TX MART

Compensation Plan Booklet

How membership, boards, sharing and withdrawals work on TX Mart today

VERSION 3.0 · LIVE PLATFORM EDITION

Updated 15 November 2026

Tink Xtra Enterprise · wealth.tinkextra.com

IMPORTANT DISCLOSURE

This booklet explains the TX Mart compensation plan as it operates on the live platform. **No income, return or result is guaranteed.** Joining, paying or introducing someone does not by itself create an earning; every earning depends on eligibility, verified activity and administrator approval, and may be reversed after a refund, chargeback, error or breach of the Terms.

TX Mart is a membership-based learning and commerce platform. It does not accept deposits, hold savings or offer investments. You are responsible for any taxes on what you receive. The Terms and Conditions, Refund Policy and Privacy Policy on the website take precedence over this booklet.

1. What TX Mart is

TX Mart, operated by Tink Xtra Enterprise, is a global, membership-based learning and commerce platform. One member account brings together:

- **Learning:** 32 short courses with exams (70% to pass; **3 attempts per course included**, then US$5 unlocks 3 more), personal action plans and certificates anyone can verify. Courses are studied online and are not downloadable; Digital Store files are downloadable after payment.
- **Commerce:** the TX Digital Store (ready-to-use Excel and Word tools), TX Laptops & Computers, and an Affiliate Center of partner offers.
- **Community and progress:** a personal referral link and QR code, a five-board journey, an earnings ledger and withdrawals.

The compensation plan rewards members for verified activity on the platform: people who join and pay through their link, board progress, and products sold through their sharing links. This booklet replaces the September 2026 “public test” edition: payments and withdrawals are now live.

1A. Two plans: TX Gmart and TX Umart

TX Mart (called TX Wealth until 14 November 2026) has one account, one referral link and two plans. The country you give when you join sets your plan, and it does not change afterwards.

TX Gmart is for members who live outside the United States. It is everything in this booklet: membership packages, the five-board journey, membership rewards, store commissions and the access maintenance fee. Every member who joined before 14 November 2026 is on TX Gmart.

TX Umart is for members in the United States. It is free to join, with no packages, boards, membership rewards or maintenance fee. TX Umart members earn the store and shop sharing commissions in section 8, and can take a Pro plan for premium courses. TX Gmart is not offered to people living in the United States.

Ranks, Pro plans and store bonuses are open to both plans; TX Mart switches each on and announces its amounts before it applies.

> **The core principle**
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> Buying a membership gives you access and a board position. **It does not create an earning by itself.** Earnings come from verified activity, such as people who join and pay through your link, board completions and product sales, and each one is checked against the recorded payments and placements before it can be withdrawn.

2. Membership, prices and payment

Package	Price	Pay in instalments	What it gives you
Standard	US$100	From US$35 per payment	Portal access, all courses and certificates, referral tools, board position
Combined (recommended)	US$150	From US$35 per payment	Everything in Standard, with the expanded combined package
Trial enrolment	No payment	—	Explore the portal; courses and earnings need an active paid membership

- Prices are set in US dollars: pay by card through Stripe, or by mobile money or card through Paystack (charged in Ghana cedis at TX Mart's published rate). Members who choose Ghana cedis pay the same numbers in cedis instead: GH₵100 Standard, GH₵150 Combined, from GH₵35, through Paystack; their cedi payments count in dollars at the published rate (currently GH₵10 per US$1). The checkout always shows the exact amount before you pay.
- Your membership becomes **active automatically** once at least US$35 (GH₵35 for members who pay in cedis) has been paid and confirmed. You can pay the balance in further instalments.
- Prices are locked when your payment request is created; later price changes do not alter it.

Access maintenance fee: US$33.33 every 3 months

From **1 February 2027**, every active membership has an **access maintenance fee of US$33.33 every 3 months**. It keeps your membership, courses, exams, boards and withdrawals active, and **all of it goes to the board fund** that pays board earnings to members.

