



Personal Transformation one day at a time

ONLINE TRAINING WITH ELLEL MINISTRIES

EM365 World Pricing & Payment Methods

1. Overview

In order to make EM365 available and affordable worldwide, the price of EM365 is dependant upon where you live. The price equates to a daily cost for EM365 of between \$0.2 and \$1 per day. Payment for EM365 can be either on a monthly basis or by a one off annual payment (giving the user a 10% discount on the overall price). There are a number of different ways in which you can pay and a number of different currencies that we can accept as explained in this document.

2. World Pricing Structure

To make EM365 available and affordable world wide, we have allocated each nation into one of five different price bands. We are able to accept payment in many different currencies (see section 4), but if your local currency is not available then you may pay in any of the listed currencies. In this chart they are quoted in US Dollars and Euros:

Band	Countries	Daily Price	Monthly Price	Annual Price*
1	UK	£ 0.65	£ 19.50	£ 210.60
	Western Europe, USA, Canada, Australia, New Zealand, Japan, Singapore	1US\$ or 1EUR€ or equivalent in local currency	30 \$ or 30 €	324 \$ or 324 €
2	South Korea, Hong Kong, Malaysia, Taiwan, Israel, Middle East & North Africa(Some), South Africa	0.60\$ or 0.45€ or equivalent in local currency	18 \$ or 13.50 €	194.40 \$ or 145.80 €
3	Central Europe, South & Central America (Some), Middle East & North Africa (Some)	0.40\$ or 0.30€ or equivalent in local currency	12 \$ or 9 €	129.60 \$ or 97.20 €
4	Eastern Europe, China, Indonesia, Philippines, Rest of Asia, South & Central America (Some)	0.25\$ or 0.20€ or equivalent in local currency	7.50 \$ or 6 €	81 \$ or 64.80 €
5	All Africa (except S Africa.) India, Pakistan, Sri Lanka, Nepal	0.20\$ or 0.15€ or equivalent in local currency	6 \$ or 4.50 €	64.80 \$ or 48.60 €

*Annual Price attracts 10% discount

3. Payment by Credit or Debit Cards

The simplest and easiest way to pay for EM365 is by Credit or Debit card. On registration you will be able to select whether you want to pay by a one off payment (giving you a 10% discount) or to pay monthly. If you are paying by credit or debit card the billing address of the card will determine which pricing band you will fall into for using EM365.

If you select the monthly option, monthly payment will be automatically debited from your credit card account on the same day each month for twelve months. If for any reason you choose not to complete EM365 and decide to unsubscribe we will immediately cancel the monthly amount charged to your credit card account. If for any reason your monthly payment does not go through you will receive an email advising you of the cause of the problem and any action you need to take to reactivate your EM365 account.

Please note that all credit and debit card transactions details are not held in our system, but are processed through PayPal which offers a safe online payment system with full encryption and security.



4. Currencies

When you register for EM365 You will be given the option of paying in any one of the following currencies:

- ✓ Australian Dollars
- ✓ British Pounds
- ✓ Canadian Dollars
- ✓ Czech Koruny
- ✓ Danish Kroner
- ✓ Euros
- ✓ Hungarian Forints
- ✓ Hong Kong Dollars
- ✓ Israeli Shekels
- ✓ Mexican Pesos
- ✓ New Zealand Dollars
- ✓ Norwegian Kroner
- ✓ Polish Zloty
- ✓ Singapore Dollars
- ✓ Swedish Kroner
- ✓ Swiss Francs
- ✓ US Dollars
- ✓ Yen

When you register the one-off annual payment or the monthly payment for the pricing band that applies to you, in the currency you have selected will be shown. This amount will be charged to your Credit or Debit card account. (If paying monthly the amount charged will be fixed for the twelve monthly payments and will not be dependant on currency exchange rate fluctuations.)

If you have chosen currency which different to the currency of your card account, your account provider will convert the charged amount into your card account currency, using their normal procedures, and charges for handling such transactions. The amount you see billed on your card account may vary from month to month to reflect changes in currency exchange rates.

5. Other online payment options

If you do not have a suitable credit or debit card we are able to accept online payment for EM365 as follows:

A. Personal PayPal Account:

You can open a personal PayPal account which gives you more options on how **PayPal™** to pay. The methods of how to place funds into your personal PayPal account differ from country to country:

1. The standard way to fund your personal PayPal account is through a Credit or Debit card. This is for all countries.

2. You can also transfer money directly from your bank account to your personal PayPal account. This is only for the following countries:

- | | | |
|--|---|---|
|  Australia |  Austria |  Belgium |
|  Canada |  Czech Republic |  Denmark |
|  Finland |  Greece |  Hong Kong |
|  Hungary |  Ireland |  Italy |
|  Luxembourg |  Mexico |  Norway |
|  Poland |  Portugal |  Singapore |
|  Spain |  Sweden |  Switzerland |
|  United Kingdom |  United States | |

With this online payment option you can pay for EM365 as a single one off payment or if you choose to pay monthly, you will have to go through the payment process monthly to keep your account active.

B. Giropay allows you to use your Internet banking facility to pay online, just



as with a Credit or Debit card. Giropay is only available in certain countries. With this online payment option you can pay for EM365 as a single one-off payment or if you choose to pay monthly, you will have to go through the payment process monthly to keep your account active.



6. Off-Line Payment Options

If you do not have a credit or debit card or other ways of registering and paying for EM365 on line we are able to accept the following alternative ways of paying for EM365, but only as a one-off annual payment.

A. Bank Transfer

We are able to receive a direct sterling (GBP) payment through a Bank Transfer from your bank account into the EM365 bank account. All Bank charges for payment in this way must be paid by you the sender. For more information please email us at questions.365@ellelministries.org

B. Sterling (GBP) Bankers Draft or a Sterling (GBP) Cheque

A sterling cheque drawn against any UK bank account or a Sterling (GBP) Bankers Draft (a cheque that any bank can generate on your behalf) made out to Ellel 365 and sent to our UK address. To request a registration form to pay in this way please email us at questions.365@ellelministries.org

C. Sterling (GBP) e-cheque

A sterling e-cheque drawn against your personal PayPal account. (When you pay by eCheque, PayPal sends the echeque to your bank. As soon as your bank clears the payment, PayPal transfers the money to our account.) To request a registration form to pay in this way please email us at questions.365@ellelministries.org

The amount you must pay is the annual payment for the pricing band of the country in which you live expressed in British Sterling. Once we have received your one off annual payment, we will send you an email with your login information.

EM365 is the first online training school from Ellel Ministries. To see exactly what all these prices are paying for, please read the Prospectus at www.em365.org

