

1 Consumer purchases a product or service from the retailer.

2 The retailer pays a percentage of his retail price to the independent Trustee account.

3 The independent Trustee distributes the monies in accordance with the terms and conditions of the promotion, 80% to the International Investment Bank to be invested and 20% to CashBack Sales (INDIA) PVT Ltd for operating costs.

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TRANCHE 1

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TRANCHE 2

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TRANCHE 3

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TRANCHE 4

11 The monies in the capital guaranteed investment are then used to pay qualifying holders of the Cash Back Certificates with the maximum amount of each payment being the amount on the certificate.

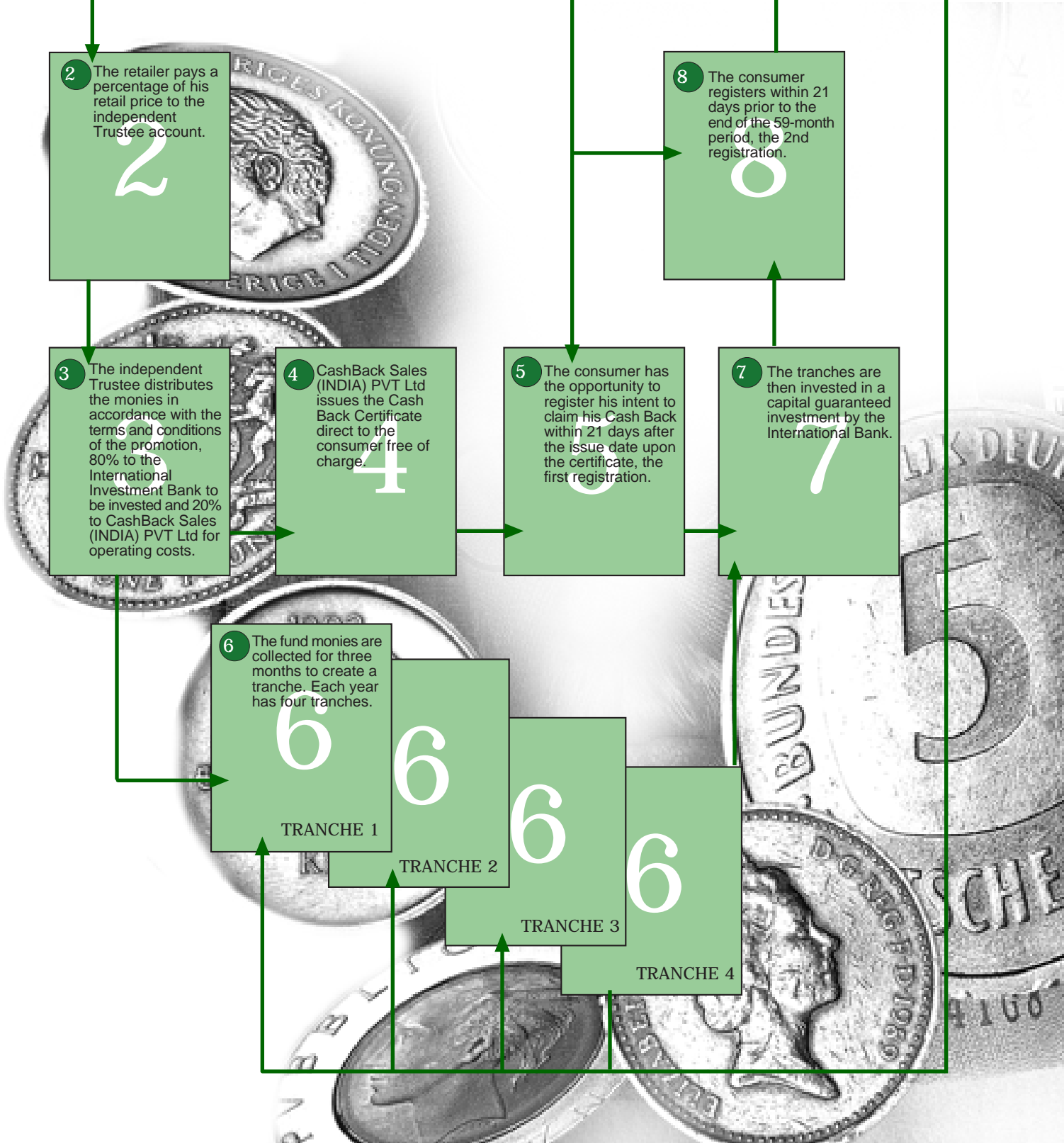
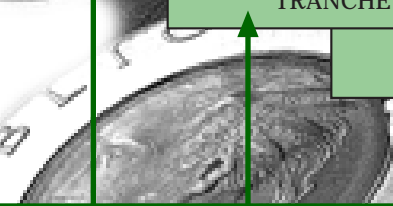
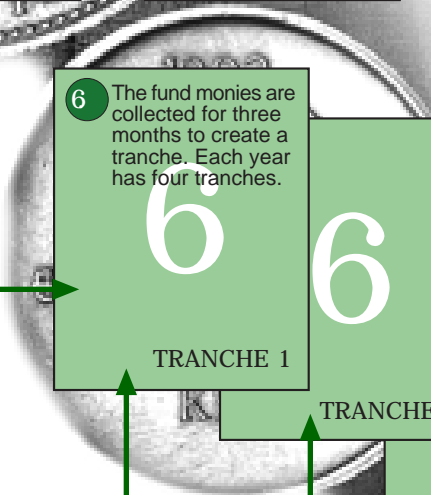
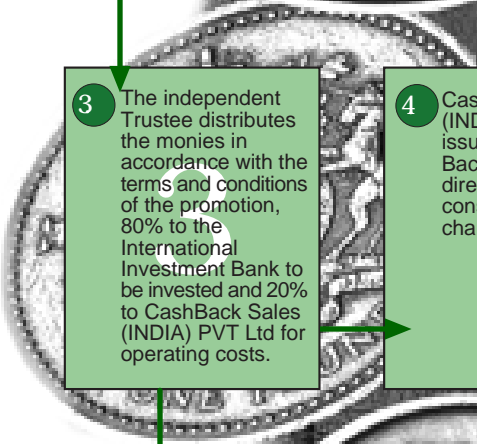
10 At the end of the term the 1st and 2nd registrations are audited to define that the final number of qualifying clients are correct.

9 At the end of the term the tranches are audited to define the exact amount available for payment to qualifying holders of the Cash Back Certificate.

8 The consumer registers within 21 days prior to the end of the 59-month period, the 2nd registration.

5 The consumer has the opportunity to register his intent to claim his Cash Back within 21 days after the issue date upon the certificate, the first registration.

7 The tranches are then invested in a capital guaranteed investment by the International Bank.



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