Rule	What it means for you
Amount	US$33.33 per quarter (Paystack shows the cedi amount at TX Mart's rate)
First fee	Due 3 months after your membership became active, and never before 1 February 2027
Later fees	Every 3 months after your first due date
When you can pay	From 14 days before the due date, on the Payments page (card or mobile money)
Reminders	By email 14 days before, on the due date and one week after
Grace period	14 days after the due date
If unpaid after 14 days	Membership is **paused**: courses, exams, withdrawals and new rewards stop. Approved earnings stay yours; paying restores everything at once
Where the money goes	100% to the board fund. No sponsor, upline or other bonus is paid on it

Example: a member activated on 20 December 2026 pays their first fee on 20 March 2027, then on 20 June, 20 September and 20 December 2027. A member who activated before 1 November 2026 pays their first fee on 1 February 2027.

Coupons and gift codes

TX Mart may issue coupons and gift codes worth 1% to 100% off the Standard or Combined membership. A member can use **one code**, when joining or on the Payments page, **before their first payment**. The discount comes off the price at once; a **100% code activates the membership immediately**. Codes may be limited to one package, a number of uses or an expiry date.

Example	Membership price	Coupon	You pay
Standard with a 50% code	US$100	50%	US$50
Standard with a 100% gift code	US$100	100%	US$0 (active at once)

> **Coupons and bonuses**
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> Bonuses are calculated only on money actually paid. A discount is never treated as a payment, so a sponsor earns on what the new member pays and nothing on a free (100%) membership.

3. How earnings arise

1. A member shares their personal link or QR code. People who join through it are recorded as that member's referrals; sponsorship never changes after placement, except where TX Mart corrects fraud or error.
2. The new member pays for a membership. Only **confirmed** payments count: a payment refunded within the 14-day membership refund window reverses any earning it created.
3. As soon as the payment is confirmed, the platform records the rewards it creates (section 7) as **pending** on each member's earnings. The same payment can never create the same reward twice.
4. **14 days after the payment**, when the membership refund window has closed, the rewards become **approved** and can be withdrawn. A payment refunded before then cancels its rewards.
5. When every position on a member's board holds an active member, TX Mart confirms the completion; the board earnings and the downline earnings it creates are approved at once.

> **Now live**
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> Membership rewards are now paid on real payments, automatically, under the rules in this booklet. Real payments made before they went live count too: their rewards were added on that day and become withdrawable once TX Mart has checked them against any bonuses already settled by hand. Earnings are still not guaranteed: they depend on verified payments, active membership and placements.

Rewards are funded from TX Mart revenue after documented operating and payment-collection costs, and only once the activity that funds them has been confirmed.

Every way to earn, at a glance

This table lists every personal earning in the plan, who receives it and how it is calculated. Each one is explained in the section shown. **None is guaranteed**: each depends on verified activity and active membership.

Earning	Who receives it	How much	When you can withdraw it	See
Sponsor bonus	You, when someone you invited pays for membership	5% of each qualifying membership payment	14 days after the payment	7
Payment bonus (sponsor)	You, on the same payment	2% of the payment	14 days after the payment	7
Payment bonus (payer)	The member who pays	1% of their own payment	14 days after the payment	7
Cash back	The member who pays	1% of their own payment	14 days after the payment	7
Indirect bonus	Active TX Gmart sponsors up to 10 generations above the payer	1% in total, shared equally	14 days after the payment	7
Board earnings	You, when your board completes	80% lead of the board base, less deductions (section 5)	When TX Mart confirms the completion	4–5
Downline earnings	Your sponsors up to 5 generations above you	5%, 4%, 3%, 2%, 1% of your net board payout	When the board completion is confirmed	6

Earning	Who receives it	How much	When you can withdraw it	See
Leadership bonus	Active Crown-qualified members	Equal share of a 3% monthly pool	14 days after the month ends	7
Global performance pool	Active Crown-qualified members	Equal share of a 2% quarterly pool	14 days after the quarter ends	7
Store sharing commission	You, when a Digital Store sale comes through your link	30% of the sale price	After the 30-day refund window	8
Laptop sharing commission	You, when a laptop sold through your link is delivered	US$10 per laptop	After the 30-day refund window	8
Partner commission	You, on Affiliate Center partner sales through your code	Set per partner (shown on each offer)	After TX Mart approves the sale	8
Upline bonus on partner sales and exam retakes	Active TX Gmart sponsors up to 10 generations above the member a partner sale or exam retake came from	10% of the sale in total (2, 2, 1, 1, 1, 1, 0.5, 0.5, 0.5, 0.5%)	After TX Mart approves it	8
Cycle earnings	You, on every new cycle after Crown	Board earnings again, per board completed	As board earnings	4

Not earnings

Funds (widow support, training, travelling and board fund) are allocations held for their purpose, never personal earnings. **Payments you make** (membership, the US$33.33 quarterly access maintenance fee, store purchases) are not earnings; no bonus is paid on the access maintenance fee.

