

Independent Beauty Consultant Agreement

A Company full of opportunities

In 1963 in Dallas, Texas, USA, Mary Kay Ash founded her Direct Selling Cosmetics Company for just one reason – to help women reach their full potential. Whether you choose the career full-time or part-time, the Company provides support, flexibility and rewards to help fulfil your dreams.

Mary Kay has more than 2 million Independent Beauty Consultants in over 34 markets around the world, and is the largest direct selling skin care Company in the USA.

When your customers ask “Why are Mary Kay® products the right choice for me?” you can reply:

- They're personalised.
- They're effective.
- They're easy to use.
- They're 100% customer satisfaction guaranteed.
- And as a bonus, you have my invaluable service as your personal Independent Beauty Consultant.

Mary Kay offers continual education to help you develop the skills and confidence you need to succeed.

In the UK, there is the opportunity to qualify for the use of a Mercedes-Benz or VW Polo car, enjoy international trips and earn awards while also building your own business.



Let's Get Started!

Start your new career today!

Take the first step towards being owner of your own business by purchasing a Mary Kay Starter Kit. There is no need to purchase inventory in order to begin a Mary Kay business.

Mary Kay® Smart Start Kit



This kit contains everything you need to start your business. It includes retail product to show your customers exactly what you offer as well as samplers for demonstration.

This kit focuses on the Mary Kay skincare range called "TimeWise" and gives you a selection of foundation shades to meet your customers needs. It provides you with much of the literature and educational tools to make starting your business simple.

**COST £85
AND INCLUDES DELIVERY**

Do you want to save £20 on the price of the 'Smart Start Kit'? You can achieve this by purchasing the 'Ready Steady Sell' pack along with your 'Smart Start Kit'.

To help you get off to the best possible start in your new business, this 'Ready Steady Sell' pack worth over £218 (retail) is available to you at a cost of just £120 (inclusive of delivery). This offer is ONLY available when joining WITH the 'Smart Start Kit' and contains the most popular and easy to sell Mary Kay products so that you can profit straightaway!

Customers are far more likely to make a purchase if they know they can take their products home with them! Cosmetics are usually an impulse buy and by having them on hand, it makes you look more professional and therefore increases your customer's confidence in both you and the Company.

**COST £120
AND INCLUDES DELIVERY
RETAIL VALUE OVER £218**

ORDER NOW WITH YOUR SMART START KIT

Start immediately with the Ready Steady Sell Kit



Includes 'Make the Connection DVD'.

Smart Start Kit + Ready Steady Sell Kit = £185

Keep on Selling!

New recruit Product bonuses

**EXTRA
BONUSES!**

Month 1 Bonus Pack

Place your first order within 30 days of joining at £500 Retail or more and you will be entitled to the MONTH 1 BONUS PACK!

Place your first order within 30 days of joining at £1,000 Retail or more and you will be entitled to TWO of the Month 1 Bonus Packs!!

(This option is only available for your first order within 30 days.)



MONTH 1 BONUS at £500 RETAIL

TimeWise® Firming Eye Cream x 1	£29.00
TimeWise® Age-Fighting Eye Cream x 1	£27.50
TimeWise® Eye Revitalizer x 1	£26.00
TimeWise® Microdermabrasion Set x 1	£50.00
Mary Kay® Satin Lips Set x 1	£19.00
TimeWise® Lip Primer x 1	£16.00
Total	£167.50

MONTH 1 BONUS at £1000 RETAIL

TimeWise® Firming Eye Cream x 2	£58.00
TimeWise® Age-Fighting Eye Cream x 2	£55.00
TimeWise® Eye Revitalizer x 2	£52.00
TimeWise® Microdermabrasion Set x 2	£100.00
Mary Kay® Satin Lips Set x 2	£38.00
TimeWise® Lip Primer x 2	£32.00
Total	£335.00



Month 2 Bonus Pack

Place your second order within 60 days of joining at £500 Retail or more and you will be entitled to the MONTH 2 BONUS PACK!



Month 3 Bonus Pack

Place your third order within 90 days of joining at £500 Retail or more and you will be entitled to the MONTH 3 BONUS PACK!

