

IDT AMERICA, CORP.  
INTERSTATE AND INTERNATIONAL  
LONG DISTANCE SERVICE MANUAL

**VERSION 1.33**  
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## TABLE OF CONTENTS

TITLE PAGE

TABLE OF CONTENTS

RECENT CHANGES

1. APPLICATION OF SERVICE MANUAL
2. REGULATIONS
  - 2.1 Undertaking of the Company
    - 2.1.1 Scope
    - 2.1.2 Shortage of Facilities
    - 2.1.3 Limitations on Liability
    - 2.1.4 Claims
    - 2.1.5 Provision of Equipment and Facilities
    - 2.1.6 Allowances for Interruptions
  - 2.2 Obligations of the Customer
    - 2.2.1 Customer Premises Provisions
    - 2.2.2 Liability of the Customer
    - 2.2.3 Customer Equipment
  - 2.3 Use of Service
  - 2.4 Customer Equipment and Channels
    - 2.4.1 Interconnection of Facilities
    - 2.4.2 Inspections
  - 2.5 Payment Arrangements
    - 2.5.1 Payment for Service
    - 2.5.2 Discontinuance of Service for Cause
    - 2.5.3 Account Inactivity
    - 2.5.4 Customer Termination
  - 2.6 Disputes
  - 2.7 Definitions
  - 2.8 Taxes and Other Assessments

- 2.9 Assignment or Transfer
- 2.10 Use of Recording Devices
- 2.11 Use of Tariffs
- 3. EXPLANATION OF RATES
  - 3.1 Timing of Calls
  - 3.2 Distance-Based Charges
  - 3.3 Time Periods for Rate Applicability
  - 3.4 Primary Interexchange Carrier Change Charges
- 4. SERVICE OFFERINGS
  - 4.1 Presubscribed Long Distance Service
    - 4.1.1 Description of Service
    - 4.1.2 Rates
  - 4.2 Travel Card Service
    - 4.2.1 Description of Service
    - 4.2.2 Rates
  - 4.3 Prepaid Calling Card Service
    - 4.3.1 Description of Service
    - 4.3.2 Rates
  - 4.4 Rechargeable Calling Card Service
    - 4.4.1 Description of Service
    - 4.4.2 Rates
  - 4.5 Inbound 8XX Service ("Toll Free")
    - 4.5.1 Description of Service
    - 4.5.2 Rates
  - 4.6 Directory Assistance
    - 4.6.1 Description of Service
    - 4.6.2 Rates

- 4.7 Casual Caller Service
  - 4.7.1 Description of Service
  - 4.7.2 Rates
  
- 4.8 International Callback
  - 4.8.1 Reserved for Future Use
  - 4.8.2 Reserved For Future Use
  
- 4.9 IDT Connect
  - 4.9.1 Description of Service
  - 4.9.2 Rates
  
- 4.10 ATS Prepaid Calling Service
  - 4.10.1 Description of Service
  - 4.10.2 Rates
  
- 4.11 Global Access Card
  - 4.11.1 Description of Service
  - 4.11.2 Rates
  
- 4.12 Bundled Local Exchange/Long Distance Service
  - 4.12.1 IDT America Unlimited Service Plan
  - 4.12.2 IDT America Unlimited Rate Chart
  - 4.12.3 IDT America Choice Service Plan
  - 4.12.4 IDT America Choice Rate Chart
  - 4.12.5 IDT America Additional Line Service Plan
  - 4.12.6 IDT America Additional Line Rate Chart
  - 4.12.7 Interstate Rates
  - 4.12.8 Intrastate Rates
  - 4.12.9 Calling Features
  - 4.12.10 Calling Features Rates
  - 4.12.11 Directory Assistance
  - 4.12.12 Directory Assistance Rates
  - 4.12.13 Operator Services
  - 4.12.14 Operator Services Rates
  - 4.12.15 Miscellaneous Services
  - 4.12.16 Miscellaneous Services Rates
  - 4.12.17 Payphone Surcharge
  
- 4.13 Unlimited Long Distance Service
  - 4.13.1 Description of Service
  - 4.13.2 Rates
  
- 4.14 IDT Passport
  - 4.14.1 Description of Service
  - 4.14.2 Rates

5. MISCELLANEOUS CHARGES

5.1 Uncollected Payment Charge

5.2 Late Fee

6. PROMOTIONS

6.1 Reserved for Future Use

## RECENT CHANGES

When IDT revises its Customer Service Manual, this Recent Changes page will list the affected sections and briefly summarize the changes. Rate decreases, minor textual changes and/or editorial changes will not be noted.

