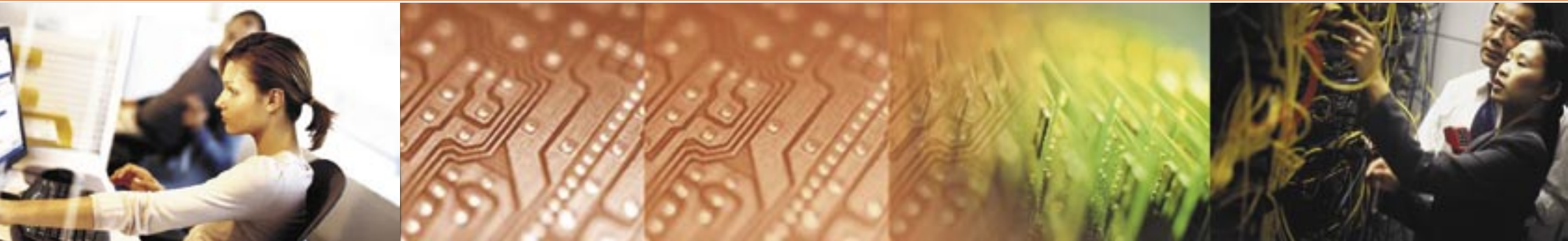


Microsoft Club

Rewarding your success



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Microsoft Club Overview

1.1 Mission

Microsoft Club is a reward scheme for our Partners in EMEA. Once your membership has been approved you are rewarded for purchasing Microsoft products from our Authorised Distributors. You'll receive Dual Rewards (Cash Rebate and Marketing Funds) on valid purchases.

How Microsoft Club works

You are rewarded according to how many products you purchase from our Authorised Distributors. There are two types of reward – Cash Rebate and Marketing Funds*.

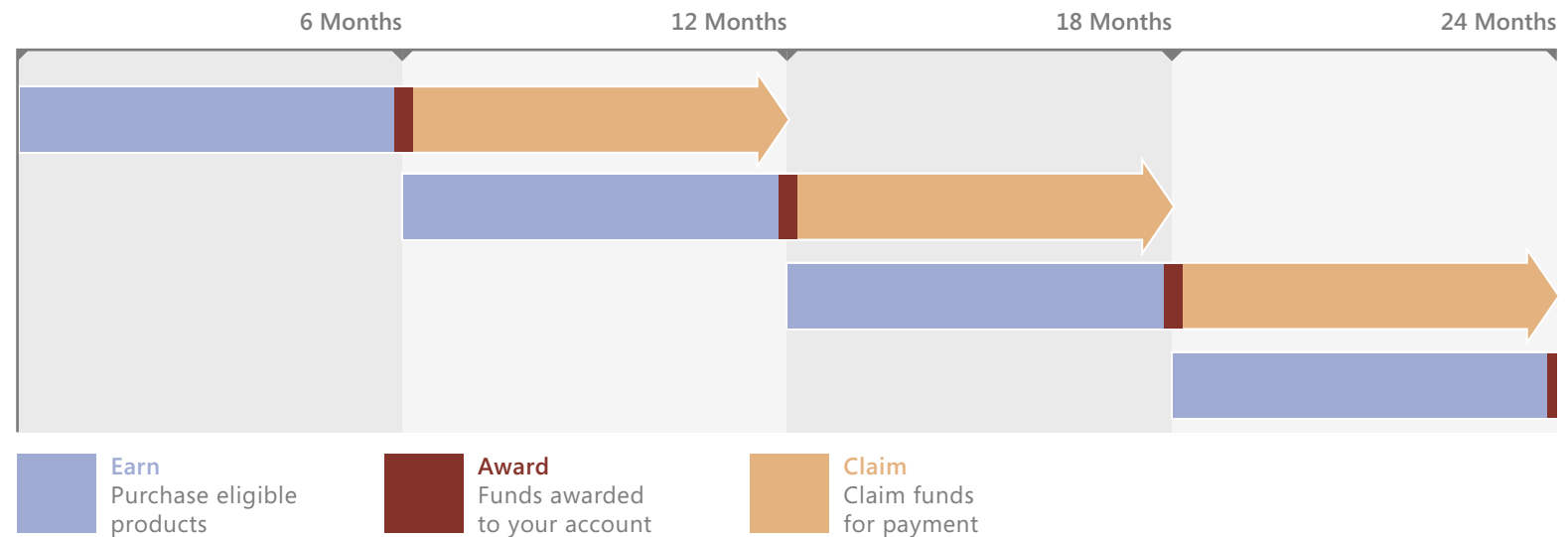
These rewards are earned over a period of time known as the Accrual Period.

At the end of the Accrual Period you're awarded what you have earned.

Once awarded you can claim Cash Rebates and Marketing Funds. Marketing Funds require you to complete a Marketing Activity

the cost of which you can then claim. The Marketing Funds Claim will be paid once it has been approved by Microsoft.

Below are details of how the Earn, Award and Claim periods work.



Earn

Once your registration to Microsoft Club has been accepted, you are eligible to earn Dual Rewards (Cash Rebates and Marketing Funds) through the purchase of eligible products from Authorised Distributors. These Rewards are earned over a defined period known as an Accrual Period**. You can earn both Cash Rebates and Marketing Funds over this time.

Award

If, by the end of the Accrual Period, you have earned a minimum amount of Cash Rebate or Marketing Funds based on your purchases you will then be awarded the corresponding Rewards.

Claim

You can then start to claim Cash Rebates and Marketing Funds awarded to you for

payment during the Usage Period***. Claims made are approved as appropriate and subsequently the Rewards will be transferred on to your bank account. Claim of Marketing Funds requires you to complete a Marketing Activity, the cost of which you can then claim.

* Not available for OEM products.

** Accrual Period: The defined period of time, as outlined on the Microsoft Club website, in which Cash Rebate and Marketing Funds are earned for eligible products purchased from Microsoft Authorised Distributors, as reported by Microsoft's Authorised Distributors in their Sales-Out Reports to Microsoft.

*** Usage Period: The defined period of time, as outlined on the Microsoft Club website, in which the Cash Rebate and Marketing Funds that have been awarded to you must be claimed. When the usage period has ended the Cash Rebate and Marketing Funds will expire.

