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MEMBERSHIP COMES WITH RESPONSIBILITIES

DirectBuy occupies a unique position in the distribution chain which enables us to provide our members the opportunity to purchase directly from our vendors' confidential price lists. All DirectBuy pricing information is strictly confidential, and you therefore agree not to share the confidential pricing information you have access to through your membership and on My.DirectBuy.com by electronic or other means with non-members, retailers, or others. Accordingly, you agree that you will never use DirectBuy's confidential prices or Inspired catalogue to negotiate with stores, that you will never shop a store knowing you will make your purchase through DirectBuy, and that you will refrain from using retail personnel, or their services, unless you intend to buy from them. Likewise, you agree not to share your username or password with anyone who is not authorized to use your DirectBuy membership. You agree that we may suspend or revoke your DirectBuy membership if you do not keep these simple but important promises, or if you otherwise fail to follow the Member Rules or to fulfill your Member Responsibilities, or engage in disruptive, rude, abusive, or otherwise unprofessional personal misconduct.

PURCHASING PRIVILEGES:

As a member, you agree to purchase items only:

1. For your personal use;
2. For the use of your immediate family;
3. As bona fide gifts; and
4. Any other use approved by DirectBuy.

To maintain the quality and selection of manufacturers offered at DirectBuy, you agree that you will not purchase items for commercial use or resale.

FAMILY ACCESS PRIVILEGES:

You, your spouse, and your children, who are 18 years of age or younger and living at home, are automatically included in your DirectBuy membership. In addition, dependent children who are full-time students are considered to be members until age 23.

SUPPLIER COMMUNICATION:

As a member of DirectBuy, you agree not to contact a supplier unless otherwise instructed by a DirectBuy employee. Our manufacturers and suppliers deal with DirectBuy as one account. They aren't equipped to respond to direct inquiries from members. Our staff has received special training to be effective in providing service to members. Please call our Concierge Shopping Team at 1-844-225-3525 if you have a question or concern, and allow us to work on your behalf.

KEEP US UPDATED- CHANGE OF NAME, ADDRESS, PHONE NUMBER, EMAIL ADDRESS, MARITAL STATUS:

Please notify us of any change in your name, address, phone number, or email address by updating your account online or calling us at 1-844-225-3525. This information is used to keep in contact with you when purchases arrive, and to send you news and membership information.

If you marry after becoming a member, simply provide documentation (marriage certificate) so that your spouse can be granted membership privileges. Because there's only one Membership Agreement, in the case of a divorce, the first name on primary member retains the membership. For further guidelines on this situation, please contact us at 1-844-225-3525.

BENEFIT SUMMARY

- Savings Guarantee
- My.DirectBuy.com
- Inspired Catalogue
- 7-Day-A-Week Customer Service
- Dedicated Canadian Concierge Shopping Team
- Project Coordination
- Cabinet Design Services
- Exclusive Partner Discounts
- Design Centre Access (Select Markets Only)
- In-Home Design Services (Select Markets Only)
- Local Contractors & Installers (Where Available)
- DirectBuy Travel (Platinum w/Travel & Premier)

DirectBuy offers great savings, across a wide selection of offerings, combined with a service offering not available from other retailers and e-tailers. That is what makes us unique.

SAVINGS:

As a member, you now have incredible buying power and can experience tremendous savings by purchasing the things you want and need from thousands of brand-name items available through DirectBuy. You save because DirectBuy eliminates the hidden store markups associated with typical retail and internet buying. To back that up, we offer our Savings Guarantee, which applies to all merchandise that is generally available for purchase by all DirectBuy members. We set a minimum percentage of savings in each merchandise category by comparing our prices to those currently offered online by authorized retailers for identical merchandise. As a DirectBuy member, you can submit a claim under our Savings Guarantee if you find a verifiable authorized retail price that doesn't meet our minimum savings percentage for the merchandise. When we verify that the price, merchandise, retailer, and related information falls under our Savings Guarantee, we will provide you a new price that is equal to the authorized retailer's price minus an amount equal to our minimum savings percentage for that merchandise category, using the authorized retailer's price as the base from which we subtract the percentage savings. DirectBuy reserves the right to accept prompt payment discounts and other incentives from suppliers and service providers, so long as merchandise pricing available to members is not adversely affected. For more information about our Savings Guarantee and to see the current percentage savings by category, please go to <https://www.directbuy.com/savings-guarantee>.

