

FREQUENTLY ASKED QUESTIONS

What is Onyx Lifestyle?

An exclusive lifestyle based digital membership platform that provides you with access to:

- A Multi-currency management platform
- Luxury lifestyle benefits
- Private travel booking engine
- And opportunities to elevate your money

What does the lifestyle membership include?

Your Onyx Lifestyle membership tiers are designed to bring the most exclusive experience to you and elevate your life in every way. From lifestyle concierge services to the wholesale travel benefits, an Onyx Lifestyle membership delivers amazing value and experience on your journey to fulfilling your life dreams and goals.

Where is Onyx Lifestyle located?

Onyx Lifestyle is a UK Limited entity Company Number 11945753, with offices located in the United Kingdom and in the U.S.A.

Who is behind the company?

The founder is Travis Bott. Travis has assembled a diverse experienced corporate team, seasoned legal advisors and Founding members with extensive Network marketing experience to create the Founding team. See Onyx Corp Bio page located in the resource library.

Onyx 3rd-Party/partner suppliers:

Who are they?

Nvayo LTD- Provider of Onyx Premier services

Through our strategic third-party relationship, Navy provides Onyx members with a Currency management platform through Nvayo Limited, a UK regulated financial institution,- eMoney issuer registered in England and Wales, company number 06035209 under SIC Code: 64191 - Banks. Nvayo Limited is authorized by the Financial Conduct Authority to issue eMoney (Firm Reference Number: 900005) and is a Principal Member of Mastercard. Nvayo provides white label back-end financial services solutions to vetted third party businesses across multiple industries.

GMM LTD- Provider of LQD8 block micro-loan program

Global Money Management (Limited “GMM” with offices in New Zealand, Colombia and Mexico is our exclusive partner that provides LQD8 Micro loans direct to Onyx Premier Members.

ARN- Alliance Reservation Network - Provider of Onyx travel portal and travel related services;

Onyx travel platform was developed in conjunction with ARN, a well-established 30-year-old Travel technology company to provide Onyx Members with their own Proprietary booking engine. Over 1,000,000+ properties available worldwide to our members at wholesale prices of up to 65% off lowest retail public price found on major public booking sites These prices are not available to the general public. You have to be a member of Onyx to be able to view and book the hotels as they are only offered to Onyx through our exclusive arrangement with ARN. Cruises are also offered at significant discounts of up to 18% below public published rate and through special arrangements with the cruise lines. In addition, we offer on board amenities that are included as part of your cruise package that are not available to the general public. As a convenience, we offer Air and car rentals to all major airline and car rental providers. These suppliers do not offer discounts, however through ARN, we have the capability to search all sites and only pass the lowest fares to you, ensuring that our members receive the lowest fares available to our members.

Q: What is the ONYX Premier Membership?

A: The Premier Membership is our premium financial service and luxury lifestyle platform. The Premier membership includes a Crypto friendly multi-currency bank account, the ONYX Premier Card “Debit Card”, crypto capabilities and the luxury lifestyle benefits.

Q: Is this legal?

A: This is absolutely legal. Some services may be restricted in certain countries/regions to comply with local laws and to ensure regulatory compliance.

Q: What is the minimum required age to purchase a membership?

A: 18 years of Age.

Q: Do you accept wire transfers for the payment of Memberships?

A: Yes, for 10k and 50k membership tiers. You will see the Pay by Bank Wire option only when you select one of those tiers. All other tiers must be purchased using BTC or credit card as shown in the payment options section.

Q: When I pay with my debit card, what company name appears on the statement?

A: One Concierge LLC

Q: How do I register a new member?

A: Share your sponsor's username / replicated website

For example, if I am the sponsor and my username is: magnate, I would send my replicated site to my prospects: magnate.onyxlifestyle.com

When my prospect goes to this page and clicks Join, they will be enrolled with me as the sponsor. If someone goes straight to onyxlifestyle.com and clicks Join, it will ask them to enter their sponsor code (which is the username of the sponsor)

Q: How do I pay my monthly \$38 subscription fee after I join?

