🌐 SIGNATURE GLOBAL NETWORK (SGN)
Signature Diamond Fund (SDF)

The Signature Diamond Fund (SDF) exists to provide an additional layer of confidence and support for eligible members conducting business within the network.

The SDF is a goodwill-based support mechanism operated at SGN's sole discretion.

Participation in SGN does not constitute an insurance policy, guarantee of payment, guarantee of recovery, or guarantee of commercial performance.

SDF protection applies only to eligible membership categories approved by SGN.

Bronze Members are not covered under the SDF.

Silver, Gold, Platinum, and Diamond Members may be eligible for SDF consideration, subject to the current SDF policy, investigation procedures, eligibility criteria, and available funds.

SGN reserves the right to:

- Approve or decline any SDF application
- Request supporting evidence and documentation
- Investigate claims independently
- Amend SDF policies from time to time
- Limit or cap support amounts
- Suspend or terminate SDF benefits where misconduct, negligence, fraud, or policy breaches are identified

All SDF decisions are final.

GENERAL DISCLAIMER

SGN provides introductions, networking opportunities, educational resources, community support, and business development opportunities.

Members remain solely responsible for conducting their own due diligence before entering into any commercial arrangement.

SGN does not guarantee:

- Revenue
- Business opportunities
- Referrals
- Profitability
- Payment performance
- Business outcomes

All commercial transactions remain the responsibility of the parties involved.

By participating in SGN, members acknowledge and accept these terms.

For enquiries:
sgnenquiry@signatureGln.com
sgnmembership@signatureGln.com
Signature Global Network
"The Right People. Purpose. Proven Systems."

OUR VISION

To become the world's most trusted community for logistics leaders, entrepreneurs, and global business builders.
We envision a world where meaningful relationships, ethical leadership, and strategic collaboration create opportunities that transcend borders, industries, and generations.

OUR MISSION

Our mission is to connect the right people, with the right purpose, through proven systems.
We exist to help our members:
• Build trusted global partnerships
• Grow sustainable and profitable businesses
• Expand their influence and personal brands
• Create meaningful impact in their industries and communities
• Leave a legacy beyond business success
Through conferences, education, matchmaking, media exposure, mentorship, and community support, SGN strives to become a platform where relationships turn into opportunities and opportunities turn into lasting success.

OUR CORE VALUES

At SGN, we believe business is built on trust.
Every member is encouraged to lead through the following values:
🤝 Integrity
Do what you say you will do.
🌍 Collaboration
Success grows when we work together.

🚀 Excellence
Commit to continuous improvement and high standards.
❤️ Service
Seek ways to contribute before expecting returns.
📈 Growth
Remain teachable, adaptable, and forward-thinking.
🏆 Leadership
Lead by example and inspire others through action.

THE SGN VALUE CODE

1. QUALITY

We value quality over quantity.
We would rather have one trusted partner than one hundred names in a directory.
We strive for excellence in:
• Service
• Communication
• Professionalism
• Leadership
• Business ethics
Every member represents the SGN brand.

---

2. TRUST

Trust is our most valuable currency.
We believe trust takes years to build and seconds to lose.
Members are expected to:
• Honor commitments
• Pay partners on time
• Communicate transparently
• Act ethically
• Protect the reputation of the network
Without trust, there is no network.

---

3. SYNERGY

Together we achieve more.
SGN is not designed for members to simply consume benefits.
It is designed for members to contribute, collaborate, and create opportunities together.
We encourage:
• Referrals
• Matchmaking
• Joint ventures
• Knowledge sharing

• Mentorship
• Conference participation
The whole becomes greater than the sum of its parts.

---

4. RELATIONSHIPS
People do business with people.
Technology helps.
Systems help.
Directories help.
But relationships create opportunities.
We encourage members to:
• Build genuine friendships
• Meet regularly
• Attend conferences
• Join community activities
• Support fellow members
• Create long-term partnerships
Our goal is not transactions.
Our goal is trusted relationships that last for years.