Microsoft Club Overview

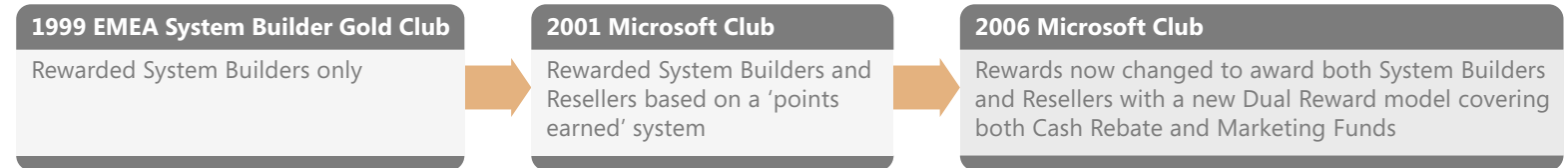
1.2 History and Evolution

Microsoft Club Overview

1.3 Useful links

The Club website gives you access to all the information you may require about the Club, financial statements and Claim tools. A Helpdesk will also assist you with any questions you may have.

The Microsoft Club has been evolving since 1999; from initially rewarding System Builders cash only, to rewarding System Builders and Resellers in a Dual Reward system consisting of Cash Rebates and Marketing Funds (only for Full Packaged Products and Open Licences).



In 2005 at the last Microsoft Club members survey, 1,000 members were contacted and asked what they thought of Microsoft Club. Overall it received a 97% satisfaction rate. Members described the top three benefits of Microsoft Club as: beneficial to their business, easy to understand and use, and good for their overall relationship with Microsoft. Members also reported that the Rewards process was fast, easy to understand and use.

Contact	URL/E-mail
Microsoft Club website	https://microsoftclub.microsoft.com/ or http://www.microsoft.com/microsoftclub
Microsoft Club Helpdesk	clubhelp@msdirectservices.com
Microsoft Partner Program	https://partner.microsoft.com/
System Builder Cooperative Marketing Fund Program	http://www.microsoft.com/oem/coop/default.mspx

Microsoft Club Overview

1.4 Your benefits

Microsoft Club contributes to your profit and developing your business.

Benefits

The Microsoft Club offers a simple and flexible Reward system with rebates contributing to profitability and Marketing Funds

Marketing Funds help you develop your business in the following ways:

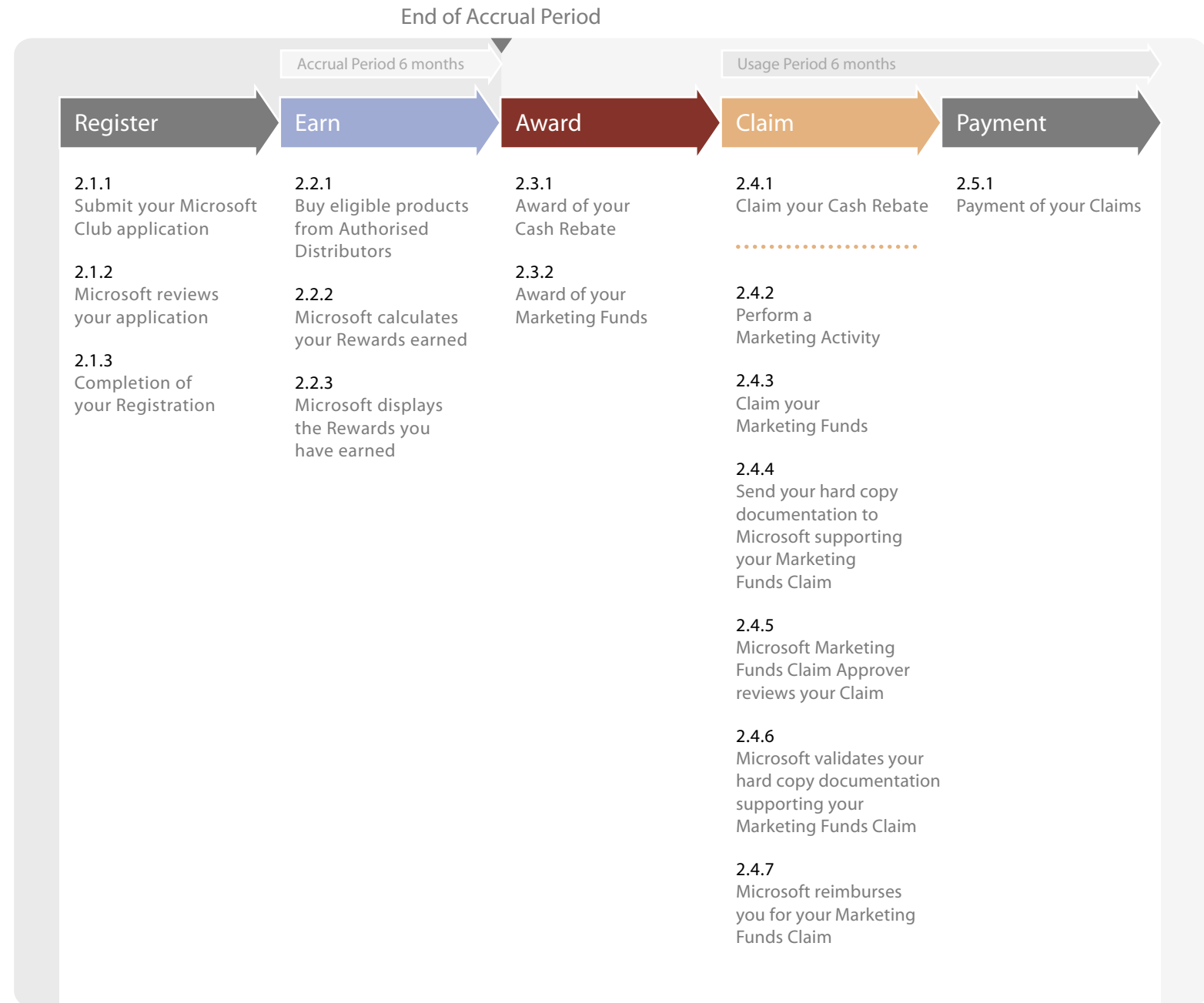
- Generating demand
- Developing markets
- Increasing technical knowledge
- Enhancing business acumen