A: The first month's subscription is included when you purchase a tier. Thereafter, you can pay the monthly subscription through your premier account. You will have an option to select "auto-draft", or you can choose to pay it manually. Monthly renewal for memberships purchased prior to July 1, will have their first payment due August 1, 2019

I have purchased my membership tier through Onyx now I have some questions related to KYC and other Premier services:

Q: When do I complete my KYC application process?

A: Your KYC application will be available to be completed once a Membership Tier has been purchased.

Q: What name do I use for KYC ?

A: Please enter your name exactly as it appears on your Government issued ID travel documents i.e. Passport- preferred, Driver's license, government issued ID etc. to avoid a delay or possible rejection. Be sure to have supporting documentation as needed in the same name and address used for KYC should additional supporting documents be required, - physical address including a utility bill, property tax bill, tax return document, bank statement for verification if needed etc.

Q: What are the accepted forms of ID for KYC?

A: The accepted forms of ID are listed when you begin the KYC and choose your country. If you do not see it listed there, it is currently not accepted. We can, at times, request for other forms of ID to be accepted, however this is a case by case basis. Requested must be submitted to: support@onyxpremier.com

Q: If a member has opened an account but cannot process their KYC because they do not have a valid ID or passport, can they change their profile to someone else such as a spouse?

A: Yes however, the account holder name must match the names on the KYC documents submitted to: support@onyxpremier.com

Q: How long does it take to get approved for KYC:

A: Up to 24 hours as long as all initial documentation was provided in full and correct at the time of submission.

Q: How do I know if I have been approved on my KYC?

A: Once approved, you will get an email from support@onyxpremier.com with your application approval. If you do not see any KYC reminder banner on the top of the page in your back office, this means that your KYC is completed. Please check your spam folder to find the email and make sure to add this email address to avoid our emails to be marked as spam.

Q: I am approved for KYC , why can't I log in to my Onyx Premier account

A: Due to banking security requirements, you will be prompted to reset your password upon login. For Security, Onyx recommends a different password than used for your back-office log in. You will only have to do this the first time.

Q: Can I upgrade or change the tier I purchased?

A: We currently do not offer upgrades to tier membership. However, this function will be available in the future and our members will be notified when it becomes available.

Q: Is it possible to sign up a business for a membership?

A: Yes, additional KYB documentation is required and is available by requesting support@onyxpremier.com by 4Q 2019, an online electronic form feature available in all languages will be available to members.

Q: What is the refund policy?

A: 30 days 100% refund for the Membership tiers

Q: What if I don't pass KYC?

A: \$144.00 of the original \$199 fee collected by Nvayo will be refunded back to the member at your request \$55.00 is non-refundable per the membership agreement to cover KYC filing expense. **You may continue to enjoy membership services including LQD8 block and Travel portal access while you attempt to re-qualify for KYC (we understand some delays in various countries with securing a Passport)**

Q: How do I cancel my membership?

A: Submit your member ID, Name and reason for cancelling from your email used to establish your account to Support@onyxifestyle.com

Q: How do refunds work?

A: submit a request for refund to Support@onyxlifestyle.com. You will be provided a return authorization number and the refund will process back to the same financial means used to purchase your Membership Please allow up to 30 days for settlement to your credit card

Q:Am I purchasing a card or other financial services?

A: No- financial services are only offered as part of the membership. The lifestyle benefits and services use the financial services component of the membership to easily facilitate your requests. The financial services are non-compulsory and are a value-add to the core membership offering of lifestyle concierge, wholesale travel benefits, 24/7 virtual assistant, etc.

Q: How secure are the members/client funds?

A: Member/client funds are held on deposit in UK and European banks in accordance with the Financial Services Authority requirements for eMoney issuers. All member funds are held in ring-fenced, safeguarded accounts and are liquid at all times. This means that your funds are available to you at all times either through the card and upon request. regulated EMI Institution required 102% liquidity. Meaning, your funds are available for full liquidity at any time from the bank as required by FCA regulation.

Q: How do they cover the extra 2% liquidity on deposit?

A: Through initial capitalization and income from banking fees.

Q: Is my crypto-currency safe in my Wallet?

A: Yes, secured crypto hot wallets are provided by industry leader BitGo and insured to 100,000,000 per account.

Q:Who provides the ONYX Premier Cards?

A: Nvayo LTD. , UK FCA regulated Financial Institution.