THE SGN CULTURE CODE

SGN is not a transactional network.
It is a relationship-driven community.
Members who thrive within SGN typically embrace the following principles:

1. Relationships Before Transactions

People do business with those they know, like, and trust.
Strong relationships create stronger business opportunities.

2. Contribution Creates Influence

The members who contribute the most often receive the greatest visibility, trust, and opportunities.

3. We Play the Long Game

SGN is built on long-term partnerships rather than short-term gains.

4. Active Participation Matters

The more engaged a member becomes, the more value they typically receive.

5. Collaboration Over Competition

There is enough opportunity for everyone when the right people work together.

6. We Protect the Community

Trust is one of our greatest assets.
Members are expected to act professionally, ethically, and respectfully at all times.

7. Global Mindset, Family Spirit

While our members come from different countries, cultures, and backgrounds, we operate with mutual respect, support, and a shared desire to help one another succeed.

THE 6F CULTURE FRAMEWORK

One of the cultural foundations of SGN is our 6F Framework, developed to help members build not only successful businesses, but meaningful lives.

👨👩👧 FAMILY

Creating a sense of belonging, support, and genuine care.

🙏 FAITH

Building trust, confidence, and belief in one another.

🎉 FUN

Celebrating success, enjoying the journey, and creating memorable experiences.

🤝 FRIENDSHIP

Developing authentic relationships beyond business transactions.

🌱 FUTURE

Investing in growth, mentorship, innovation, and long-term thinking.

💰 FORTUNE

Creating sustainable success, prosperity, and abundance for all stakeholders.

We believe true success comes when all six areas are growing together.

OUR MEMBERSHIP PHILOSOPHY

SGN is not a pay-to-play club.

Membership is not simply about paying fees.

It is about joining a community that values trust, contribution, participation, and long-term partnership.

We recognise and celebrate members who actively contribute to the growth and success of the SGN ecosystem.

As members grow in commitment, contribution, and leadership, opportunities for greater visibility, recognition, and influence naturally follow.

The SGN Promise

Add a short section before Membership Pathways:

Our promise is simple:

We may not be the biggest network in the world.

We may not be the cheapest.
But we will always strive to be one of the most genuine, supportive, and relationship-focused communities our members have ever experienced.
We believe that when the right people come together with the right purpose and proven systems, extraordinary things can happen.

Diamond Fund Terms & Conditions:

a) General Principals:

a(i) Member specifically acknowledges and understands that monies collected on a "collect basis" on behalf of the Originating Party are and shall remain the property of the Originating Party.

a(ii) Member will "consider" extending to other SGN Members a credit limit of US5,000orUS5,000*orUS*10,000 in the event that the SGN Member is a participant in the SGN Accounts Receivable Insurance Fund. Should these credit limits be reached, Member can request an interim payment from the other SGN Member pending settlement. It will be at Members sole discretion to lower or raise such credit limit with regard to another SGN Member. CREDIT AGREEMENTS ARE BETWEEN MEMBERS AND NOT DICTATED BY SGN. Also, each member should enforce their own relevant credit "checks and balances" prior to entering into an ongoing relationship with another SGN member.

a(iii) Member shall keep accurate and separate records and accounts for the shipments transacted under this Agreement, and, if required to do so by SGN, shall provide SGN with a copy of such records and accounts.

b) Settlements

b(i) Settlement of all invoices shall be made in United States Dollars ("USD") or any other currency as previously agreed to in writing between Member and other SGN Members. The amount due must be paid in the agreed currency, free of bank commissions. The rate of exchange shall be the rate of exchange on the date of the invoice as published by the currency calculator on www.bloomberg.com, or any other internationally recognized currency converter, whichever is accurate and acceptable in international commerce.

b(ii) Unless there is an agreement to the contrary, terms of payment shall be on the last day of the month following the month in which an invoice is dated - the "Settlement Date". As an example, invoices dated March 5, March 10 and March 15 will all be due and payable on the Settlement Date of April 30.

b(iii) By the 7th day of each calendar month, Member shall send its statements of open invoices (and credit notes covering Profit Splits) to each SGN Member.

