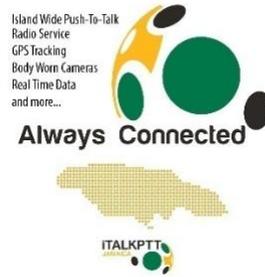


iTalkPTT Jamaica Limited



CUSTOMER AGREEMENT

Please review by reading the entire Customer Agreement Terms and Conditions below.

Recurring Credit Card Payment Authorization

You authorize regularly scheduled charges to your credit card. You will be charged the amount indicated below each billing period. A receipt for each payment will be provided to you and the charge will appear on your credit card statement. You agree that no prior-notification will be provided unless the date or amount changes, in which case you will receive notice from us at least 10 days prior to the payment being collected.

I _____ authorize _____ to charge my
(Cardholder's Name)(Merchant's Name)

Credit Card indicated below for \$ _____ on the _____ of
(Amount\$) (day)
each _____.
(week, month, etc.)

Billing Information

Billing Address _____ Phone # _____

City, Parish, Postal Code _____

Email _____

Card Details

Visa MasterCard Discover

Cardholder Name _____

Account/CC Number _____

Expiration Date ____ / ____

CVV ____

Postal Code/Zip Code _____

I understand that this authorization will remain in effect until I cancel it in writing, and I agree to notify _____ in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date. If the above noted payment dates fall on a weekend or holiday, I understand that the payments may be executed on the next business day. I acknowledge that the origination of Credit Card transactions to my account must comply with the provisions of Jamaica and U.S. law. I certify that I am an authorized user of this Credit Card and will not dispute these scheduled transactions; so long as the transactions correspond to the terms indicated in this authorization form.

SIGNATURE _____
(Cardholder's Signature)

DATE _____

My iTalkPTT Jamaica Limited Agreement (“Agreement”)

Thank you for choosing iTalkPTT Jamaica Limited (iTalkPTTJA)(In this Agreement, you will find important information about your Service as defined in your Master Agreement, including iTalkPTT JA ability to make changes to your Service or this Agreement's terms, at any time in our sole discretion. If you are signing up for Service for a minimum contract term as defined in your Master Agreement, you'll also find information about the contract term and what happens if you cancel a line of Service early or do not pay on time, including the possibility of an early termination fee you may owe (iTalkPTTJA).

My Service iTALKPTT JA Limited

Your Service terms and conditions are part of this Agreement. Your Plan includes your monthly allowances and features, where you can use them (your "Coverage Area"), and their monthly and pay-per-use charges. You can also subscribe to several Optional Services. Together, your Plan and any Optional Services you select are your Service. The terms and conditions for your Service can be found in your Master Agreement that will be available when you activate.

How do I accept this Agreement?

You accept this Agreement by:

Signing this Agreement, by email, facsimile or in person; activating your Service and by using this Service.

When you accept, you are representing that you are at least 18 years old and are legally able to accept an enter into this Agreement. If you are accepting for an organization, you are representing that you are authorized to bind that organization, and where the context requires, "you" means the organization. By accepting, you are agreeing to every provision of this Agreement and that you have read it.

If you do accept, you can cancel the Service within 14 days of accepting this Agreement without having to pay an early termination fee as long as you return, within the applicable return period, any equipment you rent/lease from us in connection with your acceptance of this Agreement, but you will still have to pay for your Service through the date of cancellation. If you signed up for Prepaid Service, no refunds will be granted after 14 days or if your account has been activated.

My privacy

You consent to allow iTalkPTT JA limited and anyone who collects on our behalf to contact you about your account status, including past due or current charges, using prerecorded calls, email and calls or messages delivered by an automatic telephone dialing system to any wireless phone number or email address you provide. iTalkPTTJA will treat any email address you provide as your private email that is not accessible by unauthorized third parties. Unless you notify us that you are based in a different time zone, calls will be made to your cellular device during permitted calling hours based upon the time zone affiliated with the mobile telephone number you provide.

What happens if my post-pay Service is canceled before the end of my contract term?

If you're signing up for post-pay Service, you're agreeing to subscribe to a line of Service either on a month to month basis or for a minimum contract term, as shown on your receipt or order confirmation. (If your Service is suspended without billing, or at a reduced billing rate, that time doesn't count toward completing your contract term.) Once you've completed your contract term, you'll automatically renew for a new term. **If you cancel a line of Service, or if we cancel it for good cause, during its contract term, you will have to pay an early termination fee. If your contract term results from your purchase of an advanced device on or after _____, _____, your early termination fee will be \$350, which will decline by \$10 per month upon completion of months 7-17, by \$20 per month upon completion of months 18-22, and by \$60 upon completion of month 23 and will be \$0 upon completion of your contract term. For other contract terms entered into on or after _____, _____, your early termination fee will be \$175, which will decline by \$5 per month upon completion of months 7-17, by \$10 per month upon completion of months 18-22, and by \$30 upon completion of month 23 and will be \$0 upon completion of your contract term. If your contract results from your phase of an advanced device prior to _____, _____, your early termination fee will be \$350 minus \$10 for each full month of your contract term that you complete. For other contract terms entered into prior to _____, _____ your early termination fee will be \$175 minus \$5 for each full month of your contract term that you complete.** Cancellations will become effective on the last day of that month's billing cycle, and you are responsible for all charges incurred until then. Also, if you bought your wireless device from an authorized agent or third party vendor, you should check whether they charge a separate termination fee.