The Universal Service Charge was revised in Section 2.8 and editorial changes were made.

## 1. APPLICATION OF SERVICE MANUAL

- 1.1 This Service Manual contains the regulations and rates applicable to the provision of DOMESTIC INTERSTATE AND INTERNATIONAL TELECOMMUNICATIONS SERVICES by IDT America, Corp. (hereinafter referred to as the Company), and any of its affiliates and or subsidiaries from its originating location(s) in the United States to all points in other States. Service is furnished subject to transmission, atmospheric and like conditions.
- 1.2 The Telecommunications services of the Company are not part of a joint undertaking with any other entity providing Telecommunications channels, facilities or services.
- 1.3 The rates and regulations contained in this Service Manual do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone Company or other common carrier for use in accessing the services of the Company.

## 2. REGULATIONS

### 2.1 Undertaking of the Company

#### 2.1.1 Scope

The Company undertakes to provide Telecommunications services in accordance with the terms and conditions set forth in this Service Manual.

#### 2.1.2 Shortage of Facilities

All service is subject to the availability of suitable facilities. The Company reserves the right to limit the length of communications or to discontinue furnishing services when necessary because of the lack of satellite or other transmission medium capacity or because of any causes beyond its control, or when the Customer is using service in violation of provisions of this Service Manual or the law.

The Company reserves the right to discontinue service, limit service, or to impose requirements on Customers as required to meet changing regulatory or statutory rules and standards, or when such rules and standards have an adverse material affect on the business or economic feasibility of providing service, as determined by Company in its reasonable judgment.

The Company reserves the right to refuse to process credit card or calling card billed calls when authorization to use the card cannot be validated.

#### 2.1.3 Limitations on Liability

- A. Except as otherwise stated in this section, the liability of the Company for damages arising out of either: (1) the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services, or (2) the failure to furnish its service, whether caused by acts or omission, shall be limited to the extension of allowances to the Customer for interruptions in service as set forth in Section 2.1.6.
- B. Except for the extension of allowances to the Customer for interruptions in service as set forth in Section 2.1.6, the Company shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason



whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.

- C. The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.
- D. The Company shall not be liable for any claims for loss or damages involving:
  - 1. Any act or omission of: (a) the Customer, (b) any other entity furnishing service, equipment or facilities for use in conjunction with services or facilities provided by the Company; or (c) common carriers or warehousemen;
  - 2. Any delay or failure of performance or equipment due to causes beyond the Company's control, including but not limited to, acts of God, fires, floods, earthquakes, hurricanes, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Company; unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties; and any law, order, regulation or other action of any governing authority or agency thereof;
  - 3. Any unlawful or unauthorized use of the Company's facilities and services;
  - 4. Libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights, unauthorized use of any trademark, trade name or service mark, unfair competition, or interference with or misappropriation or violation of contract, proprietary or creative right arising from or in connection with the transmission of communications by means of Company-provided facilities or services; or by means of the combination of Company-provided facilities or services with Customer-provided facilities or services;
  - 5. Breach in the privacy or security of communications transmitted over the Company's facilities;

6. Changes in any of the facilities, operations or procedures of the Company that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance, except where reasonable notice is required by the Company and is not provided to the Customer, in which event the Company's liability is limited as set forth in paragraph A of this Subsection 2.1.3.
7. Defacement of or damage to Customer premises resulting from the furnishing of services or equipment on such premises or the installation or removal thereof;
8. Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities;
9. Any intentional, wrongful act of a Company employee when such act is not within the scope of the employee's responsibilities for the Company and/or is not authorized by the Company;
10. Any representations made by Company employees that do not comport, or that are inconsistent, with the provisions of this Service Manual;
11. Any act or omission in connection with the provision of 911, E911, or similar services;
12. Any noncompletion of calls due to network busy conditions;
13. Any calls not actually attempted to be completed during any period that service is unavailable;
14. Loss or theft of calling cards or Authorization Codes issued for use with the Company's services;
15. Any unused portion of the usage balance remaining on a calling card provided to a Customer before or after the expiration date assigned to each card.