4. The five-board journey

Board placement

- Your **first two referrals** take your own left and right places.
- From the **third referral**, you have **48 hours** to choose any open place in your team. If you do not choose, they are placed automatically in the first open place, top to bottom, then left to right.
- Members on your board whose board position is not directly under their sponsor are marked **Spillover**. Placement never changes who sponsored whom, and a sponsor bonus is the same wherever a referral is placed.
- On your board, cards marked **Signed up by you** open that member's contact details so you can support them. Spillover members you did not sign up stay private.

Board values

The lead allocation is 80% of the eligible board base. Boards started from 13 November 2026 use the values below, two-thirds of the earlier ones in line with the lower membership prices; each position counts what its member really paid (a member who paid in cedis counts the dollar value of their cedi payment). Boards already under way on 13 November 2026 keep the earlier values (Starter US$50 a position, doubling at each board). The table shows the plan values before operating costs; it is an illustration, not a guaranteed payout.

Board	Positions	Fee	Board value	Lead 80%
Ant Starter	6	$33.33	$199.98	$159.98
Ant Platinum	14	$66.67	$933.38	$746.70
Ant Gold	30	$133.33	$3,999.90	$3,199.92
Ant Diamond	62	$266.67	$16,533.54	$13,226.83
Ant Crown	126	$533.33	$67,199.58	$53,759.66

Progression: Ant Starter → Ant Platinum → Ant Gold → Ant Diamond → Ant Crown. Completing Crown starts a new Starter cycle with the cycle number increased by one. The platform detects a full board and TX Mart confirms each completion; repeat cycles after Crown are confirmed by TX Mart individually.

5. Deductions and illustrated net payouts

From the lead amount the plan deducts a 0.5% processing and maintenance fee, a 10% income-tax illustration and, on Boards 1 to 4, a 30% next-board allocation. Crown has no next-board allocation.

Board	Lead	0.5% fee	10% tax*	30% next board	Net
Ant Starter	$159.98	$0.79	$15.99	$47.99	$95.21
Ant Platinum	$746.70	$3.73	$74.67	$224.01	$444.29
Ant Gold	$3,199.92	$15.99	$319.99	$959.97	$1,903.97
Ant Diamond	$13,226.83	$66.13	$1,322.68	$3,968.04	$7,869.98
Ant Crown	$53,759.66	$268.79	$5,375.96	$0.00	$48,114.91

Operating costs come first

The 80% lead is calculated after documented website, service and payment-collection costs. Example: a new Starter board worth US$199.98 with US$13.33 of documented costs gives an eligible base of $186.65, a lead of $149.32, deductions of $0.74 processing, $14.93 tax illustration and $44.79 next-board allocation, and a net of $88.86. The table above assumes zero costs.

*The 10% line is a planning assumption, not a tax determination. Members are responsible for their own taxes where they live.

6. Downline earnings – five generations

Generation percentages apply to an eligible member's net board payout. These amounts are examples, not promises.

Board	Net payout	Gen 1 – 5%	Gen 2 – 4%	Gen 3 – 3%	Gen 4 – 2%	Gen 5 – 1%
Ant Starter	$95.21	$4.76	$3.80	$2.85	$1.90	$0.95
Ant Platinum	$444.29	$22.21	$17.77	$13.32	$8.88	$4.44
Ant Gold	$1,903.97	$95.19	$76.15	$57.11	$38.07	$19.03
Ant Diamond	$7,869.98	$393.49	$314.79	$236.09	$157.39	$78.69

Board	Net payout	Gen 1 – 5%	Gen 2 – 4%	Gen 3 – 3%	Gen 4 – 2%	Gen 5 – 1%
Ant Crown	$48,114.91	$2,405.74	$1,924.59	$1,443.44	$962.29	$481.14