Access to Microsoft marketing software and expertise through membership of the Microsoft Partner Program allows you to build revenue and sales momentum whilst minimising costs and increasing operational efficiency

How Microsoft Club Works

2.0 Summary

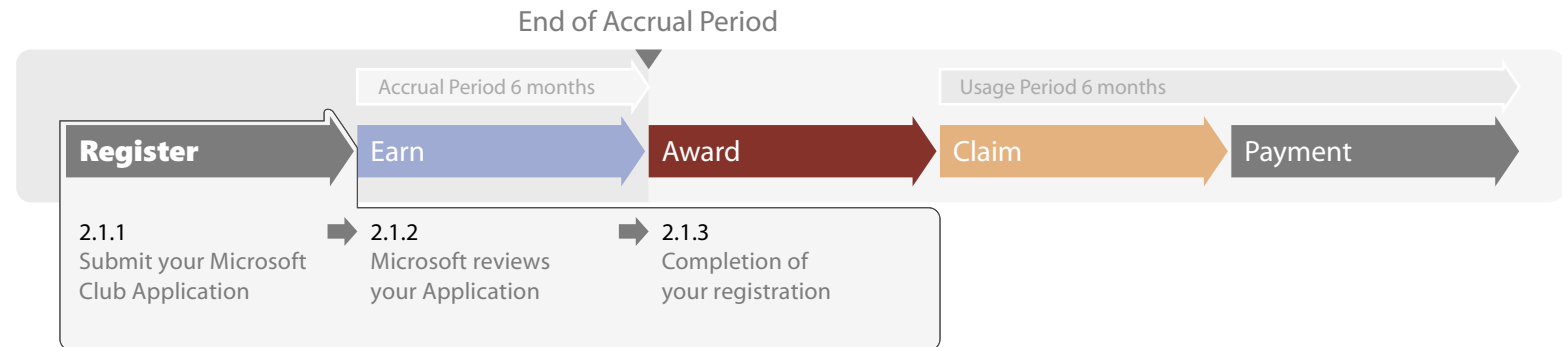
Five steps from registration to receipt of payment in Microsoft Club.



How Microsoft Club Works

2.1 Registration

How to register for Microsoft Club from submission of application, through approval process and to completion of registration.



2.1.1 Submit your Microsoft Club application

- To apply, you must visit the Microsoft Club website <https://microsoftclub.microsoft.com/> and clicks 'Register Now'
- Firstly accept the Microsoft Club Terms & Conditions
- Select your relevant Microsoft Partner Program location and complete profile questions
- Identify your second contact; optional at this stage
- Confirm that all details you have supplied are correct and submit your application.

2.1.2 Microsoft reviews your application

- A selected Microsoft representative (Club Lead) will review your application giving consideration to:
 - a) your value of sales to end users
 - b) confirmation that you are purchasing from Authorised Distributor
- An automatic e-mail citing the reason for your rejection or confirming your acceptance into Microsoft club will be sent to you.

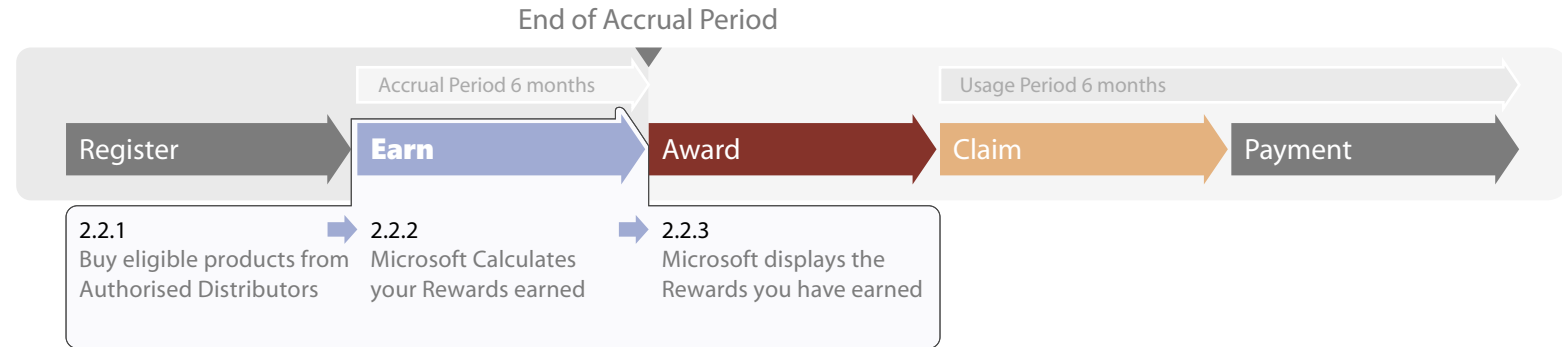
2.1.3 Completion of your registration

- On receipt of an Acceptance e-mail, you need to visit the Microsoft Club website <https://microsoftclub.microsoft.com/> and 'Signs In', selecting your relevant account
- Complete details for your second contact (if this hasn't already been done)
- Complete the final stage of your Registration, including your payment details
- Your Registration is now complete.

How Microsoft Club Works

2.2 Earn

Your earnings are based on the sales figures reported to Microsoft by our Authorised Distributors.



2.2.1 Buy eligible products from Authorised Distributors

Authorised Distributors

- An Authorised Distributor sells Microsoft products under a Agreement signed with Microsoft Ireland Operations Limited. These Distributors are identified in the Microsoft club website and the list is updated on a monthly basis.

Eligible Products/Licence Types

- The Reward Table on the Microsoft Club website lists all the eligible products and licence types rewarded under Microsoft Club

- The list of eligible products and licence types can vary on a Microsoft fiscal monthly basis

For more information on eligible products and licences please look at the Reward Table. It can be found on the Microsoft Club website under the 'Rewards Table' tab in 'About the Club' section.

