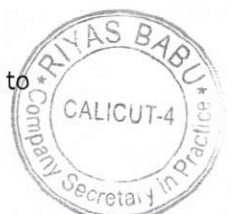


DISCLAIMER

Welcome to CSM Universe Private Limited (hereby referred to as "CSM Universe" or "we"), a Direct Selling Company committed to providing quality products and offering product selling business opportunities to Independent Distributors. Here are some key points to understand about our business:

- **No Investment Activity:** When you purchase products from CSM Universe, you're solely purchasing products. There are no investment activities involved.
- **Compliance and Integrity:** CSM Universe operates in full compliance with the guidelines issued by the Government of India regarding Direct Selling.
- **Not a Get-Rich-Quick Scheme:** We do not promote or offer any get-rich-quick schemes. Our focus is on selling quality products and providing genuine business opportunities.
- **Becoming an Independent Distributor:** Becoming an Independent Distributor with CSM Universe is straightforward. You only need to familiarize yourself with our products, business plan, policies, and terms & conditions. There is no registration, enrolment, or membership fees involved.
- **Income Generation:** Purchasing products from CSM Universe does not guarantee any income. To earn income through our Product Selling Business Opportunity, you must become an Independent Distributor and comply with the necessary regulations. Your income will depend solely on the sales you and your team generate, requiring effort and time investment.
- **Sales-Based Income:** There are no agent roles, salaried jobs, or employment opportunities for Independent Distributors. All incomes are based on sales.
- **No Compulsion:** There is no compulsion for anyone to become an Independent Distributor or to purchase CSM Universe products.
- **Unique ID Provision:** CSM Universe provides Independent Distributors with a unique ID number and password free of charge upon fulfilling the company's terms and conditions. They can earn income solely by selling CSM Universe products and become eligible for incomes based on business volume as per company terms and conditions, subject to change without prior notice.
- **Medical Advice Disclaimer:** Information provided on our website, official social media platforms, or other mediums is not a substitute for professional medical advice. Always consult your physician or qualified health provider for medical concerns.
- **Intellectual Property Rights:** The content on the CSM Universe website and related platforms are protected by intellectual property rights owned by CSM Universe or used under license. Unauthorized listing of our products on other websites or platforms is prohibited.
- **Termination Policy:** CSM Universe reserves the right to terminate Independent Distributors found not adhering to the company's policies, code of conduct, and terms and conditions without prior notice.
- **General Information Disclaimer:** While we strive to provide accurate and up-to-date information, CSM Universe does not take responsibility for any false promises, representations, or commitments made by Independent Distributors. We are not liable for any loss or damage arising from the use of our website or products.
- **Product Disclaimer:** At CSM Universe, we want to ensure that our customers have a clear understanding of our products and their intended use. Please read the following disclaimer regarding our products:
 - **Intended Use:** The information provided about our products on our website is intended for educational purposes only. Our products are designed to contribute to



overall well-being and support holistic balance in the body and immunity levels. However, they are not intended to prevent, diagnose, treat, or cure any disease.

- o **Supplements:** Our products are supplements meant to add value to your life. They should be used as part of a healthy lifestyle and should not be considered a substitute for professional medical advice. We are not medical professionals or researchers, and we cannot prescribe treatments or cures for specific diseases.
- o **Consultation:** It's important to consult with your doctor or qualified healthcare provider about your health conditions and any concerns you may have. They can provide personalized advice and recommendations based on your individual needs.
- o **Excessive Use:** Using any product excessively can lead to potential health problems. It's essential to follow recommended dosage guidelines and use our supplements responsibly.

Thank you for choosing CSM Universe. Should you have any further inquiries, please feel free to contact us.



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