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Ref : MXM/MEMO/10.03.2009/MRKT-011
Date : March 10, 2009
Attn. : MXM Agents & Members / Service Centres / Branches
Re : **MRM OFFSET FOR SUPREMA XTRA FAMILY & FRIENDS**
- MXM Flexi Payment Plan (FPP)

In view to the encouraging response from all our existing members in upgrading their memberships to **Suprema Xtra Family & Friends Series of Membership Program**, the Management is pleased to inform that with **immediate effect** you can now use your **MRM** to offset the membership fee of your upgraded membership under the **Flexi Payment Plan**.

For Example: Membership Upgrade to Suprema Xtra-Silver (Principal) – 26yrs to 35yrs

	(RM)	(RM)
Total Accumulated MRM		2,400.00
(Less):		
Total Suprema Membership Fee RM845 + (RM109 x 12 months)	2,153.00	
Total XTRA Silver RM 240 + (RM15 x 12 months)	420.00	
Total Membership Fee		<u>2,573.00</u>
Surplus/(Deficit)		<u>(173.00)</u> =====

Explanation:

The above example shows upon renewal of membership, the member has upgraded to Suprema Xtra Silver Membership which total up to **RM 2,573.00 (RM 2,153 + RM 420)** under the **MXM Flexi Payment Plan (FPP)**. The total accumulated MRM will then be fully utilized to offset the Membership fee leaving a balance of **RM173.00**. The member will then pay the balance **RM173** upon renewal of membership.

In event of a positive balance after deduction, the company will refund all balance due to members within **sixty (60) days** from the date of renewal.

Cont...2/-



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Page...2/-

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Should you have further enquiries on the abovematter, please do not hesitate to contact Agency Development Department at 03-7721 2888 as we continue to assure you of our best services at all times.

MXM...Everyone Deserve THE BEST!!!
Agency Development Department

Terms & Conditions

1. The MRM Offset is only applicable for Membership upgrade upon renewal and for Flexi Payment (FPP) option ONLY.
2. All balances due to the Membership are to be fully settled upon renewal of Membership.
3. Available balances due to Members after such offsets using the MRM will be refunded.
4. All other terms & conditions under the application of SUPREMA XTRA Family & Friends Series of Membership Programs remain unchanged.
5. MXM International Sdn Bhd reserve the rights to amend, add or delete any of the said terms & conditions from time to time.