SELECTION:

DirectBuy provides members access to an extraordinary selection of brand-name products and services. Your selection is not limited to just the items typically on display in retail stores. Through DirectBuy, you can choose from literally hundreds of thousands of options, including specialty and custom products. Merchandise can typically be purchased through Concierge Shopping, in-home decorators and designers, Design Centres (in Canada), or the My DirectBuy ecommerce website. While we don't carry every manufacturer or every product available from a manufacturer, we do promise to carry an extensive selection of merchandise for in and around your home, at a range of price levels. If you are unable to find a specific brand or product, we'll attempt to find a comparable alternative from the hundreds of thousands of other products we carry.

CATEGORIES TO SAVE WITH:

Members can order over one million products from hundreds of top brands from the following categories:

- Furniture
- Appliances
- Electronics
- Lighting & Fans
- Floor Coverings
- Home Décor and Accessories
- Home Improvement
- Outdoor
- Sports & Recreation
- Jewelry & Apparel
- Infant & Youth
- DirectBuy Travel - Cruise, Resort, Hotel and other Lifestyle offerings (available with Platinum Travel or Premier Membership)

SERVICE – OUR MEMBER CARE TEAM:

When working with DirectBuy's Concierge Shopping Team, members will find that creating their dream home is now easier and more convenient than ever before. Typical member resolutions include resolving members' questions pertaining to orders or membership, processing membership renewals, updating contact information, and resetting passwords.

- Members are invited to contact Concierge Shopping with any questions or concerns toll free: 1-844-225-3525
- Hours of current operation:
 - Monday through Friday 7am – 9pm Central time
 - Saturday/Sunday 9am – 5pm Central time

MEMBERSHIP SHOPPING METHODS

Within a few days of joining, we reach out for individual "onboarding" welcome calls to help you understand the components of your membership, services offered, etc. You can always reach out to Concierge Shopping at any point with questions on whatever you need from your membership. It is our intent to make ourselves easy to do business with.

CONCIERGE SHOPPING. CONVENIENT ON-DEMAND SHOPPING SUPPORT FROM CONCIERGE SHOPPING SERVICE AGENTS:

Shop from the convenience of your home with the help of Concierge Shopping. From the time you place your order to the time it's delivered, our professionals do it all – price quotes, product photos, fabric and carpet samples, and on through order placement. We'll even do the legwork for you, researching merchandise options based on your unique style, budget, and needs. It's like having a personal assistant for all your home purchasing needs.

HANDS-ON, INDIVIDUALIZED SUPPORT AFTER YOUR ORDER

Our team will not only help with order placement, but also follow through with order tracking and resolution of service order challenges to ensure you receive your merchandise as quickly as possible.

PRIORITY EMAIL SUPPORT

Email us and our professionals will provide you with superb treatment, answering any questions you may have in a timely manner. Our number one focus is you.

EXPERT ADVICE

You have access to a vast array of products from hundreds of top brands. As a result, your choices are nearly endless – and we want to make sure you get exactly what you want. By delivering VIP treatment and providing in-depth knowledge of DirectBuy's range of products and services, our Concierge Shopping agents are your trusted consultants whenever you need them.

MEMBER WEBSITE ASSISTANCE

Need help finding a specific product or simply having difficulty logging in? Our professionals are dedicated to making your experience as enjoyable as possible. Concierge Shopping agents are available to assist you with password resets, and can help you navigate My.DirectBuy.com to find exactly what you want.

ONLINE AT MY.DIRECTBUY.COM:

My.DirectBuy.com (the "Member Website") combines the convenience of online shopping with the tremendous savings that DirectBuy delivers. Find online E Catalogs, search for products, review the current digital version of Inspired, find Member tools, and now "chat" with one of our team members. If you need assistance accessing your online account, please contact the DirectBuy technical support department at technicalsupport@directbuy.com or call Concierge Shopping at 1-844-225-3525 for details.

