



Trees4RealEstate AS
Klostergata 6
1532 Moss
NORWAY
www.trees4realestate.com

Terms & Conditions to Join Trees4RealEstate's Savings Program

You must enter into this Agreement if you want to register as a *customer* with Trees4RealEstate AS. We use the term "customer" for a buyer or seller of real estate who registers or has an account with us at our website www.trees4realestate.com.

As used in this Agreement, "we," "us," "our," "T4RE" or "Trees4RealEstate" means Trees4RealEstate AS and "you" means the individual or entity who register as a customer of Trees4RealEstate. "Seller" means the individual or entity who is selling the real estate and "buyer" means the individual or entity who is buying the real estate. BGF is our forestry company and means Better Globe Forestry Ltd. Any individual or entity that wants to join our tree savings program must accept the terms of this Agreement without change.

BY CHECKING THE "I AGREE TO THE TERMS & CONDITIONS" AND BY BECOMING A CUSTOMER OF T4RE, YOU AGREE TO BE BOUND BY ALL TERMS OF THIS AGREEMENT AND ALL SPECIFICATIONS AND GUIDELINES INCORPORATED BY REFERENCE.

Tree Savings Program

Our savings program works the following way:

- Buyer and seller of the real estate register at our website.
Note that T4RE is not a party, privy or intermediary to the real estate agreement. We are only offering a Savings Program that both the real estate buyer and seller can profit from.
- The Seller pays us 4% of the real estate sales price to buy trees from us. The trees are divided equally between buyer and seller and they own the trees for 15 years until we pay back the trees.
- Each tree costs EUR 8 (local currency is converted to EUR to count for number of trees).
- We pay back the trees 15 years after purchase for EUR 80 per tree that equals 40% of the original real estate price (local currency), which will be divided equally between buyer and seller, as they both own equally number of trees.
- When we buy back your trees, we will transfer the money for the trees to the bank account you have registered with us. This will happen in December, 15 years after the seller purchased the trees and we received the money. If the seller purchased the trees in 2019, we will pay back the trees in December 2034.
- After we pay back the trees, the customer has no longer any ownership or rights to the trees.
- Our forestry company, Better Globe Forestry Ltd. (BGF) in Kenya, will plant seedlings and take care of the customer's trees till they are ready to be harvested 15 years after they were purchased.

- You cannot sell, take over, or do anything with your trees as long as BGF is taking care of them. BGF has the best interest to make sure your trees grow and become profitable, since BGF will process the trees into furniture and other products after buying them back from you.
- Our obligations in this Agreement does not start until we receive money for the trees by seller.
- Buyer and seller are joining our tree savings program voluntarily. T4RE is not responsible for any contracts or deals the buyer and seller may make between themselves outside this Agreement.

Registration Process

To join our tree savings program, both the buyer and seller of the same real estate need to be present during registration process and both need to agree to the terms and conditions of this Agreement.

You can register as many times as you want with us. You can both buy and sell real estate, but for each registration with us, you can only be defined as seller or buyer, and not be both at the same time.

Buyer's Obligations

The Buyer has no obligations other than to make sure to register correct personal information at our site and keep it updated, to check that seller is registering correct information about seller, and that correct sales price of the real estate is registered in our form.

Seller's Obligations

The Seller will make sure to register correct personal information at our site and keep it updated. The Seller will check that the buyer is registering correct information about the buyer, and that the correct sales price of the real estate is registered in our form.

The Seller will register the contracted sales price of the real estate at our site during registration. When the registration at our site is completed, the seller will transfer 4% of the real estate price to buy trees with us.

After completed registration at our site, the seller has one (1) week to complete the money transfer for the trees to our account.

The Seller can transfer money to us using the information below. The same information can be found in the last step of the registration process and be viewed on the "Savings Account" page after signing in at our site. The Seller will also receive an email after registration, where necessary information is included for the money transfer.

