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CFPB Issue Type: General issues | --- What Happened: The company Nerium Int 4004 Beltune R. Phone 855-463-7486 Texas is a company that I invested in \$1,089.00 for a face product with the special they ran 20 bottles. I only got 8 bottles and they also said training material. I called & they hung up on me. I filled a complaint to Union bank, as you can see in the letter from the bank but they never got in touch with me. The account could be under (b)(6), but I paid for the product. P.S. When I received the box of 8 lotion there was no packing slip. --- Have contacted: CC Issuer, CFPB

MAIL: The consumer's letter was forwarded by US Securities and Exchange Commission. Consumer believes that Nerium International LLC may be involved in a pyramid scheme. The company sells an anti aging cream called Nerium. Consumer reports that the owner supposedly been involved with similar marketing pyramid scheme ventures and wanted to know if SEC is currently investigating this company.

Hello, my name is (b)(6). I am a pharmacist in Oklahoma. I am concerned by some advertising going on in a company called Nerium. They are advertising a supplement on social media they call EHT. They are making claims that it increases focus, boosts the immune system, protects neuronal networking, stronger cognitive function and brain health, and more. Since it is a supplement they should not be allowed to make such claims as they are not FDA approved or undergone any testing. My grandfather has Alzheimer's disease and I would hate to see people like him taken advantage of because of these claims. Thank you for your time. I can include links to the media if necessary. I would like my name to not be involved in the complaint. Thanks

Nerium International presents an earning opportunity that is only possible for less than 1% of distributors. They collect credit cards and auto bill them claiming this as revenue or product sold. They also claim the product they give away as free as revenue. The top earners all have special deals or contracts / they never did the work that they claim needs to be done to make the money they earn. Top earner Mark O. Smith came from prepaid legal. The majority of the National Marketing Directors came under contract deals. Company 'founders' have downlines but work in HQ creating incentives that only benefit themselves not the poor victims that are conned into this false opportunity. They recently 'gave away' 17 million in cash to the field to 'buy off' top leaders to keep this racket alive. They claim their skincare night cream is lauded in '3rd party' tools but Nerium publishes & creates these false magazines. Jeff Olsen co-founder of Nerium is also a silent partner with the company that produces the '3rd party tools' that are bogus. Nerium night cream was only tested on 10 people and the new supplement "EHT" was never tested in people. I fear Nerium is the test guinea pig for this mind supplement. They push the limit claiming ties to Princeton University. They claim they are the fastest growing skincare company in the US - their sales are negative year over year but they are claiming to be a 'Billion \$' company - they're simply adding all the product they've produced. To keep the appearance of growth they are scrambling to open Korea & Japan --leap frogging around the globe padding their personal checking accounts at the expense of innocent gullible consumers. Dennis Windsor is the conman behind the scenes. He directly makes deals and buys & pays for downlines. Mark O. Smith is the front/face of the field/ he leverages his navy background to earn trust quickly. He is very smooth and believable but Jeff Olsen 'bought' him. Jeff Dahl is the home office CEO and covers up for Mark Smith, Dennis Windsor and Jeff Olsen. This is an earning opportunity but only for the family and founders and the ones in the home office that are called Chiefs. They all protect each other cover up to project a "real" business real science and real results -- the night gimmick is the fact that there is albumin in the product so it shrinks on the face making one think it's working. Also the minute oleander in the product causes a reaction and inflammation that makes the face swell and minimizes the appearance of wrinkles as long as this antigen is placed on the skin. I used to work in IT as a contractor and saw all kinds of phony activity. Please don't let these crooks and liars benefit from taking credit card orders and auto billing them from the gullible masses. The bill before shipping product I'm not sure that is ethical. Also pricing issues on website...

Company is constantly stating income claims of making thousands a month... While only a few actually make that amount of money. They charge for website and business tools, while they never provide any support. They make you go to conferences in order to "grow" - while 95%+ of the company is making less than \$500 a month. The leadership is constantly asking you to pay for your autoship, promising you will be able to rank advance. Yet you do not get paid off of your team unless you have a certain amount in volume. They insist on your purchasing a blitz pack (500-1000 in product a month) to be able to obtain rank volume. It is constantly making you purchase product to qualify to get paid, if you don't - you don't get paid for your customers. With the recent issues at Vemma, leadership in Nerium is telling people to recruit the Vemma people - offering bonuses for recruiting them.

Nerium is falsely reporting financial claims as the fastest growing privately held business. Look at INC 500 list - they're blasting it all over social media - it's a con to lure the naive into a 'legitimate' business. They have numerous lawsuits pending and sales in the US are tanking but it is covered up with 'new' product launches, false product claims (EHT and Nerium night cream - no clinical tests or science studies! but they claim real science and real results) and new country launches like Mexico and Korea. They distribute '3rd party tools' that they make themselves and write their own PR and content for the magazines -- the whole set up is a fraud and the opportunity is fraudulent. There is no way to make your money back and the top earners are all 'career MLMers' that have special deals and are paid contracts to appear as top earners. They stack the downlines the insight 'top earners' place new recruits anywhere they desire. Less than 1% actually make the money they claim - those 1% are paid behind the scenes money to appear as top leaders. Also they're claiming 1 billion in sales in 4 years. Well the fine print says cumulative but what it doesn't say is that the number they're reporting includes every bottle they've manufactured to date not sold or even shipped! I work in marketing for them - I know the product is a hoax and doesn't work!