MONTH 2 BONUS at £500 RETAIL

Mary Kay® Mineral Eye Color: Spun Silk x 1	£6.50
Mary Kay® Mineral Eye Color: Rose Mist x 1	£6.50
Mary Kay® Mineral Eye Color: Iris x 1	£6.50
Mary Kay® Mineral Eye Color: Honey Spice x 1	£6.50
Mary Kay® Mineral Eye Color: Chocolate Kiss x 1	£6.50
Mary Kay® Mineral Eye Color: Golden Olive x 1	£6.50
Mary Kay® Mineral Cheek Color: Sparkling Cider x 1	£8.50
Mary Kay® Mineral Cheek Color: Pink Petal x 1	£8.50
Mary Kay® Crème Lipstick: Gingerbread x 1	£12.00
Mary Kay® Crème Lipstick: Sweet Nectar x 1	£12.00
Cosmetic Refill Display Tray x 1	£1.00
Mary Kay® Brush Set Collection x 1	£26.00
Colour Insider Book x 1	£5.00
Colour Insider DVD x 1	£5.00
Mary Kay® Compact (empty) x 1	£12.50
Total	£129.50

MONTH 3 BONUS at £500 RETAIL

TimeWise® Even Complexion Essence x 1	£29.00
TimeWise® Targeted Action Line Reducer x 1	£29.00
TimeWise® Targeted Action Toning Lotion x 1	£26.00
TimeWise® Hand and Décolleté Cream x 1	£18.50
Mary Kay® Oil-Free Hydrating Gel x 1	£27.00
Mary Kay® Intense Moisturizing Cream x 1	£27.00
TimeWise® Day Solution x 1	£26.00
TimeWise® Night Solution x 1	£26.00
Mary Kay® Satin Hands Hand Cream x 1	£8.50
Total	£217.00

NOTE: You must place your FIRST order at the £500 Retail level in the first 30 days of joining to participate in the whole programme. If you order after 30 days of joining then you will not be eligible for the programme. Any small orders placed in between the set qualifications will also mean that you will not be eligible for the programme.

Independent Beauty Consultant Agreement

163 Eversholt Street, London NW1 1BU Telephone: (020) 7380 8200 www.marykay.co.uk Email: ukbeautyagreements@mkcorp.com

OFFICE USE ONLY

Consultant No.: _____

Invoice No.: _____

Date: _____ Initials: _____

MARY KAY®

PLEASE COMPLETE USING CAPITAL LETTERS AND USE BLACK OR BLUE INK ONLY

*Required fields

RECRUITER DETAILS:

Recruiter No.: _____ Recruiter Name: _____

PERSONAL DETAILS:

Title: MISS / MRS / MR / DR (Please select as applicable)

*First Name: _____

*Last Name: _____

*Date of Birth: _____ - _____ - _____ *I am at least 18 years old and legally reside in the UK/Republic of Ireland
Day Month Year

*Home Address: _____

_____ Postcode: _____

*Home Phone No.: _____ - _____ and mobile No.: _____ - _____

Please provide a valid email address to ensure that you do not miss out on vital communications from Mary Kay Cosmetics (UK) Ltd.

Email Address: _____

Delivery Address: (if different from above) _____

_____ Postcode: _____

GO KIT £29 + £5 DELIVERY* MINI KIT £89 + £5 DELIVERY* WELCOME KIT £99 (FREE DELIVERY)

*There will be an additional £5 surcharge on delivery to the Republic of Ireland.

ID REQUIREMENTS:

The company requires at least two forms of ID which verifies your full name and postal address when submitting your Independent Beauty Consultant Agreement. The proof's should be in the form of a UK Government/Local Authority/Official/Professional document. Please submit one from each list below:

Approved forms of ID (submit a copy of one from this list):

- Valid passport
- Valid photographic driver's licence
- Valid photographic EU/EEA or Swiss national identity card
- Valid armed forces identity card
- Valid police warrant card/badge

Approved proof of address (submit a copy of one from this list):

- Bank, Building Society, Credit Card or Credit Union statement (we do not accept statements printed off the internet)
- Utility bill/utility statement or certificate/letter from a supplier of utilities dated within the last 3 months
- Local authority tax bill/council tax bill for current year

STATUTORY WARNING BEFORE YOU SIGN THIS CONTRACT

1. If you sign this contract, you have 14 days in which to cancel and get your money back.
2. Your signature below confirms your acceptance to the Mary Kay Independent Beauty Consultant Terms and Conditions, contained in this Agreement.