2.2.2 Microsoft Calculates your Rewards Earned

Any monthly Cash Rebates and Marketing Funds you earn are added to the total Reward balance of the current Accrual Period. Monthly Rewards are calculated by multiplying the number of reported eligible product licenses

by the Reward rate per product from the current Reward rate table.

Using the Rewards Calculator on the Microsoft Club website, it is also possible for you to simulate how much Cash Rebate or Marketing Funds you could earn for purchases of eligible products and licence types.

2.2.3 Microsoft displays the Rewards you have earned

Rewards earned during the Accrual Period are displayed on the Microsoft Club website under the Future Funds tab in the Account Details section. These Rewards are not available to claim as they have not been awarded yet.

License Types

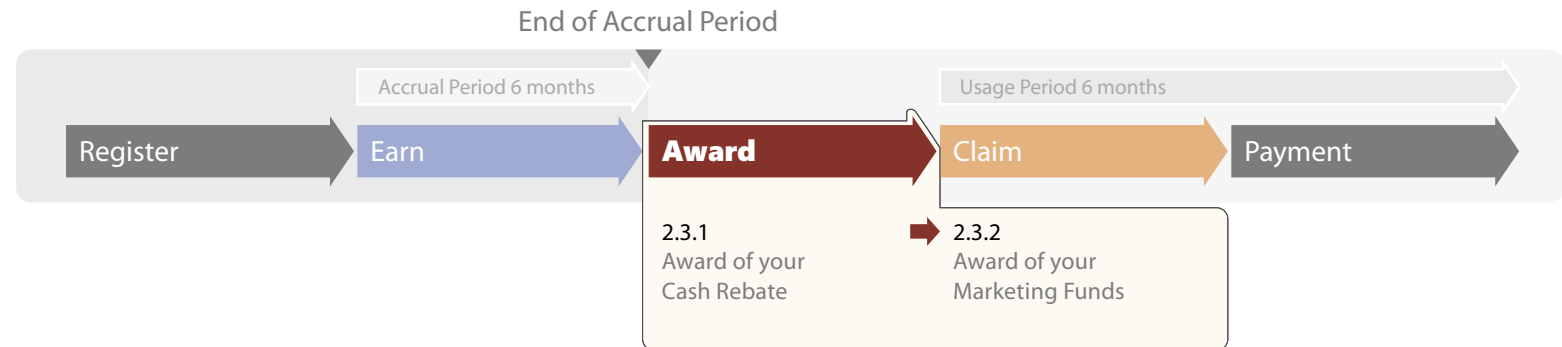
Licence (Open L)	Multi-Year Open (MYO L&SA and SA)	Open Value Subscription
Open Licence and Software Assurance (Open L&SA)	Full Package Product (FPP) including upgrades	Open Subscription Licence (OSL)
Open Software Assurance (Open SA)	Open Value Perpetual (L&SA and SA)	OEM

For annuity revenue based licences such as Open Value Subscription/OSL, Open Value Perpetual L&SA/MYO L&SA and Open Value Perpetual SA/MYO SA, Rewards include both Company wide and non-Company wide contracts. For these licence levels, new, recurring and renewal detailed pricing levels are taken into account at the same rate.

How Microsoft Club Works

2.3 Award

This section explains how you are awarded your Dual Rewards (Cash Rebate and Marketing Funds).



2.3.1 Award of your Cash Rebate

Microsoft awards you any Cash Rebate you have earned when the Accrual Period has ended.

Your award is dependent on the total Cash Rebate you have earned either meeting or exceeding the minimum threshold set for the Accrual Period.

2.3.2 Award of your Marketing Funds

Microsoft awards you any Marketing funds you have earned when the Accrual Period has ended.

Your award is dependent on the total Marketing Funds Rewards you have earned either meeting or exceeding the minimum threshold set for the Accrual Period.

Marketing Funds are not available for OEM products.

Minimum Cash Rebate threshold

\$200 Cash Rebate in 6 months or € equivalent

Example of minimum threshold*

40 licences of Office Professional in Open L

* Example given for illustrative purpose only since rebate rates can change from one month to the other.

Minimum Marketing Funds threshold

\$1000 Marketing Funds in 6 months or € equivalent

Example of minimum threshold*

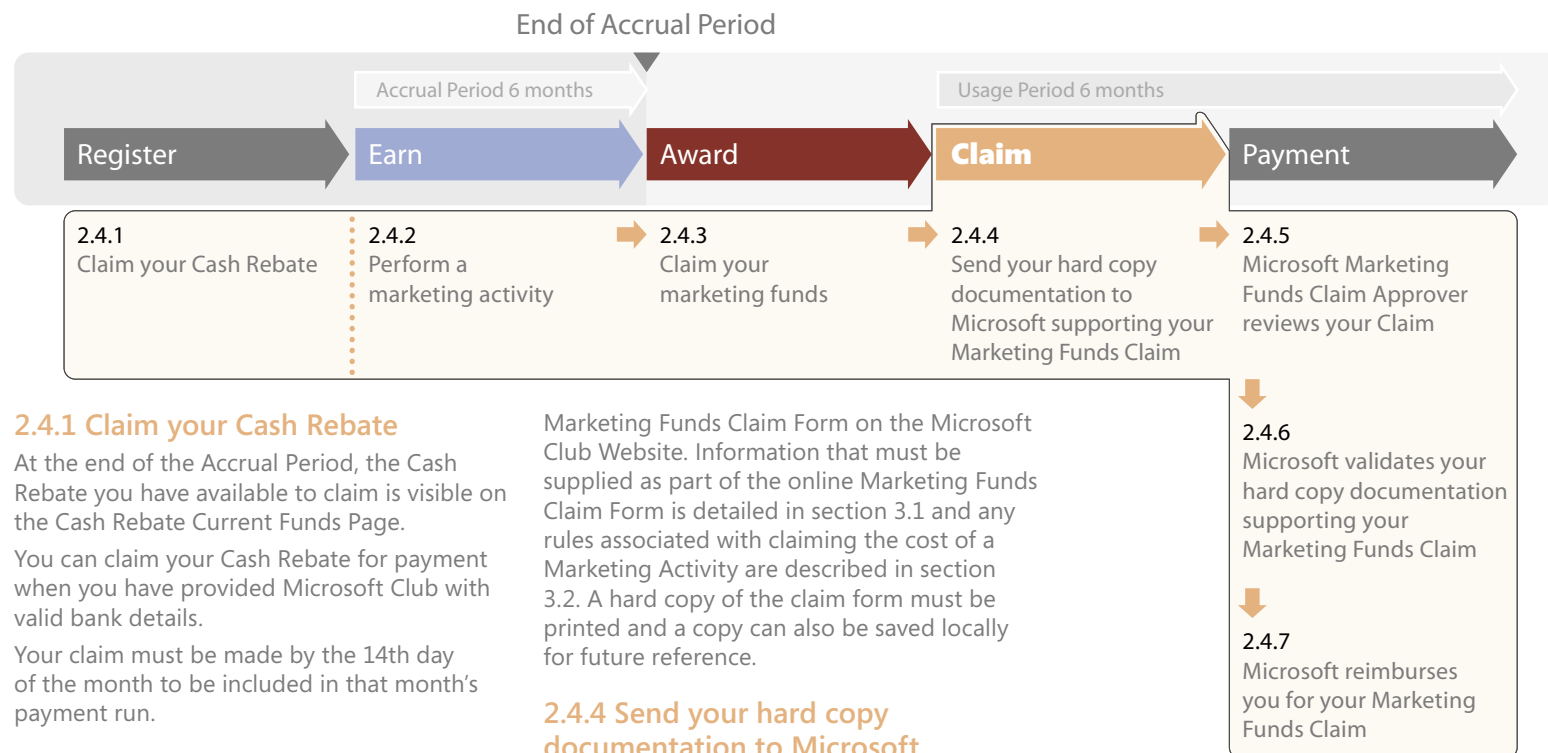
200 licences Office Professional in Open L

