeal from the member is filed within 14 days of termination. The decision of Quatro MPN will be final and not negotiable.

Members Liberties, Conflicts and Restrictions

You agree by accepting these Policies & Procedures that the decision of doing so have not relied on any unauthorized written or oral representation, arrangement, understanding or agreement not expressly set out or referred to in this agreement.

As a registered Member you acknowledge that you are an independent contractor and are not an agent, employee, franchisee, member, joint venture partner or a legal representative for Quatro MPN. Any reference to Quatro MPN can only be made with also mentioning the status as an Independent Contractor or Independent Member of Quatro MPN. You will, as a Member, be held individually and legally responsible for all and any of your actions.

At no point can a Member speak on the behalf of Quatro MPN unless a top-management representative of Quatro MPN is present and has given consent. Words and content cannot be spoken direct or indirect others than are presented on the official web site of Quatro MPN and/or but limited to any information that is not of Quatro MPN origin and covered by this Policies & Procedures program.

Website, Advertising via the Internet, Logos and Trademarks

As a Member, you are only permitted to use your own Quatro MPN member's website for conducting your Quatro MPN business:

- (*) Your website has to state a proclamation of being owned, maintained and operated by and Independent Quatro MPN Contractor or Member.
- (*) Your website may only use the proposed and authorized Quatro MPN Logo found on the official Quatro MPN website.
- (*) Your website only contains information found on the official Quatro MPN website, and no other information of any product or business others than Quatro MPN.

(*) Information in this regard is all descriptive, explanatory and factual information needed to carry out the business at hand. Information may not be false and inaccurate or promise any profit or earnings that can misguide or be unrealistic. All Independent Members must comply with the local legislation in the country where they live.

(*) If the legislation of the country of residence of the Independent Contractor prohibits in any manner that a person participates as a Quatro MPN Independent Contractor or Independent Member, the person then is obliged to disregard his or her business, and Quatro MPN will bare no responsibility on to any participation of a person. The enrolling of each Independent Contractor is their own responsibility, and by the acceptance of the Policies & Procedures, it relieves Quatro MPN for all liability. By accepting Policies & Procedures, the person will owe the commitment of complying with the laws of his or her country of residence regarding his or her participation.

Any failure to comply with these rules will result in instant termination.

Websites held by Members may not use Quatro MPN statements, hearsay, Quatro MPN logos, materials, Quatro MPN trademarks and all other Quatro MPN related information not approved by Quatro MPN. Approval is only considered by forwarding a written application to Quatro MPN Ltd. The written permission will contain your license number, witch are to be displayed clearly on top of your main page and also on every other site of you domain and website. No website can be opened and displayed before this written permission is given from Quatro MPN Ltd and no words or content is to be rewritten or changed after the license is issued and the webpage opened. Any mayor changes in the site most first be approved by Quatro MPN Ltd before displayed.

Quatro MPN is totally and utterly disapproves the use of personally designed websites outside of control of Quatro MPN. This control is necessary in order to eliminate false testimonies, statements and similar information that can potentially destroy the work of all other Members as well as the Company. Quatro MPN is committed to secure the communication flow in the best possible way in order to safeguard everybody's interest and not let information distribution become archaic, anarchic or false. It is expected of every Member to follow this rule at the same level of professionalism, as the Affiliation requires.

All information provided by the Member to Quatro MPN, including their name, address, phone number or email address remains the property of Quatro MPN. Members consent to use of their username and country of residence for advertising and promotional purposes without additional compensation. All reports are proprietary and confidential, and usage is only acceptable when the usage is equal to the intended use of the reports. Any information given through the system is to be deemed confidential and shall with no limitations be regarded as such. Confidential information may not be disclosed to third parties.

Internet and Website Policy.

Distributors wishing to advertise on the Internet must fully comply with the Policies and Procedures and any Internet advertising is subject to prior written approval by the Compliance Department which, in its sole discretion may disallow any advertising material for any reason, including without limitation, any material published or sought to be published on the Internet.

- Distributors must be active, and their position activated, with their distributor business in order to obtain authorization for an approved website.

- Distributors who wish to have their own website to promote their Quatro MPN business must request and receive an approval number, to be displayed on the main page of the website, by email from the Compliance Department before publicly displaying the site and/or registering any search engines. No verbal approvals will be granted. Before submitting website information for approval, it is important that all hyperlinks are working properly. Any and all changes to a distributor's previously approved website must be re-submitted for review and approval. Failure to comply is a violation of the Quatro MPN Policies and Procedures and may result in the suspension and/or termination of a distributor's position.

- Distributor websites must be immediately and without question, recognized as that of a Quatro MPN independent distributor. Identification as an independent distributor must appear prominently on the home page, as well as all major sections (i.e. product pages, basic information, testimonials, etc.)

