CODE OF ETHICS

Legal Notice

This Code of Ethics ("Code") is a binding policy adopted by CK Health Plus Sdn. Bhd. ("the Company") to govern the conduct and responsibilities of its Advocates, Licensing Wellness Centers ("LWC"), employees, agents, and representatives. This document shall form part of the contract between the Company and the Advocate or LWC. All Parties are bound by applicable Malaysian laws, including the Direct Sales and Anti-Pyramid Scheme Act 1993, Personal Data Protection Act 2010, Consumer Protection Act 1999, and other relevant legislation.

1. INTRODUCTION

1.1. These General Terms and Conditions ("Rules") form an integral part of the contractual relationship between CK Health Plus Sdn. Bhd. ("the Company") and the Advocate or LWC.

1.2. The Company and the Advocate or LWC are individually referred to as a "Party", and collectively as the "Parties."

1.3. As part of the Advocate's or LWC registration and ongoing participation, the Advocate or LWC agrees to comply fully with these Rules and the accompanying CK Health Plus Code of Ethics.

1.4. References to clauses are to clauses in these Rules. References to policies or procedures include those outlined in company-issued documents, updates, and operational handbooks provided by CK Health Plus.

2. DEFINITIONS

"**Company**" means CK Health Plus Sdn. Bhd.

"**Advocate**" means an individual who is officially registered with CK Health Plus as an independent promoter or distributor of the company's wellness products and services. Advocate also can be a Licensing Wellness Center ("LWC"), meaning an individual of an advocate or an entity participating in CK Health Plus profit sharing through the company's capsule-based services, which is the provision of Bio Energy Therapy-a proprietary non-invasive treatment that integrates quantum bio energy, hydrogen infusion, and far infrared technology via spa capsule systems.

"**Personal Data**" means any information relating to an identified or identifiable individual, as defined under the Personal Data Protection Act 2010.

"**Laws**" means all applicable national, state, or municipal statutes, ordinances, regulations, by-laws, codes, and directives issued by any lawful authority within Malaysia.

"**Company's Trademarks**" means any logos, product packaging, advertising materials, brand names, taglines, or other brand identifiers belonging to CK Health Plus.

"**Related Party**" means:

a) any person employed by CK Health Plus;
b) any director or appointed officer of CK Health Plus;
c) any contractor or agent acting on behalf of CK Health Plus in connection with business activities.

3. ADVOCATE ELIGIBILITY & ACCOUNT POLICY

3.1. Must be 18 years or older.
3.2. Open to both local and foreign individuals.
3.3. One NRIC and Email may hold up to three (3) separate accounts.
3.4. Each account must be registered under a single individual's name.

4. CONTRACT DURATION & BONUS PAYMENT

4.1. New Advocate are entitled to a 90-day free maintenance period upon registration.
4.2. Daily Bonuses are calculated daily and paid weekly every Friday for team bonus and direct sponsor bonus.

4.3. Monthly bonuses include Unilevel Bonus I & II, Star Bonus, Star Maker Bonus, Leadership Bonus, and other rewards, paid together with Daily Bonus in the first week of following month.

4.4. Payments cover performance from the previous Monday 12:00A.M. to Sunday 11:59 P.M.

4.5. Payouts are made via bank transfer to an account with a name matching the registered account, subject to a 5% administrative fee deducted.

4.6. The Advocate's contract is valid for one year and will be deemed inactive after twelve (12) months of non-activity. The Company reserves the right to terminate inactive accounts.

5. SALES & BRANDING RULES

5.1. Advocates may not sell our company products on online platforms such as Shopee or Lazada.

5.2. Branding materials may be used only with prior written approval from the Marketing Department.

5.3. All advertisements or promotions require formal approval through the designated requisition process.

6. ETHICAL CONDUCT & PROHIBITED PRACTICES

6.1. Advocates shall not engage in competing businesses.

6.2. Cross-sponsoring is prohibited. This includes:

6.2.1. Recruiting existing Advocates into other lines

6.2.2. Re-registering Advocates

6.2.3. Misleading others about team structures

6.3. If cross-sponsoring occurs, the Company reserves the right to reinstate the Advocate's original placement and issue a formal warning.