- E. The Company shall be indemnified, defended and held harmless by the Customer or end user and any third-party claims against us that arise from Customer's use of the services and from and against any and all claims, loss, demands, suits, expense, or other action or any liability whatsoever, including attorney fees, whether suffered, made, instituted, or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any Company or Customer equipment or facilities or service provided by the Company.
- F. The Company does not guarantee nor make any warranty with respect to installations provided by it for use in an explosive atmosphere. The Company shall be indemnified, defended and held harmless by the Customer and any third-party claims against us that arise from Customer's use of the services and from and against any and all claims, loss, demands, suits, or other action, or any liability whatsoever, including attorney fees, whether suffered, made, instituted or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any equipment or facilities or the service.
- G. The Company assumes no responsibility for the availability or performance of any cable or satellite systems or related facilities under the control of other entities, or for other facilities provided by other entities used for service to the Customer, even if the Company has acted as the Customer's agent in arranging for such facilities or services. Such facilities are provided subject to such degree of protection or nonpreemptibility as may be provided by the other entities.
- H. Any claim of whatever nature against the Company shall be deemed conclusively to have been waived unless presented in writing to the Company within thirty (30) days after the date of the occurrence that gave rise to the claim.

- I. THE COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED EITHER IN FACT OR BY OPERATION OF LAW, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH HEREIN.

#### 2.1.4 Claims

The Company shall be indemnified and saved harmless by the Customer from and against all loss, liability, damage and expense, including reasonable counsel fees, due to claims for libel, slander, or infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, unfair competition, or interference with or misappropriation or violation of any contract, proprietary or creative right in connection with the material transmitted over the Company's facilities; and any other claim resulting from any act or omission of the Customer or patron(s) of the Customer relating to the use of the Company's facilities.

## 2.1.5 Provision of Equipment and Facilities

- A. Except as otherwise indicated, customer-provided station equipment at the Customer's premises for use in connection with this service shall be so constructed, maintained and operated as to work satisfactorily with the facilities of the Company.
  
- B. The Company shall not be responsible for the installation, operation or maintenance of any Customer-provided communications equipment. Where such equipment is connected to service furnished pursuant to this Service Manual, the responsibility of the Company shall be limited to the furnishing of services under this Service Manual and to the maintenance and operation of such services in the proper manner. Subject to this responsibility, the Company shall not be responsible for:
  - 1. the through transmission of signals generated by Customer-provided equipment or for the quality of, or defects in, such transmission; or
  - 2. the reception of signals by Customer-provided equipment; or
  - 3. network control signaling where such signaling is performed by Customer-provided network control signaling equipment.

## 2.1.6 Allowances for Interruptions in Service

### 2.1.6.1 General

- A. A service is interrupted when it becomes unusable to the Customer, *e.g.*, the Customer is unable to transmit or receive, because of a failure of a component furnished by the Company under this Service Manual.
- B. An interruption period begins when the Customer reports a service, facility or circuit to be inoperative and releases it for testing and repair. An interruption period ends when the service, facility or circuit is operative.
- C. If the Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, the service, facility or circuit is considered to be impaired but not interrupted. No credit allowances will be made for a service, facility or circuit considered by the Company to be impaired.

### 2.1.6.2. Limitations on Allowances

No credit allowance will be made for any interruption of service:

- A. due to the negligence of, or noncompliance with the provisions of this Service Manual by, any person or entity other than the Company, including but not limited to the Customer or other common carriers connected to the service of the Company;
- B. due to the failure of power, equipment, systems, or services not provided by the Company;
- C. due to circumstances or causes beyond the control of the Company;
- D. during any period in which the Company is not given full and free access to its facilities and equipment for the purposes of investigating and correcting interruptions;
- E. during any period in which the Customer continues to use the service on an impaired basis;

- F. during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;
- G. that occurs or continues due to the Customer's failure to authorize replacement of any element of special construction; and
- H. that was not reported to the Company within thirty (30) days of the date that service was affected.