- No other products, programs, companies may be mentioned, illustrated, made reference to in any way on any website in which Quatro MPN products, services and/or programs are featured.

- No product names or words trademarked by Quatro MPN may be used as part of a distributor's website URL address or domain name. Distributors must be certain to obtain prior approval before purchasing URL addresses, as Quatro MPN will not pay to have it replaced.

- No links to any other website other than the Quatro MPN distributor website are permitted.

- No health or curative claims or product comparisons may be made in any product information testimonials.

- Distributors are not permitted to make any earnings or sales representations, except for their own documented individual earnings. No checks may be reproduced or displayed in any manner. When using any income statements, those statements must be verifiable and accurate.

- Use of testimonials other than a distributor's own require written permission from each distributor or customer whose testimonial and/or photographs will be used on a distributor's website. Acquiring permission is the responsibility of the website owner. Copies of the permission must be submitted along with the website approval request to the Compliance Department prior to display on any website.

- It is the responsibility to ensure that all information, spelling, punctuation and grammar are correct before submitting the site for approval.

- All distributor websites are subject to federal, state and local laws and regulations. Approval of a distributor website's content does not ensure legal compliance with the governing bodies in a distributor's geographic area.

The following statements must be included in each distributor's website, according to nutritional and health products, from Quatro Medicare:

"Statements made in this publication have not been evaluated by any governmental agency. These products are not intended to diagnose, treat, cure or prevent any disease."

"As with any weight management or supplementation program, consult your healthcare provider before beginning any regimen, particularly if you have any existing health concerns. Always read and follow label directions."

"The earnings and weight loss results mentioned in this publication may not be representative of your results. Your results as a Quatro MPN distributor depend on your individual effort and enterprise."

"Product, company and marketing information and photos are copyrighted by Quatro MPN and used with permission."

Domain Names.

Distributors may not use or attempt to register any Quatro MPN or Quatro Group trade names, trademarks, service marks, product names, the Company name or any

derivative thereof, for any Internet domain name.

Trade Shows.

With written authorization from Quatro MPN, Company products and opportunity may be displayed at trade shows by distributors. Request for participation in trade shows must be received in writing by Quatro MPN at least two (2) weeks prior to the show. Written authorization from Quatro MPN must be received before participating in such events. Company products and opportunity are the only products and opportunity that may be offered in the trade show booth. Only Company approved marketing materials may be displayed or distributed.

Income Claims.

Distributors may not display in any manner for recruiting purposes or any other reason commission checks or make specific income claims or representations.

Media Interviews.

Distributors are prohibited from granting radio, television, newspaper, tabloid or magazine interviews or using public appearances, public engagements, or making any type of statement to the public media to publicize Quatro MPN, its products or their individual Quatro MPN business without express, prior written approval from Quatro MPN which can reasonably be withheld. All media contacts and inquiries must be coordinated through Quatro MPN and must contain a complete description of the interview format and venue.

Endorsements.

No endorsements by any Quatro MPN officers or administrators or third parties may be alleged, except as expressly communicated in Quatro MPN literature and communications.

Independent Communications.

Distributors as independent contractors are encouraged to distribute information and direction to their respective organizations. Quatro MPN encourages the prudent distribution of newsletters, training manuals and workshops, and other organizations programs. However, distributors must identify and distinguish between personal communication and the official communication of Quatro MPN and must comply with these policies.

Distributor Training.

Distributors are responsible for participation in the training of the distributors they sponsor. Training assistance is provided in Quatro MPN literature and in additional training tools as well as on the Internet. Further, distributors may attend local and regional training workshops for distributors, any educational training must be held only by persons with Quatro Academy level 1 certification. The only official approved training and education takes place at the Quatro Academy, for independent contractors and leaders, stated on the official Quatro MPN and Quatro Academy websites.

Recordings.

Distributors shall not produce or reproduce Quatro MPN produced audio or video taped materials detailing the Quatro MPN opportunity or products. Distributors shall not audiotape any Quatro MPN function.

Telephone Answering.

Distributors may not answer the telephone or create recordings saying “Quatro MPN” or in any manner which could lead the caller to believe that he or she has reached the Corporate Offices of Quatro MPN.

Liability.

Violation of any of the Policies & Procedures may be grounds for suspension and/or termination of that individual’s distributorship. The violator also may be subject to civil or criminal liability resulting from violation of the Application and Agreement of Distributorship, the Code of Professional Ethics, the Policies and Procedures of Quatro MPN, or law. Additionally, Quatro MPN may withhold payment to any Quatro MPN distributor in an effort to offset any damages suffered by Quatro MPN as a result of a distributor’s violation of the Application and Agreement of Distributorship, the Code of Professional Ethics, the Policies and Procedures of Quatro MPN, or law.