LIVE CHAT:

Getting help while shopping My.DirectBuy.com has never been easier thanks to our new Live Chat tool. Simply click to start a chat with one of our team members and get answers to your questions so you can get back to saving.

INSPIRED® CATALOGUE:

As part of your membership, you will receive an Inspired® catalogue 3-4 times a year and also have online access to Inspired catalogue via My.DirectBuy.com. This popular publication features a wide selection of merchandise available for purchase. Please note that the majority of the products offered in the Inspired catalogue, are available for purchase online. Those that are not can be purchased by calling 1-844-225-3525.

DESIGN CENTRES:

At our Design Centres located throughout Canada, you can see samples of products and peruse our library of catalogues. If you need additional help, our friendly staff is on site to help you plan and purchase. Design Centres also provide design services, local contractors, and more.

CLUB EXCLUSIVES:

Almost every day, you'll receive Club Exclusive emails providing you with special deals with even greater savings beyond the everyday member prices on products available only to DirectBuy members. A list of the Club Exclusive products and their pricing can be found on the member website under "Club Exclusives" in the top menu bar.

SOCIAL:

Connect, follow and have a conversation with us on our social channels! We're here to inspire you. To stretch your imagination, not your budget.

Facebook.com/directbuy
instagram.com/directbuy_inc
twitter.com/directbuy
plus.google.com/+DirectBuy5
youtube.com/directbuy

PRODUCT ORDER DETAILS

ORDERING AND PRICING POLICIES:

In addition to the manufacturers', or authorized suppliers' prices, your payment will include the following charges, if applicable:

- **Handling Fees:** This fee offsets the cost of processing and handling your order. The applicable handling fee will be noted prior to purchase. The handling fee is 8%.
- **Delivery:** We work hard to find the best method of shipment. The following charges reflect the costs incurred in getting your merchandise to either the selected physical location or to your home.

- **Local Taxes:** Based on local requirements, applicable taxes will be added to your order. The advantage is that you'll be paying taxes on confidential dealer prices through DirectBuy, not marked-up store prices.
- **Vendor Fees:** A few manufacturers apply a service charge to cover their cost to pack and handle items that need special care. This charge doesn't apply to most items.

MINIMUM ORDER AMOUNTS:

There are a few suppliers who require that your order meet a minimum dollar amount and/or a minimum number of items. If your order does not meet the minimum order amount, you will be notified before we place your order and we will do our best to help you find a solution.

MSRP:

To help you appreciate the quality of the products we offer, we provide you with the Manufacturer's Suggested Retail Price, or MSRP, where it's available. Because most products are generally available at retail prices lower than MSRP (even though these prices are higher than our member prices) you should not evaluate your anticipated savings at DirectBuy comparing to MSRP. Instead, we offer you the MSRP as the manufacturer's indication of the quality of its products relative to other products of the same kind.

PRODUCT AVAILABILITY:

The manufacturers represented by DirectBuy are continuously adding new products to their lines and discontinuing older models. DirectBuy receives new information weekly from suppliers and updates our catalogues and My.DirectBuy.com to ensure that product information is current and accurate for members. If a product or supplier is discontinued during the selection process, we will attempt to find an acceptable replacement product. If a product is discontinued after you've placed an order, we will work with the supplier in an attempt to find an acceptable replacement product or, if you prefer, cancel the order and provide a full refund on the item. We will gladly respond to any inquiries regarding product availability.

PRICING ADJUSTMENTS:

If there's a change in the price of the merchandise and/or in the estimated shipping charges between the time the order is placed and the time of the shipment, the total cost of the order will be adjusted accordingly. In this situation, a refund or bill for the difference will be issued as follows:

- If the cost of an item increases, and the increase is less than 10 percent of the merchandise price and less than \$100, the order will be processed, and you'll receive an invoice for the difference, if the difference is more than the billing minimum.
- If the cost of an item increases, and the increase is more than 10 percent of the merchandise price, but less than \$100, you'll be contacted for your approval of the increase. If you approve the increase, you'll receive an invoice for the difference, if the difference is more than the billing minimum. If you don't approve, we will make a cancellation request for you.
- If the cost of an item increases, and the increase is more than \$100, you'll be contacted for your approval of the increase. If you approve the increase, the difference will be due at that time. If you don't approve, we will make a cancellation request for you.