b(iv) By the 15th day each calendar month, Member shall have reconciled its statement with other Members and the SGN Member with a net payable balance shall arrange payment by no later than the last day of the month.

b(v) Should the aggregate of the offset amount be less than the equivalent of USD 500, then that amount shall be rolled-over to the following month without interest.

c) When Member submits a payment to another SGN Member, complete detailed information must be provided on the remittance advice for items paid in full.

d) If a Member has not been paid the agreed amount within 10 days of the Settlement Date by another SGN Member, Member shall notify SGN. SGN will take remedial action, and where eligible, debts may be claimed under the SGN Diamond Fund (SDF) provided they comply with SDF reporting timelines and procedures.

e) Member agrees and accepts that, in the event that Member fails to pay any amounts due to other SGN Members by the Settlement Date, interest of 1% per month will be payable as well as any other charges due to the devaluation of the Member's currency

f) Member agrees that the originating party shall pay full bank charges associated with the wire transfer of funds, and the receiving party shall pay their bank charges for receiving wire transfers.

g) In the event that there are any items in dispute, these shall either (i) be omitted from the settlement by mutual consent between the Member and the other applicable SGN Member or (ii) referred to SGN for arbitration. Having disputed items should in no way affect the payment of other agreed upon invoices in a settlement.

h) SGN Diamond Fund (SDF) Compliance: Members must report delinquent debts to SGN no later than 15 days past the SDF standard payment terms (i.e., end of the month following invoice date). For example, a May 15 invoice must be paid by June 30; debts should be reported by July 15. If not reported by the 22nd of the month, the debt becomes ineligible for SDF coverage. SGN may assist in collections and enforce penalties, including Hold Status and termination.

i) Payout Conditions: Claims against the SDF will be paid up to a maximum aggregate of USD 25,000 per claim, subject to fund balance pro-rata rules. Payouts below USD 500 will be issued as credit notes towards future membership fees. SGN must confirm non-recovery status via Freight Deadbeats before SDF funds are disbursed.

j) SDF Exclusions: SDF excludes debts arising from operational disputes, niche or sensitive cargo types (e.g., HEAVYLIFT, HAZMAT, FIRE-ARMS), or any transaction outside SGN credit and reporting guidelines.

k) SDF Is Not Insurance

The Signature Diamond Fund (SDF) is a goodwill-based member protection program and is not an insurance product, guarantee, surety, bond, bank guarantee, debt collection service, or financial institution.

Participation in SGN does not create any contractual obligation on the part of SGN to reimburse, compensate, indemnify, or guarantee any member against commercial losses.

All SDF reviews, decisions, approvals, and payout amounts remain entirely at the sole discretion of SGN.

---

l) Mandatory Reporting Requirement

Members must report any overdue debt to SGN within fifteen (15) calendar days of the applicable SDF reporting deadline.

Failure to report within the prescribed timeframe shall automatically render the debt permanently ineligible for SDF consideration.

No exceptions shall apply unless approved in writing by SGN Management.

Members acknowledge that timely reporting is essential to allow SGN to intervene before recovery opportunities are materially reduced.

---

m) Duty to Mitigate Loss

Members are required to take reasonable commercial steps to protect themselves against loss.

This includes but is not limited to:

- Conducting due diligence before extending credit.
- Monitoring payment behaviour.
- Limiting exposure when warning signs arise.
- Following up outstanding invoices promptly.
- Cooperating with SGN investigations.

Failure to take reasonable steps to mitigate losses may result in reduction or rejection of any SDF claim.

---

n) Credit Limits Remain Member Responsibility

The decision to grant, extend, increase, or continue credit to another member remains solely the responsibility of the member extending such credit.

SGN does not approve, recommend, guarantee, or assume responsibility for any credit arrangements made between members.

Any exposure above SGN's recommended credit guidelines shall be undertaken entirely at the member's own risk.

---

o) Maximum Exposure Limitation

SGN strongly recommends that members do not allow unpaid balances to accumulate beyond approved credit limits.