*Example given for illustrative purpose only since Marketing Funds rewards rate can change from one month to the other.

How Microsoft Club Works

2.4 Claiming Rewards

This section explains the simple process for claiming your Cash Rebate and Marketing Funds Rewards.



2.4.1 Claim your Cash Rebate

At the end of the Accrual Period, the Cash Rebate you have available to claim is visible on the Cash Rebate Current Funds Page.

You can claim your Cash Rebate for payment when you have provided Microsoft Club with valid bank details.

Your claim must be made by the 14th day of the month to be included in that month's payment run.

2.4.2 Perform a Marketing Activity

You must perform a marketing activity prior to making a claim against your Marketing Funds. Valid Marketing activities are defined in section 3.1.

2.4.3 Claim your Marketing Funds

Upon completion of your marketing activity, you may claim the cost of the activity against your available Marketing Funds balance.

This claim could be for the whole amount or a portion of the marketing activity spend, depending on the balance you have available. You can make your claim by completing the

Marketing Funds Claim Form on the Microsoft Club Website. Information that must be supplied as part of the online Marketing Funds Claim Form is detailed in section 3.1 and any rules associated with claiming the cost of a Marketing Activity are described in section 3.2. A hard copy of the claim form must be printed and a copy can also be saved locally for future reference.

2.4.4 Send your hard copy documentation to Microsoft supporting your Marketing Funds Claim

You are required to send three items of hard copy documentation to Microsoft for each marketing funds claim you make.

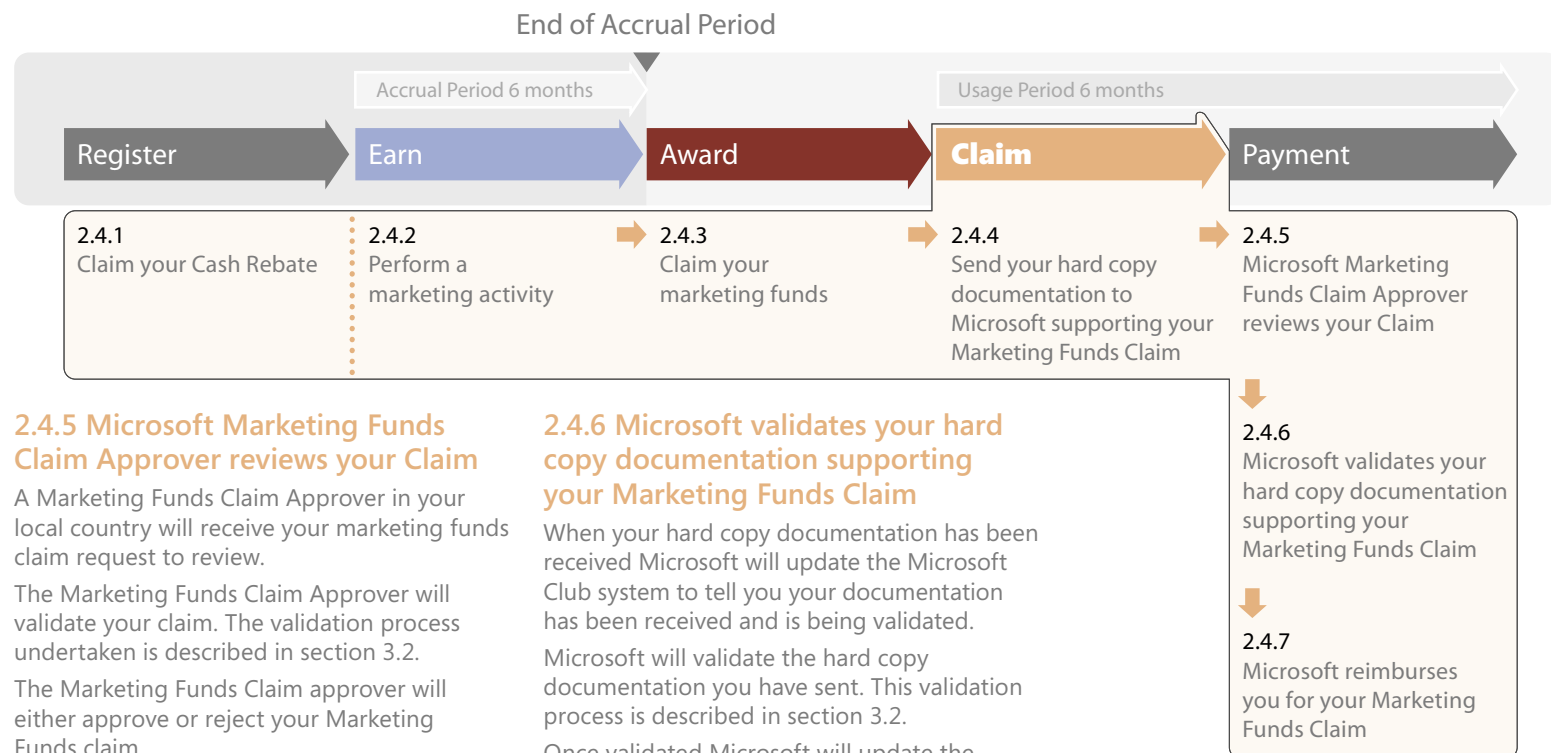
1. Copy of Claim Form – you must print out a copy of the claim form you have submitted online
2. Copy of Vendor Invoice – the vendor who performed the marketing activity for you must invoice you as proof of performance
3. Sales Invoice to Microsoft – you must prepare a Sales Invoice to Microsoft Ireland Operations Limited covering the marketing activity you have completed

