

**ORIGAMI OWL FAMILY OF BRANDS WEBSITES
TERMS OF USE AND PRIVACY POLICY**

This is a contract. Please read it carefully. This Policy may be updated from time to time. We encourage you to check back periodically for updates.

Last Updated: January 15, 2017

1. POLICY OVERVIEW

Origami Owl, LLC (“Origami Owl” or the “Company”) is pleased to offer business opportunities with more than one brand within the Origami Owl Family of Brands. Currently, these brands include “Origami Owl” and “Willing Beauty Company” (which sells both *Willa* and *Willing Beauty* products). The Origami Owl Family of Brands may be expanded in the future to include other brands. As referenced in these Terms of Use and Privacy Policy (the “Policy”), the “Origami Owl Family of Brands” refers to each brand owned and operated by the Company.

Origami Owl independent business owners are known as “Designers.” Willing Beauty Company independent business owners are known as “Beauty Advisors.” When referenced in this Policy or elsewhere in other Company materials, the term “Independent Business Owner” is used to reference both groups. If you join one or both businesses by entering an Independent Business Owner Agreement for the relevant business, you will be subject to this Policy.

Likewise, if you are a customer of either or both businesses, the terms of this Policy will apply to any information you provide in transactions with the Company.

The Company respects the privacy of every individual who visits our Websites and other online portals or account pages (“Websites”). We will not sell or distribute information gathered on the Websites to any third party with the exception of those third parties who work on behalf of, or with, the Company under confidentiality agreements. This Policy applies to your use of origamiowl.com, willingbeauty.com, and any other website or online portal owned or operated by Origami Owl, LLC or WBC Group, LLC. We are committed to protecting the privacy of the visitors to our Websites.

The following Policy outlines the information the Company will collect and how we will use that information.

2. COLLECTION AND USE OF INFORMATION

Information is gathered on a voluntary basis. If you decide to provide us with your personal information, you should know that we may store some or all information to further understand our customer base and deliver the best online experience. Some examples of personal information may include your name, email address, phone numbers, credit card information, physical or mailing address, tax identification numbers, birthday, gender, occupations and other information necessary to join us and become a Designer, Beauty Advisor or online customer.

3. INFORMATION COLLECTED FROM MINORS

Our publicly available goods and services are not directed to minors under the age of 13. If you become aware that your child has provided us with personal information without your consent, please contact us immediately. We do not knowingly collect personal information from children under 13. If we become aware that a child under 13 has provided us with personal information, we take steps to remove such information and terminate the child's account.

4. THE USE OF WEBSITE USER AND INDEPENDENT BUSINESS OWNER INFORMATION

Personal information is gathered for purposes of managing and expanding our business activities, providing customer service and making available other products and services to our Independent Business Owners and other online visitors. We may also use your personal information as follows: to inform you of new services or products; to help detect and protect against account errors, fraud or other criminal activity; to resolve disputes; to troubleshoot problems; or to customize your experience. When permitted or required by law, we may share your personal information with governmental agencies or other authorized companies assisting us in fraud prevention or investigation or to explore fraud that has already taken place. The information provided to these entities is not for marketing purposes. We may also reassign ownership of such information in the course of mergers, company divestitures, or any business unit closure.

5. DIRECT OR INDIRECT LINKS TO OTHER SITES

Since third party sites are owned and operated independently, the Company cannot ensure the safeguard of any personal information that you provide to a third party website that links to or from any of our Websites. These third party sites may have their own separate privacy policies that are beyond our control. As such, we cannot assume any responsibility or liability whatsoever for practices, actions or policies of these third party sites. Any time you elect to leave one of our Websites to visit a third party site, this Policy will not apply.

6. WEBSITE SECURITY

Only authorized employees, agents or contractors (who have agreed to keep your information secure and confidential) have access to your information. We have taken precautions to ensure that this information is safe and secure, but please understand that no data transmission over the Internet will be 100% secure. While we take steps to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk.

7. TRADEMARKS AND COPYRIGHTS

All material from the Websites is considered property of the Company and unauthorized use of such material is strictly prohibited. This includes any content such as graphics, hyperlinks, images, text, etc. The content on the Websites is for exclusive use of the Company only. The Company's trademarks, service marks, and logos and other proprietary designs ("Intellectual Property") used and displayed on the Websites are considered property of the Company. Please refer to the Company's Intellectual Property Notices on the Legal Notices section of each of the Websites for further details about all Company Intellectual Property.