Legal Obligations and Indemnities

Members acknowledge that they cannot hold Quatro MPN responsible or bind Quatro MPN to any other obligations than those stated in this document of Policies & Procedures. Members indemnify and hold Quatro MPN harmless in all claims made by third parties every conceivable fashion regarding PRP and breach of these Policies & Procedures.

Members indemnify and submit to holding all Quatro MPN Directors, Affiliates, shareholders, stakeholders, employees, subcontractors and Members harmless from all liabilities, losses, legal fees, claims, costs, damages or expenses stemming from any related website, and mistakes or alteration in the information on official as well as unofficial Quatro MPN websites. All information provided by Members to Quatro MPN is the property of Quatro MPN and will not be externalized nor provide Members with additional compensations for the usage of usernames and country of origin for promotional purposes.

General Disclaimer

Quatro MPN will make all possible business undertakings and steps and take acceptable business precautions; however Quatro MPN makes no warranties that:

- (*) Members will earn any money
- (*) Members will profit out of investments
- (*) Quatro MPN products are beneficial
- (*) The Quatro MPN website is free of viruses
- (*) Members will have 24 hours\7 days access to the Quatro MPN website
- (*) Unauthorized access or alteration to Quatro MPN data will not occur

As an Independent Quatro MPN Member you fully accept and understand the risks of being involved in any business opportunity. You hereby agree to remove liability from Quatro MPN and its business partners for any gains or losses. You will not initiate a chargeback with your issuing bank prior to a written request for refund to Quatro MPN or its credit card processing member or other payment processing partners.

Amendments and Waivers

Quatro MPN reserves all rights to change applicable rules and regulations, products, product availability, services and services availability, prices, Bonus Plan, and inherent incentive plans for bonuses and profit at its discretion. Any changes will be introduced to Quatro Board of Members for hearing before alteration will be forwarded to all Members via Email and official website with a 30 day notice. This agreement supersedes any and all other agreements, understanding, arrangements and representations between the parties. This document contains all Policies & Procedures for acting as a Member of Quatro MPN and of Quatro MPN obligations and rights regard. Both parties accept and acknowledge that they have not relied upon other representations, recommendations, understanding and agreement not mentioned in this document.

Severance

If any provision of this agreement where determined to be illegal, invalid or void, the legality or validity of the reminder of this agreement will not be affected and will continue to be in full force and effect. These Policies & Procedures are translated into several languages by Quatro MPN, and if a conflict arises from discrepancies between language versions of the Policies & Procedures, The English version is the authentic one, and all matters are judged accordingly.

Disclaimer

Being a Member in the Quatro MPN Trading & Investment Pool, and the Quatro MPN business in general is like all other Trading and Investment business. The system, partners and planning used is generated to minimize the risk and optimize the potential outcome. All Trading & Investment are done manually, and there is a slight possibility that the person or partner in question, like everyone else, can make human mistakes. On the other hand, we feel very confident with our employees and partners. The Management and Control system is set to discover and solve any irregularity in the benefit of both parties. But it is possible, and if it happens, it is a risk that we can minimize but never terminate. In case something like this will happened, it could or would create a negative dividend and cancel Bonus payouts for a period of time.

By signing in as a client with Quatro MPN, you accept that there is a risk participating in international sales and investments and that your funds can be lost. It can also happen that the Investment Team or Investment Partner is making bad decisions, taking bad trading advices or making errors or mistakes. This will all result Quatro MPN taking a loss. You accept that any loss generated both within and outside the control of

Quatro MPN cannot be used against Quatro MPN, and accept any loss of any kind in that regard as a risk of joining this business.

By accepting this you accept to stand back from taking any legal action against Quatro MPN or any of Quatro MPN daughter companies, associated companies, employees, management or owner. You also agree to not deliver any information in regards to Quatro MPN and associates to any third parties, such as press, or news media, whether it's trying to give a good or bad impression of Quatro MPN and associates, employees or owners.

If you cannot accept these conditions, Quatro MPN and associate business is not the future business partner for you, and you should not become an Affiliate of Quatro MPN Ltd or their daughter companies.

Statement of acceptance

I have read and understood the Policies & Procedures of Quatro MPN and by signing this document I accept the Policies & Procedures of Quatro MPN according to my membership level.

I also state that the money I am investing into my Quatro MPN business or any activity connected with Quatro MPN Ltd or their services, do not originate from organized crime or any illegal activity.

I will not invest or spend any money in Quatro MPN on behalf of a third party, nor is this a hidden joint venture deal. The money is mine of origin.

Place and Date:

Full name in letters:

My signature:

This signed Statement of acceptance document must be e-mailed to Quatro MPN together with your KYC documents. Only documents, agreements and KYC documents received on this special e-mail address will be registered and approved:

application-kyc@quatro-mpn.com

Or

Fax number (+46) 0-13-32 88 444

You have now applied to become a member of the Quatro MPN group