All hard copy documentation must be sent to Microsoft Ireland Operations the address identified on the claim form. In addition the Microsoft VAT number provided on the claim form must be included on your Sales Invoice (IE 8256796U).

How Microsoft Club Works

2.4 Claiming Rewards

Claiming Marketing Funds is different to claiming Cash Rebate. This section details how to claim Marketing Funds.



2.4.5 Microsoft Marketing Funds Claim Approver reviews your Claim

A Marketing Funds Claim Approver in your local country will receive your marketing funds claim request to review.

The Marketing Funds Claim Approver will validate your claim. The validation process undertaken is described in section 3.2.

The Marketing Funds Claim approver will either approve or reject your Marketing Funds claim.

If your Marketing Funds claim has been approved you will receive an email confirming it has been approved for payment. However your claim will not be reimbursed until your hard copy documentation has also been received and validated.

If your Marketing Funds claim has been rejected you will be contacted to explain the reason for rejection.our payment will be made in the following month.

2.4.6 Microsoft validates your hard copy documentation supporting your Marketing Funds Claim

When your hard copy documentation has been received Microsoft will update the Microsoft Club system to tell you your documentation has been received and is being validated.

Microsoft will validate the hard copy documentation you have sent. This validation process is described in section 3.2.

Once validated Microsoft will update the Microsoft Club system again and indicate that your claim is ready for payment.

If you are in a non-EU country and have included a valid VAT rate on your marketing activity Microsoft will also add the VAT amount to your claim amount to be reimbursed to you.

If your hard copy documentation has not been received within 4 weeks of the Usage Period ending Microsoft will reject your claim and notify you.

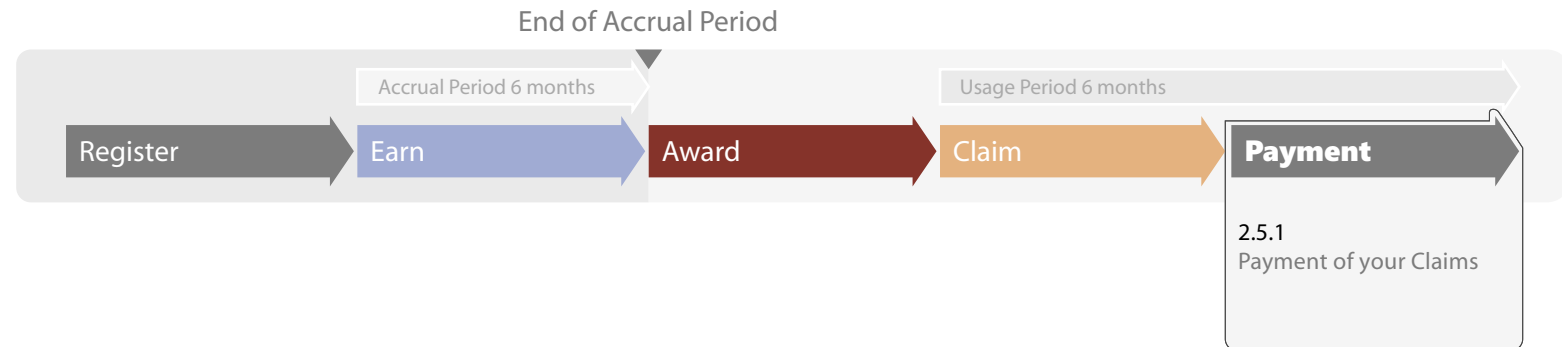
2.4.7 Microsoft reimburses you for your Marketing Funds Claim

When your claim has been approved by the Microsoft Marketing Funds Claim approver AND your hard copy documentation has been received and validated by Microsoft your claim is ready for payment. To be included in the current months payment run these two steps must happen by the 14th day of the month.

How Microsoft Club Works

2.5 Payment

Once your claim is approved, your payment, will be processed.



2.5.1 Payment of your Claims

On the 15th day of each month Microsoft will process all new Cash Rebate Claims and all new approved* Marketing Funds Claims for payment.

Multiple Cash Rebate Claims made in a month will be processed as one payment. Multiple Marketing Funds Claims made in a month will be processed as one payment.

The Cash Rebate and Marketing Funds payments will be paid into the Bank Account you have specified on the Microsoft Club

website. It may take between seven and ten days for your payments to be visible in your bank account.

For CIS Countries these payments may be made to you via your Distributor.

Once the Payment has been made, you will receive a remittance notification to confirm payment of your claims and the value of your payment.

