



TREES4REAL ESTATE

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 buyer or seller of real estate who register 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. 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 site.
- 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 Euro to count for number of trees).
- We pay back the trees 15 years after purchase for a fixed amount 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 2018, we will pay back the trees in December 2033.
- 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 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 buyer is registering correct information about the buyer, and that 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, 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

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.