MAIL: Anonymous consumer states that Nerium International is a pyramid scheme that "sucks people in" for their gimmick face cream while promising riches in return. States company needs investigation. Copy of a Dallas County, Texas court petition of Nerium Skincare Inc vs Nerium International included.

Clearly a false product and earning opportunity. Neriumlife.com Describes a lifechaging opportunity. The product night cream has no science behind it but the company claims real science real results. The new ingestible was pitched as a partnership with Princeton University - Princeton has issued a cease and desist to Nerium for false claims. Nerium Biotech is suing Nerium International. Nerium is processing credit cards without shipping product as promised. Korean government denied the product twice. The US business is broke as the founder Dennis Windsor and Mark Smith launched a phony incentive that moved cash flow into top leader's accounts to make it look like top leaders are earning money. No one but the founders and uplines from pre-paid legal are making money. Less then .7% are making 'real' income. The tools that they use to sell are pitched as 'legimate 3rd party tools' They skincare magazines that are sold to distributors are printed by the company itself! No product information only opportunity is pitched. This company matches all the warning signs the FTC states for a pyramid scheme.

NOTE: In addition to the complaint notes immediately below, the Ohio Attorney General's Office provided additional information in fields whose header titles are quoted and follow the complaint notes. --- The consumer wants a refund in the amount of \$978.17. --- Topic Description: Consumer is calling to file a complaint against Nerium. The consumer contracted with the supplier on 04-23-2015 in the amount of \$500.00 for a skin care kit to sell to other consumers. The consumer attempted to cancel the contract with the supplier on 05-23-2015. The consumer sent all of the products back to the supplier. The consumer was informed by the supplier that she would receive a full refund within 10 business of the return of the products. The consumer received another shipment of product in the meantime and was charged an additional \$182.17. The consumer was additional charged for a website that she never knew she had in the amount of \$32.00. The consumer could only stop the charges by changing her bank account information. No Atty

I help my mother pay her bills and watch over her. My former sister in law, (b)(6) scammed her to purchase this Nerium product for 181.00 a month. My mother is 78 and doesn't need miracle cure creams and gels. My mother gets 1050 a month in SS and has to pay her rent, car insurance, gas and electric and other bills, i then help her and send her some money every month. I want to cancel this order but am getting no where. They are taking 181.00 out of my moms Wells Fargo account, i want this to stop.

The consumer has a complaint against a shop at home product, Nerium International. The consumer has ordered one product, and it was not working for her. She canceled the order. They have debited her checking account for an order she did not authorize. She received the merchandise and returned the merchandise as requested and instructed. They are not refunding her money promptly.

Nerium rep making a fraudulent health claim: (b)(6)3 hrs ·Parents of any high impact sport players.... contact me for EHT brain health support supplement. Get help for your kids; CTE is frightening and a real health threat! I make my 13 year old son take it.www.(b)(6).nerium.com25-Year-Old Former College Football Player Diagnosed With CTEThe athlete started playing American football at age six.m.huffpost.comLikeLikeLoveHahaWowSadAngryCommentShare"

This is an anti aging cream. I originally heard about through word of mouth at different shopping locations, but I was not convinced until my sister told me how well it was working on her. My sister claimed that she was recruited to sell this product and by doing so she will earn her very own at no cost. She advised me to do the same but since it seemed to be working on her I just decided to try it due to the 30 days money back guarantee. I purchased a complete kit that total \$184 with shipping and handling. After using it for a couple of weeks I noticed my face breaking out dramatically and decided that it did not work for me. I contacted my sister to ask her how I can go about returning it. She provided the customer service phone number who I called in order to received return procedures instructions. I returned it with delivery confirmation. After waiting several weeks without any refund I again contacted my sister who assisted me by conferencing a phone call with this company, During the call the representative told me that I was not entitled to a refund because It was purchased through my sister and not my self directly therefore the risk free trail does not apply when I asked why didn't I get the items back since I was not issued a refund he could not provided me with a straight answer. At this time I have nor the product or my money, Other-Other Update