*YOUR SIGNATURE: _____ *Date: _____

PAYMENT DETAILS:

NB: PAYMENT CAN ONLY BE MADE BY NEW TEAM MEMBER, DIQ OR DIRECTOR - NO 3RD PARTY PAYMENTS

Name on Card: _____

(if different from above)

Card No.: _____ - _____ - _____ - _____ Expiry Date: _____ - _____ Start Date: _____ - _____

Security Code CSV (3 digits on the back of your card): _____ Postcode: _____ House No.: _____

INDEPENDENT BEAUTY CONSULTANT AGREEMENT

GENERAL TERMS AND CONDITIONS

The following Terms and Conditions set forth the Agreement between the Independent Beauty Consultant ("Beauty Consultant") and Mary Kay Cosmetics (UK) Limited ("Company").

A. THE INDEPENDENT BEAUTY CONSULTANT AGREES:

1. To promote and sell Mary Kay products, in my own name and for my own account, by regularly conducting skin care classes and demonstrations.
2. To sell Mary Kay products to ultimate consumers and not to sell or display those products in retail sales or service establishments. As an independent Mary Kay Beauty Consultant, it is my responsibility to assure that each initial user is furnished with all of the basic skin care products, is given an opportunity to try them before buying and receiving sufficient personal instruction to assure proper use and promote ultimate consumer satisfaction.
3. To provide each consumer with the written 100% Mary Kay Satisfaction Guarantee (Sales Ticket) and to promptly honour it upon request. I understand that the Company sponsors a complete satisfaction or money-back guarantee as to each Mary Kay product sold by me to a consumer.
4. To grant my customers a right of cancellation and given them written notification of their right of cancellation (Sales Receipt) where such notification contains my address for the convenience of the customer in returning products.
5. To maintain the highest standards of integrity, honesty and responsibility in dealings with the Company, consumers and other Independent Beauty Consultants. To represent Mary Kay products in a truthful and sincere manner and hold the Company harmless from damages resulting from misrepresentations by me.
6. To protect the Mary Kay trademarks and trade name by obtaining the Company's written permission prior to my use in any advertising or literature other than Company published material. I understand that display or sale of Mary Kay products in public, retail or service establishments of any kind is inconsistent with the terms of this Agreement.
7. As an independent contractor to assume sole liability for all self-employment (Social Security), income taxes, national insurance contributions, VAT and other reports required by my activities as an Independent Beauty Consultant and to abide by all laws governing my Mary Kay business. I take personal responsibility for compliance with all statutory obligations that relate to my business activity as an Independent Beauty Consultant, including registering my trading activities with the appropriate authorities and obtaining any license (s) required by law.
8. To purchase a Kit and all Mary Kay products only from the Company unless otherwise agreed to by the Company. All orders submitted to the Company shall be accompanied by the appropriate payment as identified on the email or online Terms & Conditions made payable to the order of the Company for the full amount due. I understand that all orders are subject to acceptance by the Company and the terms of this Agreement. I also understand that I assume the risk of sales.
9. I am not a joint venturer with, or franchisee, partner, agent or employee of the Company. I have no power or authority to incur any debt, obligation or liability on behalf of the Company. I understand that all members of the Mary Kay sales organisation are independent contractors and are subject to this provision.
10. To present Mary Kay business opportunities in a truthful and sincere manner and to accept the responsibilities of a "Recruiter" by ensuring that any prospective Independent Beauty Consultant recruited by me is the age of 18 years or older and receives education and materials relating to a Mary Kay business upon submission of an Independent Beauty Consultant Agreement.
11. The Company reserves the right to assure continued service to my customers if I cease to be an active Mary Kay Independent Beauty Consultant.
12. The Company may release my name and telephone number in response to a customer's request for an Independent Beauty Consultant in my area unless I notify the Company that I do not want this information released by written notice directed to the Company at the address identified overleaf. Release of this information in no way obligates me to contact the customer. The Company may disclose my name, address, telephone number and other information regarding my Mary Kay business, maintained by the Company, to other members of the Mary Kay sales organisation on a need-to-know basis in the context of my Mary Kay business. The Company may contact me by e-mail, text message or telephone.
13. The information that I provide will be processed independently by the Company to process my orders and for general administration, marketing, statistical and management purposes such as calculation of commissions payable, for statistical and research purposes which will include analysis and tracking of my transactions and the creation of marketing profiles to enable Mary Kay to serve me better. To do this, I agree that the Company may pass my details to group companies, agents and third parties who perform functions on its behalf. Some of these entities may change and Mary Kay will inform me within a reasonable time of any changes which directly impacts on me. By completing this form, I consent to my data being disclosed to such third parties irrespective of their location for the purposes set out in this statement. I acknowledge that I can request details of these group companies, agents and third parties by contacting the Company at the address overleaf and that I can obtain from the Company a copy of the information which it holds about me which is subject to the Data Protection Act 1998.