CANCELING AN ORDER:

It may be possible to cancel an order, providing the supplier hasn't yet processed our purchase order. If you want to request cancellation of an order, contact us as soon as possible. Once a supplier receives our purchase order, the option to accept cancellation of the order is entirely the supplier's decision. If you wish to cancel an order that has already been received by a supplier, we will make the request for you and notify you of the supplier's response.

MERCHANDISE RETURNS AND REFUNDS:

DirectBuy does not offer returns on merchandise that is delivered free from damage and/or defect, and accurately represents the corresponding purchase order. However, some manufacturers will accept returns in accordance with their own return policies, in which restocking fees and freight charges may apply. If you wish to request the return of an item, DirectBuy will work with the manufacturer to obtain a Return Authorization, and, if accepted, a refund will be issued when DirectBuy has received credit for the product.

GETTING YOUR PRODUCTS

MERCHANDISE PICK-UP HOURS:

1. You'll find that some items can be shipped directly from the manufacturer to your home via UPS, FedEx, or other courier. We can also arrange delivery to your home through a local delivery service. Please note in most instances these delivery services are only available for an additional charge.
2. If home delivery is not available, the item will be shipped to one of our design centres or a receiving partner. You will be contacted to pick-up the merchandise, or, if you wish, you can take advantage of any local delivery services that may be available. Please note in most instances these delivery services are only available for an additional charge. Each design centre and receiving partner offers merchandise pick-up hours. The hours of operation are available online at my.directbuy.com under the My DirectBuy section or contact Concierge Shopping at shopcanada@directbuy.com or call toll free 1-844-225-3525.

QUALITY CONTROL INSPECTIONS:

In the event an item is damaged in transit or defective from the supplier, we'll work with the shipping company or manufacturer to resolve the situation at no cost to you. To help us provide the best service to all of our members, please pick up or arrange for delivery of your merchandise within the time frame specified by the location. Call Concierge Shopping at 1-844-225-3525 if you have any questions about merchandise pick-up procedures.

ONCE HOME, PERHAPS YOU NEED LOCAL CONTRACTORS AND INSTALLERS:

Your membership benefits don't end after the merchandise has been delivered. In some markets, we have relationships with independently owned and operated Contractors and Installers for professional services. Please contact us at 1-844-225-3525 for the details.

WARRANTIES:

All available manufacturer warranties apply to products purchased through DirectBuy. It is important to complete and submit any merchandise warranty or guarantee documents that the manufacturer provides as soon as you receive your merchandise to help ensure that your merchandise is covered. Warranty periods and items covered vary by manufacturer. Any warranty or guarantee documents are enclosed with your merchandise or refer to the manufacturer's website for stated warranty policies. If any problem develops while your product is still under warranty, contact us immediately, and we will be happy to help you contact the manufacturer's warranty center. Additional warranty coverage may be available on select items so please contact Concierge Shopping with any questions.

MEMBERSHIP RETURNS & REFUNDS:

DirectBuy complies with all applicable federal, and provincial regulations and requirements in respect to the cancellation of your membership agreement. Beyond such regulations and requirements or in the event you experience difficulty realizing the full benefits of membership, DirectBuy will work with you to resolve the issue(s).

MEMBERSHIP FEES:

Payment of the membership fee is due prior to the expiration of your current membership term (either monthly or yearly, depending on type and length of your contract). Your membership may be automatically renewed where permitted, or may be renewed via mail, online at My.DirectBuy.com, or by calling Concierge Shopping at 1-844-225-3525.

GENERAL INQUIRIES:

If you have any questions about your DirectBuy membership, please call Concierge Shopping at 1-844-225-3525. You will receive a prompt response to your inquiry. Contact information can also be found on My.DirectBuy.com.