Where a member knowingly continues trading after payment defaults, overdue balances, hold notices, warnings, or SGN advisories have been issued, any additional exposure may be excluded from SDF consideration.

---

p) Operational Disputes Excluded

The SDF does not cover disputes involving:

- Service quality
- Cargo damage
- Cargo shortages

• Delays
• Customs issues
• Documentation errors
• Commercial disagreements
• Rate disputes
• Profit-share disputes
• Claims involving negligence
• Force majeure events
• Legal disputes unrelated to debt recovery
Such matters must be resolved directly between the parties involved.

---

q) Membership Status Requirement
To be eligible for SDF consideration:
• Both parties must have been active SGN members in good standing at the time the transaction occurred.
• Membership fees must be fully paid.
• Neither party may be under suspension, hold status, or termination review.
Bronze Members are not eligible for SDF protection.

---

r) Investigation Requirement
Before any SDF consideration can occur, SGN reserves the right to:
• Review invoices
• Review proof of service
• Review correspondence
• Review statements of account
• Interview relevant parties
• Request additional documentation
• Appoint third-party investigators if necessary
Failure to cooperate fully may result in claim rejection.

---

s) Fund Availability
All approved SDF claims remain subject to available fund balances.
Should approved claims exceed available funds, SGN may:
• Delay payment
• Issue partial payment
• Apply pro-rata distribution
• Carry approved claims into future funding periods
No member shall have any legal claim against SGN beyond available SDF resources.

---

t) Final Authority
All interpretations of SDF rules, eligibility, exclusions, claim procedures, and payout decisions shall be determined exclusively by SGN.

The decision of SGN shall be final and binding.
No appeal process is guaranteed.

---

u) Limitation of Liability

Under no circumstances shall SGN, its directors, officers, staff, volunteers, committee members, ambassadors, representatives, or affiliates be liable for any direct, indirect, incidental, consequential, punitive, commercial, reputational, or financial losses arising from transactions between members.
Members participate in the network at their own commercial risk.

DISCLAIMER:

The following disclaimer is intended to outline the terms and conditions governing the sharing of valuable information or resources from our company.

By sharing any such materials, you agree to be bound by the terms set forth below:

Purpose of Information: The information and resources shared by our company are intended solely for informational purposes and do not constitute professional advice, guidance, or endorsement unless explicitly stated otherwise.

Confidentiality and Ownership: All shared information and resources remain the sole property of our company and are protected by intellectual property laws. Recipients must treat such materials as confidential and shall not reproduce, distribute, or disclose them to any third party without prior written consent from our company.

Accuracy and Completeness: While we make reasonable efforts to ensure the accuracy and completeness of the shared information, we do not guarantee its reliability, timeliness, or applicability for any specific purpose. Recipients should exercise their judgement and discretion when relying on such information.

Disclaimer of Liability: Our company shall not be held liable for any direct, indirect, incidental, consequential, or punitive damages arising out of the use or reliance on the shared information or resources. Recipients assume all risks associated with their use of such materials.

No Endorsement: The sharing of any information or resources does not imply an endorsement, sponsorship, or affiliation with any individual, entity, product, or service unless explicitly stated otherwise. Any reference or inclusion of third-party content is for informational purposes only and does not indicate our endorsement of such content.

External Links: The shared information or resources may contain links to external websites or resources that are not under our control. We do not assume responsibility for the content, accuracy, or availability of these external resources. Recipients access them at their own risk.

Modification of Terms: Our company reserves the right to modify or update these terms and conditions at any time without prior notice. Recipients are responsible for reviewing the most recent version of this disclaimer.

Governing Law: This disclaimer shall be governed by and construed in accordance with the laws of Victoria, Australia, without regard to its conflict of law principles. By accessing or using the shared information or resources, you acknowledge that you have read, understood, and agreed to be bound by this disclaimer. If you do not agree with any part of this disclaimer, please refrain from using the shared materials.

For any questions or inquiries regarding this disclaimer, please contact us at sgnenquiry@signatureqln.com