

1 FAQs

1. How do I get money back when shopping online with Lyoness?

Log onto www.lyoness.eu and, using the "partner company search" option, find the online store you are looking for. Once you have found the partner company of your choice, click on their logo or the "to online shop" option. The chosen site will open on a new page and from there you can shop as usual, following their instructions. As you entered the partner company's website through the Lyoness website, you will be recognised as being a Lyoness customer. Your purchase will then be registered and you will receive your reimbursement as normal. (Important: please note that with online shopping you will only receive a reimbursement for the net value of your purchase. Any postage and packing or handling charges will not be included.)

As soon as your purchase has been processed, taking into account the necessary period for delivery and any exchanges, your reimbursement will be placed in your reimbursement account. Depending on how you have your options set up under "My Lyoness / My Reimbursements / Options", once you have a minimum of €10.00 in this account, the money will be transferred to your personal bank account.

2. What should I do to make sure I receive my reimbursement when shopping online through Lyoness?

Before you begin shopping online through the Lyoness website, please check your browser settings and ensure that all anti-spyware, anti-virus, Adblocker and Scriptblocker programmes are turned off so that your browser will allow cookies. You will then be recognised as a Lyoness customer and your purchase will be registered and the necessary reimbursement will be placed into your account.

3. How long will it take before I see shopping credit on my Lyoness reimbursement account?

Within 24 hours you will be able to see your purchase when you log into your Lyoness Online Office under the option "My shopping" / "outstanding purchases". Taking into account the necessary period for delivery and any exchanges, your reimbursement will then be placed in your reimbursement account. Depending on delivery time or when you paid for your purchase, this process can take up to 120 days. The sooner you make and pay for your purchase, the sooner you will get money back in your account!

4. I forgot to go through Lyoness to do my online shopping. Will I still receive my reimbursement?

Unfortunately it is not possible to claim your reimbursement if you do not go through the Lyoness website.

5. Can I also pay with coupons when shopping online?

As long as the chosen online shopping partner accepts coupons then you can, of course, pay for any purchase using shopping coupons and you will receive your reimbursement based on the full price of the purchase.

If you have received a shopping coupon as a gift then you may also use this to pay for your purchase. However, in this case, you will only receive a reimbursement for any amount over



the amount of the coupon.

For example, if you make a purchase of goods for the sum of €100.00 and your coupon is worth €15.00, then you will only receive a reimbursement on the remaining €85.00. If you pay the full amount using coupons that you have received as a gift, then you will not receive a reimbursement.

6. Why have I not received my reimbursement?

Depending on delivery times and any exchanges made, it can take up to 120 days before your purchase is fully complete and the reimbursement appears in your account.

As soon as the invoice and the payment have been processed by the partner company, your reimbursement will be paid into your reimbursement account in the following payment period.

Please note that any complaints must be made within 7 days of making the purchase. Any complaints made later than 7 days will not be accepted. To allow us to respond as quickly as possible, please send us your receipt, together with full payment details in digital form as soon as possible. Any refunds will be sent to the Lyoness Service Centre and will be dealt with by them exclusively.

It could also be that your purchase cannot be registered due to your browser settings. Before you start shopping online please ensure that all anti-spyware, anti-virus, Adblocker and Scriptblocker programmes are turned off so that your browser will allow cookies. Whilst making your purchase please ensure that the Lyoness Explorer window is kept open. Please check your browser settings or contact an IT expert for advice.

7. Why does my order not show up in "my shopping"?

Normally your purchase will appear in your Lyoness Online Office within 24 hours, under "my shopping / outstanding purchases".

It can also be that your purchase cannot be registered due to your browser settings. Before you start shopping online please ensure that all anti-spyware, anti-virus, Adblocker and Scriptblocker programmes are turned off so that your browser will allow cookies. Whilst making your purchase please ensure that the Lyoness Explorer window is kept open. Please check your settings or contact an IT expert for advice.