B. THE COMPANY AGREES:

1. To allow a discount from suggested retail prices on Section 1 items of the then-current Product Listing. The discount shall not apply to samples, demonstrators, literature, hostess gifts or sales promotion items.
2. To pay the Independent Beauty Consultant with 3 or more active team members, a monthly team commission on all purchases of Company products in accordance with the UK Career Path "Advance" brochure (excluding Kits and sales aids) made by persons whom the Independent Beauty Consultant has personally recruited to become Independent Beauty Consultants and who have been accepted by the Company, with commissions to be calculated and paid in accordance with the then-current Company published commission schedule for so long as both Independent Beauty Consultant and team member are active. Commissions and bonuses paid on merchandise not sold at retail to ultimate consumers which is subsequently returned to the Company for repurchase pursuant to Paragraph B6 may be charged back or deducted from commissions or other sums payable by Company to the Independent Beauty Consultant. A Consultant must be "active" and have 3 or more "active" team members in order to receive a monthly personal team commission. An Independent Beauty Consultant is considered "active" in the month a minimum Section 1 product order as identified and published by the Company, is received by the Company, and in the following two calendar months.
3. The Company may change suggested retail prices, pack contents, discounts, commissions, transportation charges, contest rules and active status requirements at any time with thirty days (30) prior written notice to the Independent Beauty Consultant. The Independent Beauty Consultant is free at all times to determine the retail prices at which she sells Mary Kay products to ultimate consumers.
4. There are no geographical territories or limits concerning sales or recruiting within Germany, the Netherlands, Portugal, Spain, Switzerland, the Republic of Ireland and the United Kingdom or any other country that the Company may appoint in writing.
5. The Company reserves no right of control or direction of Independent Beauty Consultant's activities, other than the right to question results.
6. The Company shall repurchase from the Independent Beauty Consultant for ninety percent (90%) of the original net cost, inclusive of VAT, all repurchasable Mary Kay products upon termination of the Independent Beauty Consultant's activity. "Repurchasable Products" are defined as products from Section 1 of the Product Listing: a) which are in no way pledged, promised or otherwise encumbered. b) which are purchased by the Independent Beauty Consultant from the Company within one (1) year of their return: c) which are in their original, new and unused condition; and d) which are returned at the Independent Beauty Consultant's own expense and include a product listing to the Company's Warehouse located at 2 Northampton Road, Brimsdown, EN3 7UL. The cost of incentive awards or product bonuses which the Independent Beauty Consultant has already received, as well as any other indebtedness the Independent Beauty Consultant owes the Company, will be deducted from this amount.
7. Independent Beauty Consultants who return merchandise to the Company for repurchase are not eligible to enter into another Independent Beauty Consultant Agreement with the Company worldwide.
8. There will be no direct sales from the Company to the Independent Beauty Consultant's customer without a commission being paid to the customer's Independent Beauty Consultant, provided the Independent Beauty Consultant is a member of the Mary Kay independent sales organisation at the time of the sale. The Company will not accept an order directly from a customer without the name of the customer's Independent Beauty Consultant. Commissions paid to the Independent Beauty Consultant will be charged back on customer returns.
9. The Company shall provide the Independent Beauty Consultant with an adequate record of all goods or services supplied by the Company to the Independent Beauty Consultant in respect of which payment is due for the Independent Beauty Consultant which may take the form of any itemised order form, invoice or receipt.