Can I have someone else manage my Post pay account?

No problem, just tell us by phone, in person, or in writing. You can appoint someone to manage your Post pay account for a single transaction, or until you tell us otherwise. The person you appoint will be able to make changes to your account, including adding new lines of Service, buying new wireless devices, and extending your contract term. Any changes that person makes will be treated as modifications to this agreement.

Can iTalkPTT JA Limited change this Agreement or my Service?

We may change prices or any other term of your Service or this Agreement at any time, but we will provide notice first, including written notice if you have post-pay Service. If you use your Service after the change takes effect, that means you are accepting the change. If you are a post-pay customer and a change to your Plan or this Agreement has a material adverse effect on you, you can cancel the line of Service that has been affected within 60 days of receiving the notice with no early termination fee if we fail to negate the change after you notify us of your objection to it. Notwithstanding this provision, if we make any changes to the dispute resolution provision of this Agreement, such changes will not affect the resolution of any disputes that arose before such change.

My wireless device

Your wireless device must comply with Federal Communications Commission regulations, be certified for use on our network, and be compatible with your Service. Please be aware that we may change your wireless device's software, applications or programming remotely, without notice. This could affect your stored data, or how you've programmed or use your wireless device.

Where and how does iTalkPTT JA Limited Service work?

Wireless devices use radio transmissions, so unfortunately you cannot get Service if your device is not in range of a transmission signal. And please be aware that even within your Coverage Area, many things can affect the availability and quality of your Service, including network capacity, your device, terrain, buildings, foliage and weather.

How can I prevent unintended charges on my bill?

You agree to pay all access, usage and other charges that you or any other user of your wireless device incurred. If multiple wireless devices are associated with your account, you agree to pay all charges incurred by users of those wireless devices.

What charges are set by iTalkPTT JA Limited?

For post-pay Service, our charges also include Administrative charges, and we may also include other charges related to our governmental costs. We set these charges; they aren't taxes, they aren't required by law, they are not necessarily related to anything the government does, they are kept by us in whole or in part, and the amounts and what they pay for may change. All charges are represented in USD.

Government taxes, fees and surcharges

You must pay all taxes, fees and surcharges set by the local governments. Please note that we may not always be able to notify you in advance of changes to these charges.

How and when can I dispute charges?

If you are a post-pay customer, you can dispute your bill within **30** days of receiving it, but unless otherwise provided by law, you still have to pay all charges until the dispute is resolved. If you are a Prepaid customer, you can dispute a charge within **30** days of the date the disputed charge was incurred. **YOU MAY CALL US TO DISPUTE CHARGES ON YOUR BILL OR ANY SERVICE(S) FOR WHICH YOU WERE BILLED, BUT IF YOU WISH TO PRESERVE YOUR RIGHT TO BRING A SMALL CLAIMS CASE REGARDING SUCH DISPUTE, YOU MUST WRITE TO US AT THE CUSTOMER SERVICE ADDRESS ON YOUR BILL, OR SEND US An email at(support@ITALKPTTJA.COM), WITHIN THE 30 DAY PERIOD MENTIONED ABOVE. IF YOU DO NOT NOTIFY US IN WRITING OF SUCH DISPUTE WITHIN THE 30 DAY PERIOD, YOU WILL HAVE WAIVED YOUR RIGHT TO DISPUTE THE BILL OR SUCH SERVICES(S) AND TO BRING A SMALL CLAIMS CASE REGARDING ANY SUCH DISPUTE.**

About my payments

If you are a post-pay customer and we do not receive your payment by the due date, we will charge you a late fee of up to 1.5 percent per month (18 percent per year) on the unpaid balance, or a flat \$5 per month, whichever is greater, if allowed by law in the state of your billing address. Late fees are part of the rates and charges you agree to pay us. If you fail to pay on time and iTalkPTTJA refers your account(s) to a third party for collection, a collection fee will be assessed and will be due at the time of the referral to the third party. The fee will be calculated at the maximum percentage permitted by applicable law, not to exceed 18 percent. We may require a deposit at the time of activation and reserve the right to request a deposit any time after activation, or request an increased deposit. We may apply deposits or payments in any order to any amounts you owe us on any account. If your final credit balance is less than \$1, we will refund it only if you ask. If your Service is suspended or terminated, you may have to pay a fee to have service reactivated.

