



ADVISORY: CREDIT CARD FRAUD

As frequently reported on the news, credit card fraud is on the rise. As a service to our Herbalife Distributors, following are some important actions you can take while conducting your Herbalife business and a list of general precautions that may help prevent credit card fraud.

Tips When Conducting Your Herbalife Business

- On a regular basis, carefully review your Herbalife Earning Statement / BizWorks account and report anything unusual immediately to Herbalife, particularly any of the following:
 1. names of any personally sponsored downline you do not recognize
 2. orders or volume you do not recognize or remember placing
 3. suspicious order/volume activity in your downline
- Check your credit card invoices carefully each month. If you discover Herbalife purchases you did not make, immediately report the questionable activity to Herbalife's Distributor Relations Department (02-8973450), and call the credit card company to file a dispute and close the account.
- Avoid 3-way calls when placing Herbalife orders to protect your payment information.
- Never give your credit cards or credit card numbers to any individual for use on your behalf.
- Rather than paying for your downline's orders (who may not have credit cards available) consider recommending they purchase a re-loadable credit/debit card, widely available at many retail establishments.

General Precautions

- Frequently monitor your credit card account balance and recent transactions on your account.
- Carefully review your credit card statements and immediately report irregularities to your credit card company.
- Pre-approved credit card offers received in the mail, should be shredded prior to disposal.
- Obtain a copy of your credit report at least once a year and review it for any unexpected activity.

For your convenience, listed below are links to three major credit card companies that provide consumers with additional precautionary practices you may find helpful.

American Express:

https://www212.americanexpress.com/dsmlive/dsm/dom/us/en/fraudprotectioncenter/fraudprotectioncenter_protectingyourself.do?vgnextoid=b23465a704b4c110VqnVCM100000defaad94RCRD&vgnnextchannel=9ee6d6954360c110VqnVCM100000defaad94RCRD&appinstancename=default

Visa:

http://usa.visa.com/business/security/protect_yourself.html

Mastercard:

<http://www.mastercard.com/us/personal/en/learningcenter/stayingsecure/unauthorizedpurchases.html>