C. OTHER TERMS AND CONDITIONS:

1. This Agreement is subject to acceptance by the Company through issuance of a letter of acceptance to the Independent Beauty Consultant.
2. This Agreement shall be effective from the date of acceptance until 31st December of the same year and shall thereafter be automatically renewed each 1st January for additional terms of one (1) year each.
3. This Agreement may be terminated by either party effective immediately for any breach of its provisions. The Independent Beauty Consultant may terminate this Agreement for any reason at any time during the initial term or any renewal term by not less than thirty (30) written notice to Independent Beauty Consultant.
4. This Agreement is not subject to alteration, modification or change, except in writing, signed by an authorised executive of the Company and shall not be deemed to be changed, modified or altered by reason of any advice, suggestions, guides or sales aids furnished by the Company to the Independent Beauty Consultant.
5. This Agreement is governed by and shall be construed in accordance with English law and the parties hereby irrevocably submit to the exclusive jurisdiction of the English Courts in respect of any dispute arising here from or any other contractual relationship between the parties hereto.
6. It is not necessary to submit a new Independent Beauty Consultant Agreement or purchase a new Kit if the former Independent Beauty Consultant reinstates within one year (1) of her last order, as the terms and conditions of the then-current Independent Beauty Consultant Agreement will continue in full force and effect. For record purposes an Independent Beauty Consultant must place the Company-published minimum retail Section 1 product order to update her last order date.
7. Both parties acknowledge that the Independent Beauty Consultant is not an employee of the Company and will not be treated as an employee with respect to this Agreement for tax purposes or otherwise.
8. Mary Kay Cosmetics (UK) Ltd of 163 Eversholt Street, London NW1 1BU is the promoter of this trading scheme in the United Kingdom. The goods which are sold under this scheme are skin care, cosmetics, body care and related products, produced and supplied by the Company and such other goods or services as the Company may market from time to time. Sales of these products are made by the Company's Independent Beauty Consultants who participate in the scheme as principals.
9. The Independent Beauty Consultant hereby confirms that she has received a copy of and has read, understands and accepts all of the terms of the Company's Consultant Agreement and hereby applies to become an Independent Beauty Consultant in the Company's trading scheme.
10. This Agreement does not constitute the sale of a distributorship, a franchise or a licence: no fees have been or will be required from the Independent Beauty Consultant for the right to distribute the products and services pursuant to the Agreement other than the purchase of a starter kit (£85). The Independent Beauty Consultant may not pay or undertake to pay any sums exceeding £200 including VAT to the Company or any of its other Independent Beauty Consultants within 7 days of the date of this Agreement.
11. If the Independent Beauty Consultant terminates this Agreement within fourteen (14) days of signature, the Company will refund to the Independent Beauty Consultant within fourteen (14) days in full any monies received inclusive of VAT excluding delivery charges and less: (i) the value of any goods delivered to the Independent Beauty Consultant but not returned to the Company; and (ii) any diminution in the value of the goods returned to the Company in a deteriorated or non-merchantable condition due to an act or default of the Independent Beauty Consultant; and (iii) a ten percent (10%) handling charge.

INDEPENDENT BEAUTY CONSULTANT AGREEMENT GENERAL TERMS AND CONDITIONS (PLEASE RETAIN FOR YOUR RECORDS)