*approved by Marketing Funds Approver and hard copy documentation received and validated by Microsoft

Microsoft Club Marketing Funds Reward

3.1 Marketing activities

Marketing Activities and Information required for Marketing Funds claims

Activity Category	Activity Type	Information Required
Demand Generation and Market Development	Newspapers, magazines, circular insert, catalogue, newsletter Television, radio advertising Direct response mail or Direct response e-mail Online advertising Outdoor advertising	<p>Description of the activity: Description of the activity against which a claim is being made</p> <p>Activity date: Dates when activity took place (to ensure claim in current period and activity has taken place)</p> <p>Name of media activity ran in or URL of site or location/area</p> <p>Activity reach: ex: circulation of publication</p> <p>Products involved: Microsoft product and version</p> <p>Invoice currency: Currency of invoice that is being claimed against</p> <p>Exchange rate: Displays the Microsoft Club rate maintained in system for selected Invoice Currencies (€ or \$) against currency associated with Partner.</p> <p>Invoice details: Including vendor name, invoice date, invoice number, invoice amount in invoice currency and invoice amount converted to € or \$</p>
Market development	Tradeshows and events Telemarketing Customer offers/incentives	As above
Partner readiness – Microsoft Certified Professional (MCP)	Microsoft Certified Professional Training and Exams	<p>Name and date of course/exam</p> <p>Name of Attendee</p> <p>Location Invoice currency: Currency of invoice that is being claimed against</p> <p>Exchange rate: Displays the Microsoft Club rate maintained in system for selected Invoice Currencies (€ or \$) against currency associated with Partner.</p> <p>Invoice Details: Including vendor name, invoice date, invoice number, invoice amount.</p> <p>Additional comments</p>

Microsoft Club Marketing Funds Reward

3.2 Marketing Funds Validation Rules

The rules and validation steps applied to Marketing Funds Claims.

3.2.1 Marketing Activity Rules

To be eligible for a Marketing Funds Reward, your Marketing Activity must:

- Promote finished goods (Full Packaged Products or Open) only
- Be Microsoft branded and include the Microsoft logo and/or the Microsoft Partner Program logo (Microsoft Certified Professional)
- Have a proof of performance from a **third- party Marketing Vendor**. Marketing activities performed without third-party Marketing Vendor will not be accepted.
- Be clearly dedicated to Microsoft (in multivendor marketing activity the portion dedicated to Microsoft must be clearly identified)
- Have occurred during the usage period and prior to the claim being submitted.

3.2.2 Marketing Funds Claim Rules

To enter a Marketing Funds Claim, you must complete an online claim form. All costs must relate directly to the activity that is to be reimbursed. All of these Claims must:

- Be for no more than the total cost of the Marketing Activity or for a percentage of the total cost
- Be no more than your available Marketing Funds

You must support your online Claim with three hard copy pieces of documentation:

1. A printed copy of the online Claim Form
2. A copy of the marketing Vendor's Sales Invoice
3. The original Sales Invoice to Microsoft

3.2.3 Marketing Funds approval

To be approved, four conditions will need to be validated:

1. The online Claim is clear and complete
2. The Marketing activity is Microsoft-related
3. You are claiming the correct amount according to the marketing vendor's third party invoice
4. All hard copy documentation must be received and be correct

The Claim must be accompanied by all three pieces of hard copy documentation (printed Claim Form, copy of Marketing Vendor Invoice, Sales Invoices to Microsoft).

The Claim amounts on the printed Claim Form, the marketing Vendor invoice and Microsoft Sales invoice must be reconcilable.

You are claiming the correct amount according to the Marketing Vendor's Invoice. VAT is being charged correctly. All EU countries should be 0% VAT.

All of the details on the sales invoice are present and correct.

Microsoft Club Marketing Funds Reward

3.3 Marketing support tools

Microsoft offers tools that can help you promote and expand your business.

3.3.1 Partner Campaign Builder

You can use your Marketing Funds Rewards to help you generate new business opportunities using Partner Campaign builder. This is a self-service, end-to-end, lead-generation tool that helps you plan, produce and deliver professional marketing campaigns quickly and easily. This tool enables you to become more proactive in your marketing efforts without having to invest in extra marketing resources and know-how.

You will be able to:

- Build and execute customer campaigns using various types of direct marketing elements, including e-mails, telemarketing scripts, business letters, flyers and postcards
- Align with Microsoft customer-marketing campaigns
- Customise each marketing element to create individual offerings, allowing them to showcase unique customer value
- Target a variety of audiences, from small and medium sized businesses to larger enterprises
- Potentially cut costs, as much of the upfront work is done for them

A variety of services such as e-mail, telemarketing, printing and distribution of

campaign materials through Arvato services, a leading marketing fulfilment company, or use their own resources.

Partner Campaign Builder is currently available in five countries (Belgium, France, Germany, Ireland and the UK). For more information go to: www.partnercampaignbuilder.com or to the local site site of one the five countries mentioned above.

3.3.2 Partner Marketing Centre

The Partner Marketing Centre is another tool that can help you to promote solutions and expand your business. The Microsoft Partner Marketing Center provides resources to deliver customised campaigns to prospects and customers. For more information, go to: <https://partner.microsoft.com/global/40019331>

3.3.3. Partner Readiness

Partner Readiness Marketing Funds Rewards can be invested to follow training programs or to pass the Microsoft Certified Professional (MCP) exam. They allow acquiring competencies and specialisations related to Microsoft Competencies. Competencies include networking, Office, ISV, learning solutions, security, licencing and software asset management, OEM hardware solutions

and other. As a registered member, a partner can also prepare for membership in the Small Business Specialist Community.

For all details about competencies, specialisations and lists of MCP exams of the Microsoft Partner Program please visit the following link on the Microsoft Worldwide Partner Program site: <https://partner.microsoft.com/global/program>. From this page, by selecting a competency, and then the benefits and requirements option, the appropriate list of proposed Microsoft exams is made available.

A list of MCP exams is also directly visible on the Learning Site:

<http://www.microsoft.com/learning/default.aspx>

Marketing Funds Rewards can be only invested in passing the exams to meet the appropriate individual or software certification requirements to acquire competencies.

Example: to qualify as Small Business Specialist you must employ at least one individual who has passed one of the following technical exams: 'Preinstalling Microsoft Products Using the OEM Preinstallation Kit' (Microsoft exam 74-134) or 'Designing, Deploying, and Managing a Network Solution for Small and Medium-Sized Business' (Microsoft exam 70-282).

Microsoft Club

Worked example

These tables show how Cash Rebate and Marketing Funds are earned and awarded.