8. Why do I get logged out as soon as I have logged in?

Please check your browser settings to ensure that cookies for www.lyoness.eu are allowed or if they have been deactivated. Whilst shopping online through Lyoness you must ensure that all anti-spyware, anti-virus, Adblocker and Scriptblocker programmes are turned off so that your browser will allow cookies.

If the problem continues, please use our internet browser instructions or contact an IT expert for advice.

9. How does Lyoness calculate my reimbursement?

Depending on the online shop, your reimbursement will be calculated based on the net or gross value of your purchase, less coupon value, postage and packing costs and any handling charges. To find out which value each store uses, please see the relevant partner company's description. Most of the international partner company stores base the reimbursement on the net value due to the various VAT rates.



10. Do I still get my reimbursement if I make my purchase from a store in a different country?

Every customer can find partner companies in other countries by using the "partner company search" in the online shopping portal. However the Agreement is only valid between Lyoness and the online shops in the countries where the partner companies are listed online. Some shops are only available in specific countries, and others in more.

The reason for this is that these stores may not have a subsidiary in certain countries or that another firm holds the sales rights for that specific country, which prohibits the partner companies from actively using their sales rights in that particular country.

Another reason could be that not all sister companies have the agreement with Lyoness.

For example, Ottoversand.at is an Austrian online catalogue company that, due to internal reasons, may only deliver within Austria.

On the other hand the German business behind Otto.de is only responsible for Germany.

In general an ordinary reimbursement (full shopping value less all coupons, discounts, postage and packing costs) can be granted even if the specific online shop delivers abroad. However these foreign online partner companies are under no obligation to honour the reimbursement.

11. Why are some partner companies' websites not available in my language?

Some of our partner companies have international stores that deliver their goods to many different countries, but do not have their website in different languages. We therefore request your understanding that it is not always possible for them to be available in your own language.

12. Is this document also available in my language?

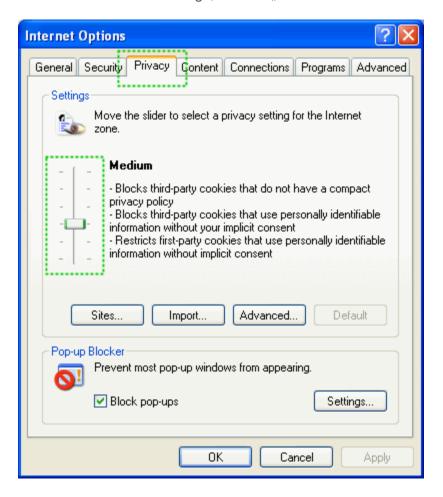
The Lyoness FAQs are available to download in several languages under "Info & Service / Downloads / Browser".



2 Cookie Settings

2.1 Internet Explorer 6.0 +

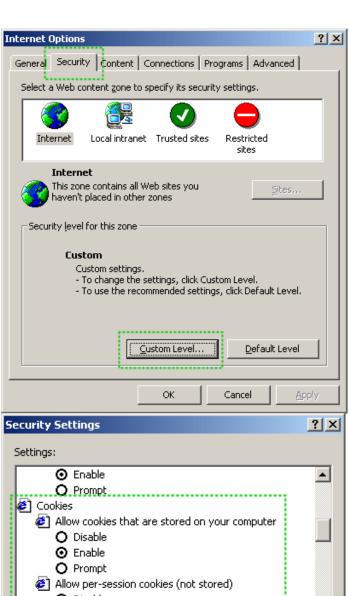
- 1. On your Menu bar, click "Extras", then "Tools" then "Internet Options" and then click on "Privacy" (see picture below).
- 2. Slide the bar to at least the middle or lower (see picture below)
- 3. To save these settings, click on "OK"