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2. To sell Mary Kay products to ultimate consumers and not to sell or display those products in retail sales or service establishments. As an independent Mary Kay Beauty Consultant, it is my responsibility to assure that each initial user is furnished with all of the basic skin care products, is given an opportunity to try them before buying and receiving sufficient personal instruction to assure proper use and promote ultimate consumer satisfaction.
3. To provide each consumer with the written 100% Mary Kay Satisfaction Guarantee (Sales Ticket) and to promptly honour it upon request. I understand that the Company sponsors a complete satisfaction or money-back guarantee as to each Mary Kay product sold by me to a consumer.
4. To grant my customers a right of cancellation and given them written notification of their right of cancellation (Sales Receipt) where such notification contains my address for the convenience of the customer in returning products.
5. To maintain the highest standards of integrity, honesty and responsibility in dealings with the Company, consumers and other Independent Beauty Consultants. To represent Mary Kay products in a truthful and sincere manner and hold the Company harmless from damages resulting from misrepresentations by me.
6. To protect the Mary Kay trademarks and trade name by obtaining the Company's written permission prior to my use in any advertising or literature other than Company published material. I understand that display or sale of Mary Kay products in public, retail or service establishments of any kind is inconsistent with the terms of this Agreement.
7. As an independent contractor to assume sole liability for all self-employment (Social Security), income taxes, national insurance contributions, VAT and other reports required by my activities as an Independent Beauty Consultant and to abide by all laws governing my Mary Kay business. I take personal responsibility for compliance with all statutory obligations that relate to my business activity as an Independent Beauty Consultant, including registering my trading activities with the appropriate authorities and obtaining any license (s) required by law.
8. To purchase a Kit and all Mary Kay products only from the Company unless otherwise agreed to by the Company. All orders submitted to the Company shall be accompanied by the appropriate payment as identified on the email or online Terms & Conditions made payable to the order of the Company for the full amount due. I understand that all orders are subject to acceptance by the Company and the terms of this Agreement. I also understand that I assume the risk of sales.
9. I am not a joint venturer with, or franchisee, partner, agent or employee of the Company. I have no power or authority to incur any debt, obligation or liability on behalf of the Company. I understand that all members of the Mary Kay sales organisation are independent contractors and are subject to this provision.
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11. The Company reserves the right to assure continued service to my customers if I cease to be an active Mary Kay Independent Beauty Consultant.
12. The Company may release my name and telephone number in response to a customer's request for an Independent Beauty Consultant in my area unless I notify the Company that I do not want this information released by written notice directed to the Company at the address identified overleaf. Release of this information in no way obligates me to contact the customer. The Company may disclose my name, address, telephone number and other information regarding my Mary Kay business, maintained by the Company, to other members of the Mary Kay sales organisation on a need-to-know basis in the context of my Mary Kay business. The Company may contact me by e-mail, text message or telephone.
13. The information that I provide will be processed independently by the Company to process my orders and for general administration, marketing, statistical and management purposes such as calculation of commissions payable, for statistical and research purposes which will include analysis and tracking of my transactions and the creation of marketing profiles to enable Mary Kay to serve me better. To do this, I agree that the Company may pass my details to group companies, agents and third parties who perform functions on its behalf. Some of these entities may change and Mary Kay will inform me within a reasonable time of any changes which directly impacts on me. By completing this form, I consent to my data being disclosed to such third parties irrespective of their location for the purposes set out in this statement. I acknowledge that I can request details of these group companies, agents and third parties by contacting the Company at the address overleaf and that I can obtain from the Company a copy of the information which it holds about me which is subject to the Data Protection Act 1998.

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3. This Agreement may be terminated by either party effective immediately for any breach of its provisions. The Independent Beauty Consultant may terminate this Agreement for any reason at any time during the initial term or any renewal term by not less than thirty (30) written notice to Independent Beauty Consultant.
4. This Agreement is not subject to alteration, modification or change, except in writing, signed by an authorised executive of the Company and shall not be deemed to be changed, modified or altered by reason of any advice, suggestions, guides or sales aids furnished by the Company to the Independent Beauty Consultant.
5. This Agreement is governed by and shall be construed in accordance with English law and the parties hereby irrevocably submit to the exclusive jurisdiction of the English Courts in respect of any dispute arising here from or any other contractual relationship between the parties hereto.
6. It is not necessary to submit a new Independent Beauty Consultant Agreement or purchase a new Kit if the former Independent Beauty Consultant reinstates within one year (1) of her last order, as the terms and conditions of the then-current Independent Beauty Consultant Agreement will continue in full force and effect. For record purposes an Independent Beauty Consultant must place the Company-published minimum retail Section 1 product order to update her last order date.
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10. This Agreement does not constitute the sale of a distributorship, a franchise or a licence: no fees have been or will be required from the Independent Beauty Consultant for the right to distribute the products and services pursuant to the Agreement other than the purchase of a starter kit (£85). The Independent Beauty Consultant may not pay or undertake to pay any sums exceeding £200 including VAT to the Company or any of its other Independent Beauty Consultants within 7 days of the date of this Agreement.
11. If the Independent Beauty Consultant terminates this Agreement within fourteen (14) days of signature, the Company will refund to the Independent Beauty Consultant within fourteen (14) days in full any monies received inclusive of VAT excluding delivery charges and less: (i) the value of any goods delivered to the Independent Beauty Consultant but not returned to the Company; and (ii) any diminution in the value of the goods returned to the Company in a deteriorated or non-merchantable condition due to an act or default of the Independent Beauty Consultant; and (iii) a ten percent (10%) handling charge.