### 2.1.6.3 Application of Credits for Interruptions of Service

- A. Credits for interruptions of service, for which charges are specified on the basis of per minute of use, or on the usage of a fraction of a minute, shall in no event exceed an amount equal to the initial period charge provided for under this Service Manual.
- B. For calculating credit allowances, every month is considered to have thirty (30) days.
- C. A credit allowance will be given for interruptions of service of 15 minutes or more. Two or more interruptions of 15 minutes or more during any one 24-hour period shall be considered as one interruption.
- D. Interruptions of 24 Hours or Less

<u>Length of Interruption</u>	<u>Interruption Period To Be Credited</u>
Less than 15 minutes	None
15 minutes up to but not including 3 hours	1/10 Day
3 hours up to but not including 6 hours	1/5 Day
6 hours up to but including 9 hours	2/5 Day
9 hours up to but not including 12 hours	3/5 Day
12 hours up to but not including 15 hours	4/5 Day

15 hours up to but not including 24 hours

One Day

- E. Continuous Interruption Over 24 Hours and Less Than 72 Hours. Interruptions over 24 hours and less than 72 hours will be credited 1/5 day for each 3-hour period or fraction thereof that occurs following the expiration of the initial 24-hour period. No more than one full day's credit will be allowed for any period of 24 hours.
- F. Interruptions Over 72 Hours. Interruptions over 72 hours will be credited 2 days for each full 24-hour period that occurs following the expiration of the initial 72-hour period. No more than 30 days' credit will be allowed for any one month period.

#### 2.1.6.4 Use of Another Means of Communications

If the Customer elects to use another means of communications during the period of interruption, the Customer must pay the charges for the alternative service used.



## 2.2 Obligations of the Customer

### 2.2.1 Customer Premises Provisions

- A. The Customer shall provide the personnel, power and space required to operate all facilities and associated equipment installed on the premises of the Customer.
- B. The Customer shall be responsible for providing Company personnel access to premises of the Customer at any reasonable hour for the purpose of testing the facilities or equipment of the Company.
- C. The Customer must pay for the loss through theft of Company equipment installed at Customer's premises.

### 2.2.2 Liability of the Customer

The Customer will be liable for damages to the facilities of the Company caused by negligence or willful acts of Customer's officers, employees, agents or contractors.

### 2.2.3 Customer Equipment

The Customer shall ensure that the equipment and/or system is properly interfaced with Company's facilities or services, that the signals emitted into Company's network are of the proper mode, bandwidth, power and signal level for the intended use of the subscriber and in compliance with the criteria set forth in this Service Manual, and that the signals do not damage equipment, injure personnel, or degrade service to other Customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, Company will permit such equipment to be connected with its channels without the use of protective interface devices. If the Customer fails to maintain the equipment and/or the system properly, with resulting imminent harm to Company equipment, personnel or quality of service to other Customers, IDT America may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, Company may, upon written notice, terminate the Customer's service.

### 2.2.4 Responsibility to Confirm Switch Prior to Initiating Service

The Customer shall ensure that its service provider has been switched to IDT prior to initiating service with IDT. IDT, as part of its initial written communication with a Customer subsequent to the

Customer's agreement to receive service, shall inform the Customer how to confirm that its service provider has been switched to IDT. Such means of confirmation may include dialing "00" from each line switched. Alternate means may be provided as well. If the Customer is unable to confirm that its service has switched to IDT, it is the Customer's responsibility to contact IDT Customer Service regarding the matter.

IDT does not physically switch a prospective Customer's service to IDT. The physical switching is undertaken by the prospective Customer's local exchange carrier and/or the incumbent local exchange carrier in the prospective Customer's area. Accordingly, IDT is not responsible in any manner for any calls made subsequent to an individual's request for service from IDT but prior to the individual's service actually being switched to IDT and the individual initiation of service from IDT, even when the switch has been delayed beyond IDT's estimated time for switching carriers.

## 2.3 Use of Service

- 2.3.1 Services provided under this Service Manual may be used for any lawful purpose consistent with the transmission and switching parameters of the Telecommunications facilities utilized in the provision of services.
- 2.3.2 The use of the Company's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
- 2.3.3 The use of the Company's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.3.4 The Company's services are available for use twenty-four hours per day, seven days per week.
- 2.3.5 Service provided under this Service Manual shall not be used for any unlawful purpose.
- 2.3.6 Customers under this Service Manual may authorize or permit others to use the services provided under this Service Manual, and may resell or share such services subject to the regulations contained in this Service Manual. The Customer remains responsible to the Company for payment of all charges for services used by others pursuant to this paragraph, with or without the Customer's knowledge; and is responsible for notifying the Company immediately of any unauthorized use of services.

## 2.4 Customer Equipment and Channels

### 2.4.1 Interconnection of Facilities

In order to protect the Company's facilities and personnel and the services furnished to other Customers by the Company from potentially harmful effects, the signals applied to the Company's service shall be such as not to cause damage to the facilities of the Company. Any special interface equipment necessary to achieve the compatibility between facilities of the Company and the channels or facilities of others shall be provided at the Customer's expense.