4.1 Purchases and earnings in period July – December 2006

Product	Licence type	Units	Cash Rebate Per Unit*	Marketing Funds Per Unit*	Cash Rebate Earned	Marketing Funds Earned
Windows XP Home	OEM	100	\$1.50	\$0.00	\$150.00	\$0.00
Windows Server	FPP**	80	\$8.50	\$8.50	\$680.00	\$680.00
Office Professional	OPEN	40	\$5.00	\$5.00	\$200.00	\$200.00
Total Rewards earned this period					\$1,030.00	\$880.00
Minimum threshold this period					\$200.00	\$1,000.00
Total Rewards awarded this period					\$1,030.00	\$0.00
Rewards to claim from previous period					\$0.00	\$0.00

4.2 Purchases and earnings in period January – June 2007

Product	Licence type	Units	Cash Rebate Per Unit*	Marketing Funds Per Unit*	Cash Rebate Earned	Marketing Funds Earned
Windows XP Home	OEM	115	\$1.50	\$0.00	\$172.50	\$0.00
Windows Server	FPP**	90	\$8.50	\$8.50	\$765.00	\$765.00
Office Professional	OPEN	100	\$5.00	\$5.00	\$500.00	\$500.00
Total Rewards earned this period					\$1,437.50	\$1,265.00
Minimum threshold this period					\$200.00	\$1,000.00
Total Rewards awarded this period					\$1,437.50	\$1,265.00
Rewards to claim from previous period					\$1,030.00	\$0.00

* Rebate rates can change, are yet to be confirmed and are for illustrative purposes only. All examples are \$, however countries within the EU will earn and claim €.

** FPP = Full Packaged Product.

4.3 Accrual and Usage

This table shows how the Rewards earned (as long as they have exceeded the minimum threshold levels) are awarded for Usage and Claim.

	Period 1 July – December 2006	Period 2 January – June 2007
Cash Rebate Accrual	\$1,030.00	\$1,437.50
Marketing Funds Accrual	\$880.00	\$1,265.00
Cash Rebate Usage/Claim	N/A	\$1,030.00
Marketing Funds Usage/Claim	N/A	\$0.00

Microsoft Club

Helpdesk and escalations

The Microsoft Club Helpdesk is the single point of contact for queries from all users. Queries will be escalated by the Helpdesk as required.

Microsoft Club Membership

Termination of your Microsoft Club Membership

Reasons why your membership can be terminated.

5.1 Support Methods

The Microsoft Club Helpdesk can be reached by e-mail:

- via the Microsoft Club website or
- via a dedicated e-mail address clubhelp@msdirectservices.com

5.2 Language Support

The Helpdesk supports the following languages:

- English
- French
- German
- Italian
- Spanish

5.3 Hours of Business

Program	Microsoft Club
Country	All supported countries
Hours	09:00 – 18:00
Days	Monday – Friday
Time zone	CET (GMT +1)

5.4 Service Level Agreements

You will be sent an automated response on receipt of any emails to:

clubhelp@msdirectservices.com and will receive a resolution or response directly to your question or query within 48 hours.

6.1 Termination request

If you no longer wish to be a member of Microsoft Club you may request your membership to be terminated by contacting the Microsoft Club helpdesk on clubhelp@msdirectservices.com

6.2 Microsoft requires termination

It certain circumstances Microsoft Club may terminate your membership as per the terms and conditions. If your membership is terminated you will receive an email to inform you of this and the reason for it.

For any questions regarding the termination of your membership, contact the Microsoft Club helpdesk on clubhelp@msdirectservices.com

Microsoft Club

7.1 Local Promotions

Microsoft Club runs promotions from time to time on specific products and license types. It's an opportunity for you to earn additional Rewards.

7.1.1. How you can earn more Rewards

Promotions offer you the opportunity to earn more Cash Rebate or Marketing Funds from eligible purchases. Promotions will typically allow you to earn Cash Rebate and/or Marketing Funds on specified products at a higher rate than normal.

You can see details of any promotions that apply to you on the Rewards Table on the Microsoft Club Website.

Promotions may be set up to be volume dependent e.g. the promotion may require you to buy a minimum or maximum number of product/licenses in order for the promotion to apply. If for example, this applies to your promotion, then the minimum or maximum purchase amounts will be displayed on the Rewards Table on the Microsoft Club website.

It is important to note that these minimum and maximum values refer to monthly purchase volumes and not the purchase volumes for the whole Accrual Period.

7.1.2 Promotion example

A promotion is organised from July to September. To be eligible for additional Cash Rebates you must purchase a minimum of 25 units of Office Pro in Open Value Perpetual L&SA. Only the first 50 units purchased will give you additional Rewards. The total promotional Cash Rebate is \$20/unit, or \$10 additional Cash Rebate.

Please note that in this case there are no additional Marketing Funds available. In the case of this annuity license the promotional Cash Rebate is only given at signing of contract, and not on the subsequent anniversaries of the 3 year contract.

7.1.3 Promotion example

Standard Cash Rebate Rate for Office Professional/Open Value Perpetual: \$10

Promotion Cash Rebate Rate for Office Professional/Open Value Perpetual: \$20

Minimum Licenses eligible for Promotion: 25

Maximum Licenses eligible for Promotion: 50

Months of Promotion: July - Sept

	July	August	September
Number of licenses purchased	26	4	60
Standard Cash Rebate Earned		\$40 (4 * \$10)	\$100 (10 * \$10)
Promotion Cash Rebate Earned	\$520 (26 * \$20)		\$1000 (50 * \$10)
Total Cash Rebate Earned	\$520	\$40	\$1100

8

Club communication**8.1** Partner communication

Communication is available in English, French, Italian, German, Spanish, (limited Russian).

Frequency	Communication
Monthly	E-newsletter covering latest Club news, Club account administration, promotions details
Ad hoc	<ul style="list-style-type: none">• Automated system e-mails including: expiring points, payment details, claim approval, etc.• Contact from the Club Helpdesk to solve particular issues about payments• Promotion communications

9

Terms and Conditions

All information on Terms and Conditions is available on the Club website under 'About the Club' section, Terms and Conditions.