7. LEGAL & REGULATORY COMPLIANCE

7.1. CK Health Plus is a registered member of the Direct Selling Association of Malaysia (DSAM).

7.2. All Parties must comply with relevant laws and standards including AMLA, PDPA, Consumer Protection, and DSAPS regulations.

8. CONFIDENTIALITY & DATA PRIVACY

8.1. All personal and business data must be handled in compliance with PDPA.

8.2. Unauthorized disclosure is strictly prohibited.

8.3. Data breaches must be reported to management immediately.

9. CONFLICT OF INTEREST

9.1. Personal interests that conflict with company operations must be avoided and disclosed.

9.2. Company decisions must reflect the best interest of CK Health Plus and its clients.

10. ANTI-DISCRIMINATION

10.1. The Company promotes equal opportunity and prohibits all forms of discrimination or harassment.

10.2. Incidents must be reported and will be addressed impartially.

11. ENFORCEMENT & TERMINATION POLICY

11.1. Violations may result in warnings, suspension, termination, or legal action.

11.2. Terminated accounts will forfeit bonuses and commissions.

11.3. Reapplication may be considered only with written approval after a final audit.

12. TERMINATION & REFUND POLICY

12.1. Advocates may resign by formal written request.

12.2. Refunds for unopened, resellable products within the legal cooling-off period may be approved per DSAPS Act.

12.3. Approved refunds will be processed within 30 business days, less handling fees.

13. ADVOCATE RULES AND RESPONSIBILITIES

All Advocates and LWC must uphold professional conduct, integrity, and dedication to CK Health Plus's mission. The following outlines their key responsibilities:

13.1. Compliance with Company Policies

(a) Adhere to this Code of Ethics, all company standard operating procedures (SOPs), compensation plans, and any updates provided by the Company.

(b) Avoid practices that may be misleading, unethical, or harmful to CK Health Plus's brand or community.

13.2. Upholding Professional Conduct

(a) Demonstrate honesty, transparency, and respect in all dealings with clients, fellow team members, and the public.

(b) Dress appropriately and maintain professional demeanor during official company activities or client interactions.

13.3. Accurate Representation of CK Health Plus

(a) Ensure all promotional efforts truthfully represent CK Health Plus products, services, and earning opportunities.

(b) Do not make unverified health claims or income guarantees that are not backed by official company materials.

13.4. Product Knowledge & Client Education

(a) Maintain current knowledge about CK Health Plus wellness therapies and capsule services, including Bio Energy Therapy.

(b) Educate clients responsibly about the benefits, usage, and any disclaimers associated with the services or products.

13.5. Client Service Standards

(a) Provide timely, courteous, and honest customer support.

(b) Ensure that any issues raised by clients are reported to the company or resolved based on company procedures

13.6. Data Privacy & Record Accuracy

(a) Safeguard client and team member data in line with the Personal Data Protection Act (PDPA).

(b) Ensure all account, bank, and contact information is kept accurate and up-to-date with the company.

13.7. Participation in Training & Events

(a) Attend mandatory training sessions, virtual briefings, workshops, and product launches as organized by the Company.

(b) Encourage downlines or team members to participate in educational programs.

13.8. Team Support & Positive Collaboration

(a) Cultivate a supportive and inclusive team culture.

(b) Avoid gossip, slander, or behavior that could divide or discourage others.

13.9. Ethical Sponsorship & Recruitment

(a) Sponsor new team members in good faith, providing them with accurate and complete information.

(b) Refrain from pressuring others to join or making exaggerated claims to recruit.

13.10. Reporting Violations

(a) Immediately report any breach of policy, misconduct, or unethical behavior to CK Health Plus management.

(b) Cooperate fully in investigations or inquiries initiated by the Company.

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