If you are a Prepaid customer, you may replenish your balance at any time before the expiration date by providing us with another payment

We may charge you up to \$25 for any returned check.

What if my wireless device gets lost or stolen?

We are here to help. Please notify us and we will work with you. We can suspend your service until you replace your equipment or if you choose to cancel your service pursuant to iTalkPTTJA's cancellation policy.

What are iTalkPTTJA Limited rights to limit or end service or end this Agreement?

We can, without notice, limit, suspend or end your Service or any Agreement with you for any good cause, including, but not limited to: (1) if you: (a) breach this Agreement; (b) resell your Service; (c) use your Service for any illegal purpose, including use that violates trade and economic sanctions and prohibitions promulgated by any Jamaican governmental agency; (d) install, deploy or use any regeneration equipment or similar mechanism (for example, a repeater) to originate, amplify, enhance, retransmit or regenerate an RF signal without our permission; (e) steal from or lie to us; or, if You are a Post pay customer, (f) do not pay your bill by the due date or if you are unable to pay us or bankruptcy; or (2) if you, any user of your device or any line of service on your account, or any account manager on your account: (a) threaten, harass, or use vulgar and/or inappropriate language toward our representatives; (b) interfere with our operations; (c) "spam," or engage in other abusive messaging or calling; (d) modify your device from its manufacturer's specifications; or (e) use your Service in a way that negatively affects our network or other customers. We can also temporarily limit your Service for any operational or governmental reason.

Disclaimer of warranties

We make no representations or warranties, express or implied, including, to the extent permitted by applicable law, any implied warranty of merchantability or fitness for a particular purpose,

about your Service, **your wireless device, or any applications you access through your wireless device**. We do not warrant that your device will work perfectly or will not need occasional upgrades or modifications, or that it will not be negatively affected by network-related modifications, upgrades or similar activity. Please review all terms and conditions of such third-party products. iTalkPTTJA is not responsible for any third-party information, content, applications or services you access, or use on your device. For additional information, visit the iTALKPTTJA Content Policy at iTalkPTTJA/content policy.

Waivers and limitations of liability

You and iTalkPTTJA Limited both agree to limit claims against each other for damages or other monetary relief to direct damages. This limitation and waiver will apply regardless of the theory of liability. That means neither of us will try to get any indirect, special, consequential, treble or punitive damages from the other. This limitation and waiver also applies if you bring a claim against one of our suppliers, to the extent we would be required to indemnify the supplier for the claim. You agree we are not responsible for problems caused by you or others, or by any act of God.

How do I resolve disputes with iTalkPTTJA Limited?

WE HOPE TO MAKE YOU A HAPPY CUSTOMER, BUT IF THERE'S AN ISSUE THAT NEEDS TO BE RESOLVED, THIS SECTION OUTLINES WHAT'S EXPECTED OF US. YOU AND iTalkPTTJA BOTH AGREE TO RESOLVE DISPUTES ONLY IN SMALL CLAIMS COURT. YOU UNDERSTAND THAT BY THIS AGREEMENT YOU ARE GIVING UP THE RIGHT TO BRING A CLAIM IN COURT.

About this Agreement

If we do not enforce our rights under this Agreement in one instance, that does not mean we will not or cannot enforce those rights in any other instance. You cannot assign this Agreement or any of your rights or duties under it without our permission. However, we may assign this Agreement or any debt you owe us without notifying you. **If you are a post-pay customer, please note that many notices we send to you, will show upon your monthly bill. If you get a paper bill, those notices will be deemed received by you three days after we mail the bill to you. If we send other notices to you, they will be considered received immediately if we send them to your wireless device, or to any email or fax number you've given us, or after three days if we mail them to your billing address. If you need to send notices to us, please send them to the customer service address on your latest bill.**

This Agreement and the documents it incorporates form the entire agreement between us. You cannot rely on any other documents, or on what is said by any Representatives of iTalkPTTJA Limited, and you have no other rights regarding Service or this Agreement. Except where we've agreed otherwise elsewhere in this agreement, this Agreement and any disputes covered by it are governed by federal law and the laws of Jamaica.

By signing below, you hereby agree to the terms and conditions set forth herein and acknowledge you have read this Agreement in its entirety. Additionally, if you are signing this Agreement on behalf of an Corporate Entity that you are representing, you do have the authority to enter into this agreement.

italkPTT JA Limited

CUSTOMER (Individuals)

By:

By: _____

-
Print Name: _____

Print Name: _____

As its: _____

Dated: _____

Dated: _____

CUSTOMER (Entities)

By: _____

Print Name: _____

As its: _____

Company Name: _____

Dated: _____