### 2.4.2 Inspections

- A. The Company may, upon notification to the Customer, at a reasonable time, make such tests and inspections as may be necessary to determine that the requirements of this Service Manual are being complied with in the installation, operation and maintenance of Customer-provided equipment and in the wiring of the connection of Customer channels to Company-owned facilities; and may, without liability, temporarily suspend service while making such tests and inspections, and thereafter until any violations of such requirements are corrected.
- B. If the protective requirements in connection with Customer-provided equipment are not being complied with, the Company may take such action as necessary to protect its facilities and personnel and will promptly notify the Customer by registered mail in writing of the need for protective action. In the event that the Customer fails to advise the Company within 10 days after such notice is received or within the time specified in the notice that corrective action has been taken, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities and personnel from harm. The Company will upon request 24 hours in advance provide Customer with a statement of technical parameters that the Customer's equipment must meet.

## 2.5 Payment Arrangements

### 2.5.1 Payment for Service

- A. The Customer is responsible for payment of all charges for facilities and services furnished by the Company.
- B. Bills are due and payable upon receipt. If the Customer's net bill is not paid (payment received by the Company) within twenty-one (21) days after the invoice date listed on the bill it shall become a delinquent bill and will be subject to late payment fees as stated in Section 5 of this Service Manual. If the Company initiates legal proceedings to collect any amount due hereunder and the Company substantially prevails in such proceedings then the defendant Customer shall pay the reasonable attorneys' fees and costs of the Company in prosecuting such proceedings and appeals therefrom.
- C. Where a new Customer has filed for bankruptcy, IDT reserves its right, at its sole discretion, to require a Customer to make an advance payment before services and facilities are furnished. If the Customer is receiving service and subsequently declares bankruptcy, IDT reserves its right, at its sole discretion, to require a Customer to make an advance payment as a condition for future service. The advance payment will not exceed an amount equal to the nonrecurring charge(s) and one (1) month's estimated charges for the service or facilities. The advance payment may also include an amount equal to the estimated non-recurring charges for the special construction and recurring charges (if any) for a period to be set between the Company and the Customer. Advance payments do not accrue interest. IDT may, at its sole discretion, determine the advance payment's format (e.g., cash, money order, bank check, etc.).

### 2.5.2 Discontinuance of Service for Cause

Without incurring liability, the Company may discontinue the provision of service to a Customer or to a particular Customer location, or may withhold the provision of ordered or contracted services:

- A. For nonpayment of any sum due the Company for more than thirty days after issuance of the bill for the amount due,
- B. For violation of any of the provisions of this Service Manual,
- C. For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over the Company's services, or

- D. By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting the Company from furnishing its services.
- E. In the event Customer uses the equipment in such a manner as to adversely affect the Company's equipment or the Company's service to other Customers.
- F. In the event Customer tampers with the equipment furnished and owned by the Company.
- G. For unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, the Company may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.
- H. For the use of the telephone service for any other property or purpose other than that described in the application.
- I. Authorization Codes are issued only by Company to its Customers and may not be sold or otherwise distributed without the written consent of the Company. Any unauthorized or unlawful use of such numbers or Authorization Codes will result in the immediate termination of the service without notice. The Company may block access to overseas points when fraudulent or unlawful use is substantial.
- J. For exceeding credit limit. Subscribers may contact IDT's Customer Service Representatives for information on their credit limit.

### 2.5.3 Account Inactivity

After one year of account inactivity, the account code and available balance information will be archived and deactivated. Any Customer can arrange to have the account code and available balance reactivated in the system for immediate use by contacting the Company, either verbally or in writing. The monthly fee for maintaining the information of archived account codes and available balances shall be based on the available balance when first archived, and shall be the greater of 10% of the available balance when first archived or \$1.00.

#### 2.5.4. Customer Termination

The Customer may terminate service upon thirty (30) days written notice for the Company's standard month-to-month contract. Customer will be liable for all usage on any of the Company's service offerings until the Customer actually leaves the service. Customers will continue to have Company usage until the Customer notifies its local exchange carrier and changes its long distance carrier. Until the Customer so notifies its local exchange carrier, it shall continue to generate and be responsible for long distance usage.