Transfer money for the trees to:

RECEIVING COMPANY:	ACCOUNT NUMBER:	BANK:
Trees4RealEstate AS	12506172975	DNB Bank ASA
ADDRESS:	BIC/SWIFT:	ADDRESS:
Klostergata 6	DNBANOKKXXX	P.O. Box 1600 Sentrum
ZIP:	IBAN:	ZIP:
1532	NO0612506172975	0021
CITY:		CITY:
Moss		Oslo
COUNTRY:		COUNTRY:
NORWAY		NORWAY

Legal terms and conditions

We only accept a full one-time payment for the tree purchase, that equals 4% of the real estate sales price. No down payments or sub payments are accepted.

A tree ownership certificate is issued to both buyer and seller after we receive payment for the trees and can be downloaded from our website after login. Each certificate is uniquely numbered and legally approves the ownership of the number of trees ordered.

This Agreement does not take effect until we receive a payment for the trees ordered through the registration process on our website. If a payment for an order remain missing for weeks after registration, we have the right to terminate the order and deactivate any user accounts involved.

Prospective customers and their professional advisors are invited to review any materials available that involves our products, marketing plan, website, brochures, Terms & Conditions, or other media published by T4RE. We agree to afford prospective customers and their professional advisors the opportunity to ask questions to and receive answers from the officers of T4RE concerning such matters and to obtain any additional information (to the extent T4RE possesses such information or can acquire it without unreasonable expense) necessary to verify the accuracy of any information set forth in this Agreement, company website, brochures, or other media published by T4RE.

You agree and consent to not sell your trees during the 15 years our forestry company takes care of them and that you will sell your trees to T4RE in year 15 after purchase to the fixed price as covered in this Agreement.

There are risks and uncertainties involved with the future prospective buyback deal of the trees, like volatilities in the market, timber price, political risks, drought, mortality of trees, and any force major. Actual results in the future may differ materially from those described in the future prospective statements as a result of the risk factors set forth above and the matters set forth or incorporated by reference in this Agreement, our website, our brochures, or other media we publish. We do not guarantee the payback price, but it reflects the intended future prospective value of your trees.

This Agreement, our websites, and other media published by T4RE have been prepared by the directors of T4RE and to the best of their knowledge, all information as laid out is correct at the date hereof. The directors accept responsibility for the information as laid out herein but do not accept any responsibility for any perceived omissions. The directors do not accept personal responsibility for any losses that you may accrue as result of purchasing or obtaining trees through us, nor for losses on sales of the same.

Neither T4RE nor the directors accept any responsibility for any form of consequential loss, actual or perceived by you, either before or after you enter into this Agreement. T4RE is not a financial advisor and does not offer financial or investment advices. T4RE recommends that you consider obtaining independent financial advice that addresses your specific needs and situation before you register at our website.

T4RE provides a sale purchase opportunity and does not provide any form of quality review for the products other than their availability. Important to note is that the stated information most likely will not be sufficient to obtain a true and accurate view on the stated opportunity. The contents of our web pages are not providing any advice as to buying and T4RE does not assume any liability in connection with any decision made by any party relating to the content in any of the postings. The information, opinions and assessments expressed are for general information purposes only. Any person, legal or physical using the T4RE website and or its material for promoting and or participating in any commercial activity is and agrees to be acting as an independent contractor liable for his/her own decision and payment of taxes, social insurance and any other cost to be levied on or to it by any authority upon the said activity. Such person

also guarantees to T4RE to act legally in its territory indemnifying T4RE from any and all liabilities arising out of any used and or misuse of the materials provided at the T4RE's website or our other published material.

T4RE does not solicit investors, or gives advice of financial, fiscal, legal or any other nature, nor recommendations to buy, sell or otherwise engage in any opportunity toward sale or investment. All purchases made are associated with certain risks. T4RE does not assume any responsibilities for the successful outcome of such purchases. Neither T4RE, nor its directors and employees, are assuming any liability for any losses or damages, direct or indirect, incurred as a result of having technical errors in our Terms & Conditions, websites, brochures, or other published materials by us. T4RE does not warrant the Right of Use of any photography, graphics, video, audio or any other related material posted to the website.

This Agreement shall be governed in accordance with the laws in Norway.