Q: Are the ONYX Premier Cards a Credit Card or Debit Card?

A: All ONYX Cards are a private label Debit Cards issued through Nvayo on the Mastercard Platform.

Q: After I order my Debit Card, how long will it take to get to me?

A: Please allow 2-6 weeks for your card to be delivered to you. Black and Reserve Gold Cards may take additional time due to customization. A temporary plastic card will be sent for use

while your custom card is being produced. You will receive a notification email with a DHL tracking number when the card ships.

Q: Where is my card accepted?

A: All cards are powered by Mastercard and will work at merchants globally. Transaction limits do apply. View Terms and Conditions for complete details.

Q: Can I change the address of where to send it to?

A: No, the cards are sent to the address that you used to complete and pass KYC. In order to change an address for any Premier services, you must submit the address change request along with supporting change of address documents to support@premierservices.com

Q: What is max & min wire international daily?

A: No maximum or minimum wire amounts. Your funds are available to spend at your discretion.

Q: What documents do you need to provide for wire payments?

A: For all wire payments, additional documentation may be required. This may be an invoice, a contract, or other documentation to verify the beneficiary and the beneficiary details and will be requested for you to upload when you initiate the wire payment process. If you need additional assistance with a wire, please contact support@premierservices.com

Q: How do I send money to a business or other member?

A: The mobile and desktop app provide a simple and intuitive step-by-step way to create payments and send wires globally easily and quickly. There is a similar feature that allows you to send funds almost instantly to other members that is easy to follow.

Q: Are there any interest accrued for balances in my premier account (Premier account wallet)?

A: No interest paid for balances kept in the premier wallets

Q: How do my commissions affect the daily load limit to the account?

A: They do not, commissions are excluded from daily load limits.

Q: Does my GMM Interest payment affect the daily load limit?

A: NO, this payment is paid directly to your BTC wallet and does not affect the daily load limits

Q: Is there a limit of how much BTC that I can exchange to Fiat?

A: No

Q: When I Buy or sell BTC through Onyx Premier wallet, what is the price?

A: The price is determined by real time comparisons over 5 separate exchanges.

A price will be displayed for the crypto you wish to buy or sell that is competitive with other liquidity providers. You are able to confirm the pricing if you wish to buy or sell that is displayed and only buy or sell when you agree with the price provided.

Q: I do not see the BTC price that I bought or sold immediately?

A: Rest assured that the settlement price is instant and locked at the time of purchase and or sale. Due to the fact that all transactions must be confirmed, verified and validated, it may take up to 48 hours for the visibility of the transaction to reflect. Nvayo is working diligently to decrease this time frame.

Q: What is the LQD8 Block micro loan program?

A: The LQD8 program is a micro lending program that allows our members to provide loans to a third-party liquidity partner, Global Money Management, (GMM) who in turn deploys the funds into their Ecosystem to provide liquidity into the Crypto Market.

Q: What happens when I fund a \$50 micro-loan block?

A: The \$50 is funded in BTC and goes directly to Global Money Management and is disbursed per the loan agreement.

A \$20 finder's fee is paid to Onyx Lifestyle for each block purchased by the member.

Q: How is a block funded?

A: The blocks are funded through BTC. The member has an option to convert fiat to BTC through their Premier Membership at the current exchange rate at which point the BTC will be used to settle the invoice for the Block through the Disbursement Agreement with the regulated banking partner. In addition, the member can transfer BTC from any other wallet for paying the invoice at the stated exchange rate equaling \$50.

Q: Who holds the \$50 from the micro-loan block?

A: The BTC is held by Global Money Management as the loan is entered into between the member and Global Money Management. GMM then pays the monthly interest direct to the Lender per the loan agreement.

Q: What does Global Money Management do with my \$50 BTC?

A: GMM operates or manages trading desks, exchanges, ATM networks and other liquidity platforms and charge fees for the liquidity providers within those program as well as charges fees for exchanging between fiat and crypto for those programs. The micro-loans from members are

used to provide that liquidity on a daily basis and the fees are paid to members as interest payments for the loan.

Q: When does my BTC enter the GMM ecosystem and start to generate a return?

A: Loans funded the 8th-22nd will start on the 1st of the next month and begin paying out on the 7th of the following month.