When a Customer ceases to receive service from IDT, we do not automatically refund any amounts of \$1.00 or less. To request refunds of any amounts of \$1.00 or less, subscribers must contact IDT's Customer Service Representatives.

## 2.6 Disputes

### 2.6.1 Dispute Process

Notice of a dispute as to rates, terms and/or conditions of service must be received in writing by IDT within thirty (30) days after an invoice is rendered or Customer is otherwise informed of the disputed matter. Absent receipt of such notice, any IDT rate, term, condition and/or invoice will be deemed correct and binding on the Customer.

If a Customer or former customer ("Customer") has a dispute with IDT, prior to the filing with any adjudicatory body by the Customer or by another on the Customer's behalf of any complaint, notice or other document regarding any disagreement or complaint over any of the rates, terms and/or conditions of service provided by IDT to the Customer, the Customer will first contact IDT Customer Service at 520 Broad Street, Newark, New Jersey 07102 for resolution of the disagreement or complaint.

No dispute may be joined with another dispute or lawsuit or dispute of another person or resolved on a class wide basis.



## 2.7 Definitions

**Authorization Code** - A numerical code, one or more of which may be assigned to a Customer, to enable the Company to identify the origin of service User so it may rate and bill the call. All Authorization Codes shall be the sole property of the Company and no Customer shall have any property or other right or interest in the use of any particular Authorization Code. Automatic Numbering Identification (ANI) may be used as or in connection with the Authorization Code.

**Automatic Numbering Identification (ANI)** - A type of signaling provided by a local exchange telephone Company which automatically identifies the local exchange line from which a call originates.

**Billed Party** - The person or entity responsible for payment for the Company's service. The Billed Party is the Customer associated with the Authorization Code used to place the call, with the following exceptions:

- (a) in the case of a calling card or credit card call, the Billed Party is the holder of the calling card or credit card used by the User; and
- (b) in the case of a collect or third Party call, the Billed Party is the person responsible for the local telephone service at the telephone number that agrees to accept charges for the call.

**Casual Caller** –

- New or allocated customers who have not yet contacted IDT to select a calling plan.
- Any person who uses IDT's service to make 1+ calls who does not have a current account with IDT, including the following:

Any person located in an equal access area that voluntarily terminated his IDT account, but does not contact his local exchange carrier to select a new carrier and continues to make calls over IDT's network. Such person will be classified as a Casual Caller and will be charged Casual Calling Rates, not the rates previously agreed upon. Casual Calling Rates will be triggered upon notification to IDT of the Customer's intent to terminate the IDT account.

Any person who has had his account terminated in accordance with Sections 2.2.6 or 2.5.1 of IDT's Service Manual, but who continues to make calls over the carrier's network. Specifically, any person who has had his account terminated in accordance with Section 2.2.6 or 2.5.1 of IDT's Service Manual who fails to contact his local exchange carrier to establish new service might have the ability to make calls over IDT's network. Such person, however, will be classified as a Casual Caller and will be charged the rates set forth in Section 4.7.2 and will not be charged the rates previously agreed upon.

Any new or allocated customer who has not yet contacted IDT to select a calling plan.

Any person who has not established an account with IDT who places calls over the Carrier's network from an equal access area using an access code.

Company - The term "Company" denotes IDT America, Corp.

Customer - the person who or the firm or corporation that orders service and is responsible for the payment of charges and compliance with the Company's regulations.

Customer Dialed Calling Card Call - A calling card call which does not require intervention by an attended operator position to complete.

Customer Service or Customer Service Representative – An individual that may assist a Customer with any question he/she may have about any service provided by IDT. An IDT Customer Service Representative may be reached by calling 1-800-CALL IDT or 1-800 2255 438.

Holiday - New Year's Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

State - The term "State" includes a State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, and the territories of Guam and the Virgin Islands.

Telecommunications - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, metering, or any other form of intelligence.

Telecom Unit - A measurement of Telecommunications service equivalent to one minute of usage between any two points within the United States

User - A Customer, or any person or entity authorized or invited by a Customer to make use of services provided under this Service Manual.

## 2.8 Taxes and Other Assessments

Unless so stated, the rates quoted in this Service Manual do not include federal excise taxes, and State and local sales, use, and similar taxes and other assessments. Customer is responsible for payment of these taxes and other assessments, which are billed as separate line items. In addition, all services billed to a Customer location in any State that imposes a gross receipts or similar tax or other assessment upon the Company with respect to such interstate services will be subject to a surcharge in the amount of such tax or assessment.