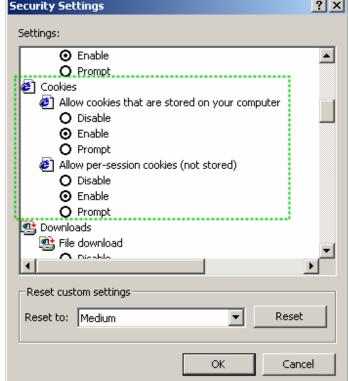


2.2 Internet Explorer 5.0/5.5

- 1. In the Menu bar in Internet Explorer click on "Extras" then "Tools" then "Internet Options" and then "Security" (See picture).
- 2. Click on Internet and then click on "Custom level…" (see picture)
- 3. Scroll down to "cookies". Then at "allow cookies that are stored on your computer" tick "enable". Then at "Allow per-session cookies" tick "enable". Then click "OK" and then again on "OK". (see picture).



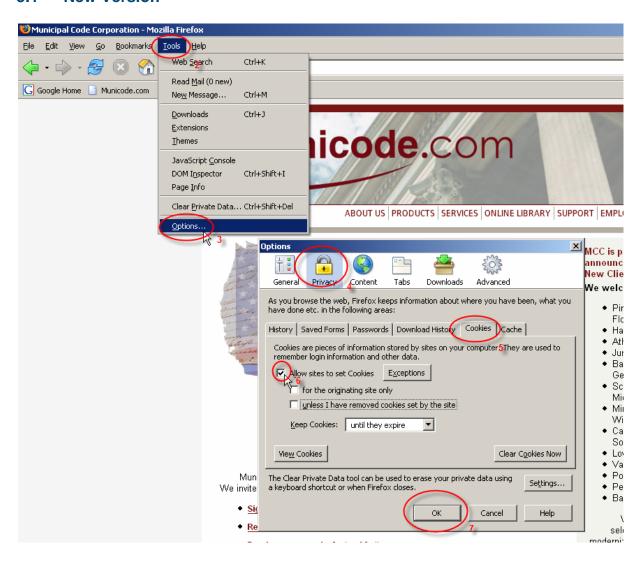






3 Allow Cookies in Mozilla/Firefox

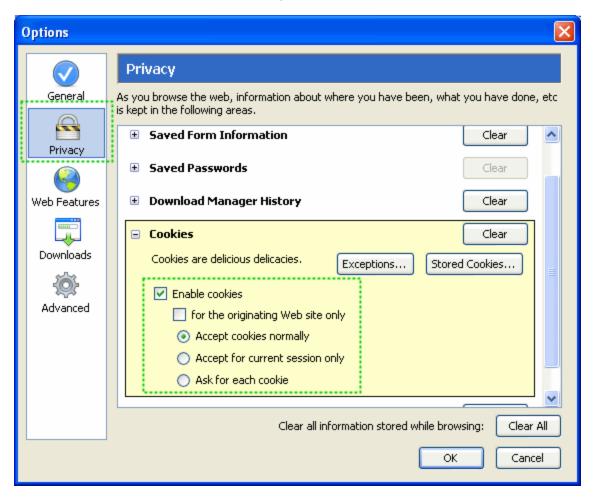
3.1 New Version





3.2 Older Versions:

- 1. In Firefox, click on "Extras" then "Tools", then "options" and finally on "privacy" (see picture).
- Click on the plus sign next to the option "Cookies"
- Choose "Enable cookies and "Accept cookies normally".
- 4. Click on "OK" to save these settings.



3.3 Old Mozilla Versions

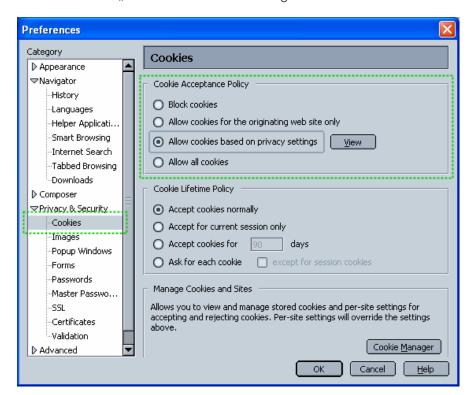
- 1. Click on "Edit" then "Preferences".
- 2. In "Privacy & Security" click on "advanced"
- 3. Click on the plus side next to Cookies and choose "Enable all cookies".
- 4. Click on "OK" to save these settings.