No material from our Websites may be uploaded, posted, copied, reproduced, distributed or republished in any way. No portion of the Websites may be copied, sold, reproduced, duplicated, resold or otherwise exploited for any commercial purpose that is not expressly permitted by the Company. We reserve the right to cancel orders, and/or refuse services at our discretion if we believe that a customer violates applicable law or acts in a way that is harmful to our interests. There shall be no representation made on the Websites that would be construed as granting, by implication or otherwise, any license or right to use any Intellectual Property displayed on the Websites. The Company Intellectual Property may not be used in connection with any product or service that is not ours, in any manner that is likely to cause confusion among customers, or in any manner that disparages or discredits the Company or its products.

8. ONLINE PURCHASES

Credit card information and numbers entered by customers or Independent Business Owners are encrypted before transmission to our credit card processing service. If the item amount and dollar volume of the purchase is authorized, the order is processed and forwarded to our credit card processing service for completion. Credit card transactions completed online through the shopping carts on the Websites are secured by an online industry standard (SSL) - A 128-bit Secure Socket Layer. The Company's Care Team does not receive credit card number information. As an extra precaution, we do not include credit card information in any email correspondence related to purchases.

9. POLICY MODIFICATIONS

We reserve the right to alter or revise this Policy from time to time in our sole and absolute discretion, with no prior notice to users of the Websites. We recommend you periodically visit this page to review the current Policy. Your continued use of our Websites following any such changes will signify your acceptance and agreement to those changes.

10. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, THE COMPANY WILL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF THE WEBSITES, INCLUDING DAMAGES ARISING OUT OF CHANGES TO OR TERMINATION OF THE WEBSITES. THIS IS A COMPREHENSIVE LIMITATION OF LIABILITY THAT APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO DIRECT, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, LOSS OF DATA, INCOME OR PROFIT, LOSS OF OR DAMAGE TO PROPERTY AND CLAIMS OF THIRD PARTIES. TO THE EXTENT PERMITTED BY LAW, THE LIMITATIONS ON THE COMPANY'S LIABILITY SET FORTH HEREIN SHALL APPLY WHETHER FOR BREACH OR REPUDIATION OF CONTRACT, OR WHETHER IN TORT, CIVIL LIABILITY BY WAY OF NEGLIGENCE, GROSS NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.

BY AGREEING TO THESE TERMS, YOU WILLINGLY AGREE (OR, IF YOU ARE A MINOR, YOUR PARENT OR LEGAL GUARDIAN WILLINGLY AGREES) THAT YOU HAVE RELINQUISHED YOUR RIGHT TO SEEK THESE

DAMAGES FROM THE COMPANY AND THAT THIS IS A REASONABLE ALLOCATION OF RISK. THIS PROVISION DOES NOT APPLY TO NEW JERSEY RESIDENTS OR RESIDENTS OF ANY OTHER JURISDICTION WHERE SUCH LIMITATION IS PROHIBITED BY LAW.

11. Dispute Resolution

Any controversy, claim or dispute of whatever nature arising between a user of the Websites, on the one hand, and the Company and/or the Related Parties (as defined below), on the other, including but not limited to those arising out of or relating to the Policy or any other relationship of a user of the Websites and the Company and/or the Related Parties (for purposes of this Section each is a "party"), whether such claim is based on rights, privileges or interests recognized by or based upon statute, contract, tort, common law, or otherwise ("Dispute"), shall be settled through negotiation, mediation or arbitration, as provided below.

a. Negotiation

If a Dispute arises, the parties shall first attempt in good faith to resolve it promptly by negotiation. Any of the parties involved in the Dispute may initiate negotiation by providing notice (the "Dispute Notice") to each involved party setting forth the subject of the Dispute and the relief sought by the party providing the Dispute Notice, and designating a representative who has full authority to negotiate and settle the Dispute. Within ten (10) business days after the Dispute Notice is provided, each recipient shall respond to all other known recipients of the Dispute Notice with notice of the recipient's position on and recommended solution to the Dispute, and designating a representative who has full authority to negotiate and settle the Dispute. Within twenty (20) business days after the Dispute Notice is provided, the representatives designated by the parties shall confer either in person at a mutually acceptable time and place or by telephone, and thereafter as often as they reasonably deem necessary to attempt to resolve the Dispute.