IDT's Universal Service Fund fee is a charge to recover the amount telecommunications providers must contribute to the Federal Universal Service Fund, which is designed to provide affordable telecommunications services for low-income customers and customers in rural areas, and is set consistent with guidelines set by the Federal Communications Commission. The Federal Communications Commission revises its Universal Service Fund contribution factor on a quarterly basis. The current and past contribution factors are available at: <http://transition.fcc.gov/omd/contribution-factor.html>. From October 1, 2011 – December 31, 2011, IDT's Universal Service Fund contribution factor will be 14.4% of the Customer's total billed state-to-state and international charges including related fees, as well as taxes or other assessments imposed upon the Company that are passed through to the customer that relate to interstate and international services. For example, currently, if you subscribe to IDT's stand-alone long distance service, charges against which the Universal Service Fund will apply include, but are not limited to the following: your monthly service fee or monthly minimum, all interstate and international calls and your National Carrier Charge. If you subscribe to IDT's America Unlimited bundled local and long distance plan, charges against which the Universal Service Fund will apply include, but are not limited to, the following: the interstate portion of your monthly service fee (e.g., \$39.95 or \$44.95), all separately billed interstate calls, your international calls, your National Carrier Charge and Subscriber Line Charge. If you subscribe to IDT's America Choice or Additional Line bundled local and long distance plans, charges against which the Universal Service Fund will apply include, but are not limited to, the following: all interstate and international calls, your National Carrier Charge and your Subscriber Line Charge.

IDT will revise its Universal Service Fund contribution factor and/or the charges against which it is applied if the contribution factor to the Universal Service Fund is revised, the method for determining contributions changes and/or it deems any change to the above to be otherwise appropriate under the guidelines of the Federal Communications Commission.

IDT applies its Universal Service Fund contribution factor to certain prepaid calling card services including, but not limited to, those services

discussed in Sections 4.2, 4.3, 4.4 and 4.11. When applied, the factor applies to domestic, interstate calls and revenue only.

IDT imposes a monthly National Carrier Charge (“NCC”) in order to recover expenses it incurs for contributions various funds and other fees and charges incurred as a result of the Company’s provision of interstate and international service. The NCC is a standard usage charge associated with the Company’s service and is not a government-mandated charge or tax.

Except for the service plans listed below in this section, the NCC is 8.5% (6.99% in New York) of the Customer’s interstate and international charges and monthly fee and minimum usage charge (if applicable), including usage and non-usage charges. The NCC is in addition to standard usage charges and any applicable service charges and surcharges associated with the Company’s service and is subject to the Universal Service Fund surcharge, the Federal Excise Tax and all other taxes and surcharges applicable to interstate telecommunications revenue.

For subscribers receiving IDT’s “America Unlimited,” “America Choice” and/or “Additional Line” Service Plans, the NCC is \$2.47 per line. For subscribers receiving IDT’s “Unlimited Long Distance” Service Plan, the NCC is \$1.25 per line. For subscribers receiving IDT’s “Unlimited Long Distance and Regional Toll Service” Service Plan, the NCC is \$1.45 per line.

As set forth in IDT’s FCC Tariff No. 2, IDT imposes a Subscriber Line Charge (“SLC”) of \$6.50 per initial line and \$6.50 per each subsequent line upon all subscribers receiving IDT’s “America Unlimited,” “America Choice” and/or “Additional Line” Service Plans. This information is provided in this Customer Service Manual for informational purposes only.

IDT imposes a Federal Access Charge of \$2.29 per line upon all multi-line business subscribers receiving any of the services set forth in Section 4.1 (Presubscribed Long Distance Service).

**Paper Billing Charge** – Subscribers that receive their monthly bill via regular mail shall be charged \$0.99 per month. The Paper Billing Charge shall be waived for subscribers that receive their monthly bill via email. Subscribers in the following states shall receive this charge only if they have placed an interstate and/or international call during the billing cycle: AL, AZ, KS, NE, NH, NY, OH, VA and WV.

**EZPay Credit** – Subscribers that receive their monthly bill via email and remit payment of their monthly invoice automatically via debit or credit card or automatic withdrawal from a checking account shall not be billed a Paper Billing Charge and shall receive a credit of \$1.00 per month.