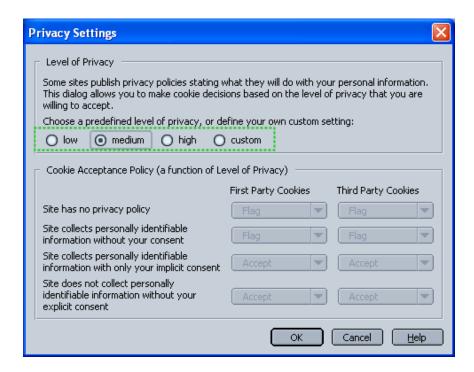
4 Allow Cookies in Netscape

4.1 Netscape 7.x

- 1. On the menu list in Netscape, click on "edit" and then "preferences"
- 2. Click on the arrow for more privacy & security options (see picture below) and then click on "cookies"
- 3. Click on "Enable all cookies or "Allow cookies based on policy settings".
- 4. If you have activated "Allow cookies based on policy settings", then click on "view" and ensure that you have chosen the middle or low level. (see picture)
- 5. Click on "OK" to save these settings.







4.2 Netscape 6.x

- 1. Click on "Edit" on the taskbar. Then click on "Preferences" and then on "Advanced".
- 2. Click on "cookies" and then choose "Enable all cookies".
- 3. Click on OK to save these settings.

4.3 Netscape 4.x

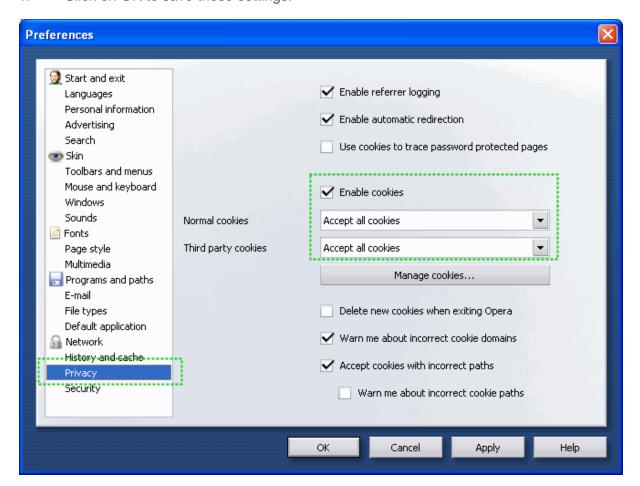
- 1. Click on "Edit" on the Menubar, then click on "Preferences".
- 2. Click on "Advanced and "Cookies", then choose "Accept all cookies".
- 3. Click on O"K" to save these settings.



5 Allow Cookies in Opera

5.1 Opera 7.x

- 1. Click on "Extras" then "Tools" and "Preferences".
- 2. Click on "Privacy" (See picture)
- 3. Choose "Enable cookies" and under "Normal cookies" click on "Accept all cookies".
- 4. Click on OK to save these settings.





6 Allow Cookies in other Browsers

6.1 Safari

- 1. In Safari, click on "Preferences" and then "Security".
- 2. Click on "Always" to allow all cookies or "only from sites you navigate to"
- 3. Click on OK to save these settings.

6.2 Lynx

- 1. Press "O" for Options
- 2. Go to General Preferences and cookies.
- 3. Choose either "ask user" or "accept all"
- 4. Click on "Accept Changes" to save these settings.

6.3 Konqueror

- 1. Click on "Settings, then "Configure Konqueror"
- 2. Click on "Cookies" and choose "Accept cookies by default".
- 3. Click on OK to save these settings.