Loans funded the 23rd-7th will start on the 15th of the month and begin paying out on the 21st of the following month.

Example Loan purchased (July 2nd) will start on July 15th. First 10% payout will be received August 21st

Q: What qualifies Global Money Management to provide these loans?

A: GMM is a registered International Broker dealer and has the direct business interests and liquidity contracts that allow them to have members participate in providing liquidity to the crypto market and participate in the corresponding fees in the form of monthly interest payments for the micro loan. The future for Cryptocurrency liquidity in the global marketplace is vast and increasing every day.

Q: What is the risk associated with the LQD8 blocks?

A: The LQD8 blocks are not an investment. The block program is a microloan program. The members are entering into a 12-month loan agreement direct with Global Money Management. Although there is a proven and audited track record with GMM, with any loan there is a risk.

Q: What information or reports are provided to the member for the loan?

A: Global Money Management and Onyx have mutually agreed to engage a third-party law firm- Risk Management Solutions, to audit the Global Money Management books and loans on a monthly basis and provide the audit report and detail to the members participating in a microloan.

Q: What happens when my loan ends?

A: At the end of the 12 month loan period the microloan reaches its full term and the \$50 USD equivalent in BTC that was loaned in addition to any remaining interest that has not been withdrawn in the account will be paid out directly to the member from Global Money Management to the members provided bank account/wallet or to a specified BTC wallet of the members choosing.

Q: Can I terminate the loan early and get my money back?

A: Each loan has a 12-month term; however, the loan can be terminated by the member at any time and the \$50 USD equivalent in BTC plus any interest earned can be withdrawn from the platform. There is a 2% early termination fee for terminating the loan early.

Q: Can I use the interest to buy more blocks?

A: The interest earned can be used to purchase additional blocks once the member has earned \$50 or more in interest. Additional blocks can be purchased up to the maximum number per the members membership level.

Q: Is there any penalty for pulling out the interest I earn monthly from the micro-loan block?

A: No - there is no penalty and the member can withdraw the interest from their Premier wallet account at any time during the term of the loan with no fees or penalties. This does not include the \$50 loan block.

Travel Portal Questions

Q: I have booked a room, where do I see my reservation?

A: Check your email, all confirmations are emailed to the email address used at the time of booking.

Q: Can I change my reservation?

A: Each property has their own individual change and cancellation policies that you had to agree to at the time of booking. Onyx provides wholesale rates; we select the best rate from multiple wholesale aggregators to secure the lowest price. All changes must be made directly with the hotel supplier. Due to privacy, Onyx can't make changes to your reservation on your behalf. Contact information for the hotel provider information is included on each individual reservation confirmation that is emailed to you.

If you experience an issue with the hotel supplier that can't be resolved, contact support@onyxlifestyle.com and one of our support staff will assist with escalation to ARN support

Q: I incorrectly put the wrong name on the Airline ticket. What can I do?

A: Contact air reservations support at 877-247-8041 for North America or INTL +1 858-256-7247. The change fee is determined by each airline and out of Onyx or support control, so please use your name as referenced exactly as reflected in your travel documents to avoid a delay in your travel or possible change fees.

Onyx Lifestyle Commissions questions;

Q: I have questions related to the rewards plan:

A: A detailed version of the rewards plan is available in your back-office resources. Please review and if you still have a question, email your question to support@onyxlifestyle.com

Q: When do I get my commissions paid?

A: Please note that commission earnings are calculated each week on a real-time basis. The projected commission earnings that show in your Commissions report each week are projected amounts. These amounts will not be final until the commission week has been finalized. When a commission week has been finalized, you will see the “Commission Statement” link in the Pay Date column on the Commission's report. Commissions are Paid Weekly on Thursday USA time by 11:59PM.

Q: Can I get commission paid in BTC?

A: Yes, select payout option from your back office and enter a BTC wallet address that you have saved

Q: Do you still payout for straight-line bonus?

A: The Straight-line bonus was a one-time promotional bonus designed to reward those members who enrolled with Onyx prior to the Dubai Collective. In order to have qualified for this bonus, members must have enrolled prior to June 8th, and also purchased their membership tier on or before June 20th.