b. Mediation

At any time twenty (20) business days or more after the Dispute Notice is provided, but prior to the initiation of arbitration, regardless of whether negotiations are continuing, any party may submit the Dispute to JAMS (Judicial Arbitration and Mediation Services - <http://www.jamsadr.com>) for mediation by providing notice of such request to all other concerned parties and providing such notice and a copy of all relevant Dispute Notices and notices responding to JAMS. In such case, the parties shall cooperate with JAMS and with one another in selecting a mediator from the JAMS panel of neutrals and in promptly scheduling the mediation proceedings, and shall participate in good faith in the mediation either in person at a mutually acceptable time and place or by telephone, in accordance with the then-prevailing JAMS's mediation procedures and this Section, which shall control.

c. Arbitration

Any Dispute not resolved in writing by negotiation or mediation shall be subject to and shall be settled exclusively by final binding arbitration before a single arbitrator in Phoenix, Arizona, in accordance with the then-prevailing Commercial Arbitration Rules of the American Arbitration Association ("AAA"). No party may commence arbitration with respect to any Dispute unless that party has pursued negotiation and, if requested, mediation, provided, however, that no party shall be obligated to continue to participate in negotiation or mediation if the parties have not resolved the Dispute in writing within sixty (60) business days after the Dispute Notice was provided to any party or such longer period as may be agreed by the parties in writing. Unless otherwise agreed by the parties, the mediator shall be disqualified from serving as arbitrator in the case. Notwithstanding any contrary rules promulgated by the AAA, the following shall apply to all Arbitration actions:

- The Federal Rules of Evidence shall apply in all cases;

- The parties shall be entitled to all discovery rights permitted by the Federal Rules of Civil Procedure;
- The parties shall be entitled to bring motions under Rules 12 and/or 56 of the Federal Rules of Civil Procedure;
- The arbitration shall occur within one hundred-twenty (120) days from the date on which the arbitrator is appointed, and shall last no more than five (5) business days;
- The parties shall be allotted equal time to present their respective cases, including cross-examinations.

The arbitrator shall not have the power to alter, modify, amend, add to or subtract from any provision of the Policy, or to rule upon or grant any extension, renewal or continuance of the Policy. Moreover, the arbitrator shall not have the power to award special, incidental, indirect, punitive, exemplary, or consequential damages of any kind or nature, however caused.

All communications, whether verbal, written or electronic, in any negotiation, mediation or arbitration action shall be treated as confidential and those made in the course of negotiation or mediation, including any offer, promise or other statement, whether made by any of the parties, their agents, employees, experts, or attorneys, or by the mediator or any JAMS employee, shall also be treated as compromise and settlement negotiations for purposes of applicable rules of evidence and shall be inadmissible for any purpose, including impeachment, in any arbitration or other proceeding involving the parties, provided that evidence that is otherwise admissible or discoverable shall not be rendered inadmissible or non-discoverable as a result of its use in negotiation or mediation.

The costs of negotiation, mediation, and arbitration, including fees and expenses of any mediator, arbitrator, JAMS, the American Arbitration Association, or other persons independent of all parties acting with the consent of the parties to facilitate settlement, shall be shared in equal measure by the user of the Websites, on the one hand, and the Company and any Related Parties involved, on the other. The parties shall bear their own legal fees and expenses of negotiation, mediation and arbitration.

Although the Policy is made and entered into between a user of the Websites and the Company, the Company's affiliates, owners, members, managers and employees ("Related Parties") are intended third-party beneficiaries of the Policy, including this agreement to negotiate, mediate and arbitrate. The parties acknowledge that nothing in these policies is intended to create any involvement by, responsibility of, or liability of the Related Parties with respect to any dealings between an user of the Websites and the Company, and the parties further acknowledge that no provision of the Policy shall be argued by any party to constitute any waiver by the Related Parties of any defense which the Related Parties may otherwise have concerning whether they can properly be made a party to any dispute between an user of the Websites and the Company.