Tonight I attended an informational session and marketing event for Nerium International. A dear friend invited me to a ladies evening but I was unaware that it would become a sales pitch, which did not bother me because I support and care for my friend. After playing the Nerium sales video, their local Marketing Director made a verbal presentaiton to the group. During this presentation he verbally shared that the new product by Nerium, the EHT Age-defying Supplement, had recently helped a consumer of his. He reported that this supplement had helped a consumer with her child who was diagnosed with autism. Understanding the condition and its effective treatments, this immediately raised a red flag for me. The Marketing Director seemed to be utilizing this story to make claims that this supplement would be helpful in treating the symptoms of "uncontrollable behaviors" in a child of one of his consumers. Over the past 10 years, I've worked with children and adults diagnosed with autism and their family members who are categorized both legally and ethically as a vulnerable population. The verbal claims made by this representative of the company could be misleading and a false claim to those who are vulnerable to trying to help their children or loved one succeed and do not need to be victims of misinformation about a product that has no reports of being tested with individuals with this medical condition. I vehemently disagree with the inference or direct claims that this product can or should be used to help children or individuals with autism. I hope that the FTC is able to take action to inform this company of these false claims and allow them to understand the potential harm (in money spent and false hope given) they can be doing to this very special population. Thank you.

Nerium International made a reoccurring charge to my credit card without my consent. They shipped a product I did not request and wouldn't refund. RE: Order number (b)(6). I did not authorize any reoccurring billing charges or additional purchases of their Age-Defying Night Creme. Yet, I was billed \$94.19 for an additional tube of this creme (sent to my home) that I did not consent to. I contacted their customer service and requested that a return label be sent to me so that I could return the product. They did not agree to do this or promptly provide me a credit for their error. I spoke to an agent named Elish and a supervisor named Luis Levin, neither or which provided me with the resolution I am seeking. I am requesting that I credited a total of \$94.19 and that the company NEVER bills me again or sends me any additional products whatsoever.

I am an attorney with the law firm Schaner & Lubitz, PLLC. Schaner & Lubitz, PLLC represents the Michael J. Fox Foundation for Parkinson's Research ("MJFF"). Since June 2015, and possibly beforehand, Nerium International LLC ("Nerium") has been advertising that its EHT anti-aging supplement product ("EHT") is endorsed by MJFF and that MJFF provided funding for EHT and supported its research. These statements are false. Our office has written to Nerium's legal counsel three times since June 2015 informing Nerium of these misrepresentations and demanding that Nerium cease and desist from referencing MJFF in its promotional activity and from falsely claiming that MJFF supports EHT. As of this complaint, Nerium continues to mislead consumers via email, Facebook and Pinterest that EHT is supported and endorsed by MJFF. Furthermore, Nerium never received MJFF's permission to use the MJFF name, or the likeness of its founder, Mr. Michael J. Fox, in any advertising or promotion of EHT. We respectfully request that the Federal Trade Commission investigate Nerium's deceptive practices regarding the promotion of the EHT supplement product. Our office can provide the FTC with information relating to the false and misleading promotional communications upon request.

I have been with this company for three years and all promises were lies.

It took me a while to understand this networking skin-care scheme was actually a form of pyramid as you were rewarded for bringing people in more than selling a product. The product is actually a front for the scheme as it achieved a patent by adding the nerium oleander plant to aloe and lanolin to create a change of state for the patent. Read the patent language which says you can expect nothing but cosmetic results ... which you can actually achieve the same results by hydrating the skin with only water. There is another company (L'dara) using a mirror program but adding the Goji berry for their difference. The real tell-tale result is when you look at their client tree and see how many were duped and no longer partake. It is a masterful scheme executed by network professionals. The product is the disguise to the program as the scientific results took place in a paid for lab of only 30 people. They tout the product as an accidental discovery by Dr. Newman of the MD Anderson cancer research center. Good luck trying to communicate with Dr. Newman in any way. Again, if you look at the down-line tree of each member you will see the amount of victims. The compensation program is quite complex, but rewards the top of the pyramid handsomely. I am happy to discuss in detail if you would like more specifics. Thanks for listening. Other-Other Update

In January 2015 I agree to try a product offered by Nerium (EHT). I did not realize the form I signed was for a monthly shipment. At the end of February I received a shipment of EHT and returned it immediately as "refused". Shortly thereafter in checking my bank account I noted that Nerium had done an automatic deduction for \$109.95 which ultimately overdrew my account. I telephoned Nerium and was treated rudely – was asked if I got a "roa number" (I believe) and when I said I had returned the box and that but was told without the "roa?" there was no way to track the package. I called my bank to dispute the charge which Old National Bank ultimately refused to do saying they called Nerium and was told "all I had to do was return the package" and I would be credited. I explained to my bank that I had returned the package and that I had not knowingly agreed to the auto deduct but it was like talking to dumb and dumber... I have made many calls to Nerium but have not been successful in receiving an acknowledgement that the package had been returned 6 months ago and they continue to refuse to refund my money. Other-Other Update 07/14/2016 Consumer called very upset because she had received in the mail a online brochure for her complaint that was sent by the FTC. She made it clear the purchase was not made online and she was wondering why that was sent to her. Consumer also wanted to know if her report was going to be transferred to the company she filed a complaint against. Consumer was read out our policy. She got very upset and wanted to speak to a supervisor. Call was transferred. J.Veleta UPDATE 7/14/2016 Consumer was transferred to a supervisor for additional information.RPINON