7. Fourteen earning and benefit categories

#	Category	Timing	How it is calculated
01	Board earnings	Each cycle	80% lead of the eligible board base after costs, less the plan deductions
02	Downline earnings	Each cycle	5%, 4%, 3%, 2% and 1% of eligible net board earnings across five generations
03	Sponsor bonus	Each payment; withdrawable after 14 days	5% of the qualifying membership payment of a member you sponsored
04	Indirect bonus	Each payment; withdrawable after 14 days	1% in total of qualifying payments, shared equally by eligible active members up to 10 generations (not 1% each)
05	Payment bonuses	Each payment; withdrawable after 14 days	2% to the sponsor and 1% to the paying member of the qualifying payment
06	Leadership bonus	Monthly; 14 days after the month ends	3% pool of the month's eligible membership payments, shared equally by active Crown-qualified members
07	Global performance pool	Quarterly; 14 days after the quarter ends	2% pool of the quarter's eligible membership payments, shared equally by active Crown-qualified members
08	Cash back	Each payment; withdrawable after 14 days	1% of each membership payment the member makes
09	Widow support fund	Ongoing	2% allocation for approved community support (a fund, not a personal earning)
10	Training fund	Ongoing	2% allocation for education and workshops (a fund)
11	Travelling fund	Ongoing	2% allocation for approved development travel (a fund)
12	Board fund	Ongoing	3% allocation of membership payments plus 100% of every US$33.33 quarterly access maintenance fee; it pays board earnings (a fund)
13	Ant Susu savings	Planned	A savings service that will launch only with a licensed partner; not available today
14	Cycle earnings	Repeat cycles	Completing Crown starts a new Starter cycle; a restart never pays the same board twice

Equal shares and qualification

- Indirect, leadership and global pools are shared **equally**; remaining cents go to the lowest member numbers.
- Leadership and global recipients need an approved **Crown completion** (kept permanently) and must be **active** when the period is calculated.

- Monthly and quarterly pools use completed calendar periods (UTC). A pool with no Crown-qualified member is kept by TX Mart, not carried forward.

8. Earning by sharing products

Members also earn by recommending real products. Share your personal store and shop links from the portal (Courses & store tab); purchases through them are credited to you as pending and approved automatically once the 30-day refund window has passed. When someone you signed up buys without anyone's link, the commission is credited to you.

Programme	Commission	Example
TX Digital Store	30% of the sale price	TX Sales & Inventory Manager at US$19 earns US$5.70
TX Laptops & Computers	US$10 per laptop delivered	Two laptops delivered through your link earn US$20
Affiliate Center partners	Set per partner and shown on each offer	TX VPN: 20% of a new customer's first payment and 10% of renewals for 12 months (currently in test mode, not yet payable)

Commission rates are set by TX Mart and may change for future sales; the rate in force when the sale is completed (store order paid, laptop delivered) applies. Refunded or cancelled orders do not earn commission.

Upline bonuses on partner sales and exam retakes: ten generations

When an Affiliate Center partner sale or a paid course exam retake is completed, the ten active TX Gmart sponsors above the member it came from share 10% of the sale price. The member it came from is the one whose partner code made the sale; if no code was used, it is the buyer. Store and shop sales made from 14 November 2026 follow the store rules above instead: the member whose link was used earns the sharing commission, and up to three sponsors above them may share a further part when TX Mart switches that on and announces it.

Generation	1	2	3	4	5	6	7	8	9	10	Total
Share of the sale	2%	2%	1%	1%	1%	1%	0.5%	0.5%	0.5%	0.5%	10%
On a US$100 sale (US$)	2.00	2.00	1.00	1.00	1.00	1.00	0.50	0.50	0.50	0.50	10.00

- Only **active** members receive an upline bonus. If a sponsor in the chain is not active, that level is skipped (it is not passed further up).
- Partner sales are paid from TX Mart's own share of the partner's commission, so the upline bonuses on a partner sale never exceed that share.
- Upline bonuses are **pending** earnings that TX Mart approves like every other earning, are recorded once per sale and level, and are reversed if the sale is cancelled or refunded.
- The member who shared the link still earns the sharing commission above; upline bonuses are paid in addition, by TX Mart.