Any party may seek specific performance of this Section, and any party may seek to compel each other party to comply with the provisions of this Section by petition to a court of competent jurisdiction in the State of Arizona. The pendency of a mediation shall not preclude a party from seeking provisional remedies in aid of the arbitration from a court of appropriate jurisdiction in the State of Arizona, and the parties agree not to defend against any application for provisional relief on the ground that a mediation is pending. The prevailing party in any proceeding enforcing the provisions of this Section shall be entitled to recover from the other party the reasonable attorneys' fees and costs incurred by the petitioning party in obtaining the requested relief. If any portion of this Section is held to be unenforceable for any reason, the remainder shall remain in full force and effect.

Nothing in this Section shall preclude any party from seeking interim or provisional relief concerning the

Dispute, including a temporary restraining order, a temporary or preliminary injunction, or an order of attachment, either prior to or during negotiation, mediation or arbitration.

12. Class Action Waiver

By entering into this Policy, you understand and agree that you will waive your right to have any dispute or claim brought, heard or arbitrated as a class action, collective action or representative action (the "Class Action Waiver"). Notwithstanding any other clause contained in this Policy or the rules of the American Arbitration Association, any claim that all or part of this Class Action Waiver is invalid, unenforceable, unconscionable, void or voidable must be determined only by a court of competent jurisdiction and may not be determined by an arbitrator.

13. Period of Limitation

Should you bring a claim against the Company for any alleged act or omission of the Company relating to or arising from this Policy, such action must be brought within one year from the date of the alleged conduct giving rise to the cause of action. Failure to bring such action within such time shall bar all claims against the Company for such act or omission. You hereby relinquish and waive all claims permissible by any other applicable statutes of limitation.

14. Choice of Law

Jurisdiction and venue of any matter not subject to arbitration shall lie exclusively in Maricopa County, State of Arizona. The Federal Arbitration Act shall govern all matters relating to arbitration. The laws of the State of Arizona shall govern all other matters relating to or arising from the Policy or any element of your relationship with the Company.

15. Miscellaneous Provisions

a. Severability

If any provision of this Policy in its current form or as may be amended is found to be invalid or unenforceable for any reason, only the invalid portion of the provision shall be severed and the remaining terms of the Policy shall remain in full force and effect. The severed provision, or portion thereof, shall be reformed to reflect the purpose of the provision as closely as possible.

b. Waiver

The failure of the Company to partially or fully exercise any rights or remedies that may be available to it, or the waiver of the Company of any breach of this Policy by you shall not prevent a subsequent exercise of such rights by the Company and shall not be deemed a waiver by the Company of any subsequent breach by you of the same or any other provision of the Policy. Our rights and remedies under the Policy and any other applicable agreement between you and the Company shall be cumulative, and the exercise of any such right or remedy shall not limit our ability to exercise a different or additional right or remedy.

c. Release and Indemnification

You agree to indemnify, hold harmless, and defend the Company, its parent, subsidiaries, divisions, and affiliates, and their respective officers, directors, employees, agents and affiliates from any and all claims, liabilities, damages, costs and expenses of defense, including attorneys' fees, in any way arising from or related to your participation as a user of the Websites, your violation of this Policy, any defamatory or infringing content posted by you, or your violation of any law or the rights of a third party.

d. Confidentiality

You agree that the Company has a proprietary interest in its customer lists and other confidential information described in this Policy or other materials provided to you by the Company. You agree not to use or disclose such confidential information except as explicitly authorized by the Company. Use or disclosure of customer lists for any purpose is strictly prohibited.

e. International Use

The Websites are intended for use only in the United States and Canada. We make no representation that the materials presented on the Company Websites are appropriate for use or available for use in any other jurisdiction.

f. Risk of Loss

Risk of loss passes to you upon our shipment of any products ordered by you when such products are delivered to the third party carrier.

g. Entire Agreement

This Policy constitutes the entire agreement of the parties with respect to this subject matter and your use of the Websites. There are no verbal or written collateral representations, agreements or understandings relevant to this subject matter except as specifically set forth in this Policy.

h. Contact Information

The Company's Legal Department may be contacted at: Legal Department, Origami Owl Family of Brands, 450 North 54th Street, Chandler, Arizona, 85226. All legal notices shall be sent by registered or certified mail to this address.

The Care Team may be contacted by telephone at 866-600-7525 or electronically by selecting the "Contact Us" option at the bottom of any page of the Websites.

All other contacts may be directed to:

Origami Owl Family of Brands
450 North 54th Street
Chandler, AZ 85226