9. Your earnings ledger

Status	Meaning	Can I withdraw it?
Projected	A planning illustration	No
Pending	Recorded; waiting for the 14-day refund window (or for approval)	No
Approved	Eligibility and amount authorised	Yes
Paid	Sent to you; reference recorded	Already paid
Reversed	Cancelled after a refund, chargeback, error or breach	No

Each earning is shown in US dollars and Ghana cedis; both describe the same earning and it can be withdrawn only once. Fund allocations (items 9 to 12) are never personal earnings. See every entry on **My earnings statement** in the portal.

10. Withdrawals

Approved personal earnings can be withdrawn on the Withdrawals page. You can tick several approved earnings and withdraw them together, paying one fee. The fee, minimum and amount you receive are shown before you confirm, and you get an email when it is paid.

Automatic payouts. TX Mart checks each member's first withdrawal by hand. After that, a withdrawal is approved and sent automatically, usually within minutes, when all of these hold: your membership is active; the amount is at most **GH₵2,500** in Ghana or **US$200** abroad; your payout details have not changed in the last 24 hours; and every earning in it is approved. Anything else, including larger amounts, is checked by TX Mart first. TX Mart also limits the total paid automatically each day.

Where you are	Paid to	Fee (paid by you)	Minimum	Example
Ghana	Mobile money (MTN, Telecel, AirtelTigo) via Paystack	GH₵1	GH₵50	GH₵120 to MoMo: you receive GH₵119
Ghana	Ghana bank account via Paystack	GH₵8	GH₵50	GH₵120 to a bank: you receive GH₵112
Outside Ghana	Your bank, through a Stripe payout account in your name (paid in US$; Stripe converts to your currency)	US$3	US$25	US$60: you receive US$57 before conversion

- International members set up their Stripe payout account once; Stripe collects identity and bank details, and TX Mart never sees them. Stripe supports around 90 countries.
- Fees are what the payment providers charge TX Mart and may change; the current fee is always shown before you confirm.
- Ghana payout details (MoMo or bank) cannot change while a withdrawal is open; members abroad manage their bank details in Stripe. Check them carefully: money sent to details you entered is your responsibility.

11. Eligibility and fair play

- One account per person, aged 18 or over, with accurate details and an active membership (on TX Gmart: paid, with the quarterly access maintenance fee up to date from 1 February 2027).
- No duplicate, self-funded, fictitious or manipulated accounts, payments or referrals. TX Mart may correct sponsorship or reverse earnings where fraud or error is shown.
- Never promise guaranteed income or returns, never pressure people to join, and never describe TX Mart as an investment or a savings scheme.
- Membership can be refunded within 14 days of the first payment if no course exam has been passed; refunded payments reverse the earnings they created.
- Joining must be lawful where you live, and you are responsible for your own taxes.

How TX Mart administers the plan

Administrators confirm board completions and their documented costs, check first and larger withdrawals, set the automatic payout limits and reverse erroneous entries. Every change is recorded in an audit history.

12. What is live and what is planned

Feature	Status today
Card and mobile-money membership payments, coupons and gift codes	Live
Courses, exams and certificates	Live
TX Digital Store and TX Laptops & Computers, with sharing commissions	Live
Withdrawals: Ghana mobile money and bank (Paystack); international bank via Stripe	Live
Board placement, spillover choice and team contact details	Live
Payment rewards (sponsor, indirect, payment bonuses, cash back), withdrawable 14 days after each payment	Live
Board completions and downline earnings, confirmed by TX Mart	Live
Leadership and global pools for Crown-qualified members	Live (no member has completed Crown yet)
Automatic withdrawals up to GH₵2,500 / US$200 after the first checked withdrawal	Live
Affiliate Center partner offers (including TX VPN commissions)	Test mode until partner agreements are in place
Upline bonuses on partner sales and exam retakes (10 generations) and 3 exam attempts per course	Live
Quarterly US$33.33 access maintenance fee, paid to the board fund	From 1 February 2027
Updates from TX Mart in the member portal and by email	Live
Ant Susu savings	Planned; only with a licensed partner

Final statement

TX Mart exists to help people learn, build useful businesses and grow their communities. The plan is sustainable only when real customer value, earned revenue, transparent records and member protection come before recruitment. Rates and rules may be updated; the version on wealth.tinkextra.com is the current one, and changes do not affect earnings already approved.