## 2.9 Assignment or Transfer

All services provided under this Service Manual are directly or indirectly controlled by Company and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

Prior written permission from the Company is required before any assignment or transfer. All regulations and all conditions of service contained in this Service Manual shall apply to all such permitted assignees or transferees.

## 2.10 Use of Recording Devices

Customers who use recording devices do so at their own risk. A Customer may only use a recording device if the Customer complies with the requirements of this section and only if the Customer is able to connect or disconnect the recording device, or turn the recording device on or off, at will.

2.10.1 A customer may record a conversation if the Customer obtains written or verbal consent to the recording of all parties to the conversation prior to or at the beginning of the conversation.

2.10.2 A distinctive recorder tone must be repeated at intervals of approximately fifteen (15) seconds to alert all parties to the conversation that a recording device is being used.

2.10.3 The requirements of 2.10.1 and 2.10.2 are waived for broadcast licensees who use a recording device to record a conversation for broadcast if all parties to the conversation are aware that the conversation will be broadcast.

## 2.11 Use of Tariffs

Certain information in this Customer Service Manual may also appear in IDT's FCC access tariff and/or applicable state tariffs. IDT uses its best efforts to ensure that where information appears in this Customer Service Manual and IDT's FCC access tariff and/or applicable state tariffs that all information is consistent. Where there is an inconsistency between the documents, the applicable tariff shall be the controlling document.

### 3. EXPLANATION OF RATES

The regulations set forth in this section explain how to apply the rate tables associated with the various service offerings described in Section 4, following.

#### 3.1 Timing of Calls

Billing for calls placed over the Company's network is based in part on the duration of the call. Timing of each call begins as specified below, and ends when the called party hangs up.

- (a) Collect Calls - Timing begins when the called party accepts the responsibility for payment.
- (b) Person-to-Person Calls (other than Collect) - Timing begins when the designated party comes on the line, or when the caller agrees to speak with a substitute party.
- (c) All Other Calls - Timing begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Timing ends when the called party hangs up.

#### 3.2 Distance-Based Charges

Where mileage bands appear in a rate table, rates for all calls are based upon the airline distance between the originating and terminating points of the call, as determined by the vertical and horizontal coordinates associated with the exchange (the area code and three digit central office code) associated with the originating and terminating telephone numbers. If the Customer obtains access to the Company's network by a dedicated access circuit, that circuit will be assigned an exchange for rating purposes based upon the Customer's main telephone number at the location where the dedicated access circuit terminates. The vertical and horizontal coordinates for each exchange and the airline distance between them will be determined according to the V&H Coordinate table as used on an industry wide basis and incorporated herein by reference.

#### 3.3 Time Periods for Rate Applicability

IDT's rates are available 24 hours a day, 7 days a week with time of day restrictions unless otherwise stated. Where otherwise stated, the following time periods shall apply:

- (a) Day Rate Period - The Day Rate Period is 8 AM to, but not including, 5 PM Monday through Friday.



- (b) Evening Rate Period - The Evening Rate Period is 5 PM to, but not including, 11 PM Monday through Friday and 5 PM to, but not including, 11 PM Sunday.
- (c) Night Rate Period - The Night Rate Period is 12 Midnight to, but not including, 8 AM and 11 PM to Midnight Monday through Friday; all day Saturday; and 12 Midnight to, but not including, 5 PM and 11 PM to Midnight Sunday.
- (d) Holidays - On Holidays, Evening Rates apply at all times, unless a lower rate would normally apply.
- (e) Calls which overlap rate periods will be charged according to the rates applicable to the time recorded in each period.

#### 3.4 Primary Interexchange Carrier Change Charges

When a Customer switches his long distance service to IDT, the Customer's local exchange carrier may charge a Primary Interexchange Carrier Change Charge for initiating the switch. At IDT's sole discretion, upon the request of a Customer that receives such a charge from his local exchange carrier, IDT may provide a credit to the Customer's IDT account in an amount equal to or less than the amount charged by the local exchange carrier. IDT may request proof of the charge prior to deciding whether or not to provide a Customer credit. If IDT agrees to provide a credit, it will be applied to the Customer's account within a commercially reasonable time period.

In the event a Customer receives a Primary Interexchange Carrier Change Charge from his local exchange carrier as a result of IDT changing its underlying facilities based telecommunications carrier or its underlying Carrier Identification Code, upon the request of the Customer, IDT will provide a credit to the Customer's IDT account in an amount equal to the amount charged by the local exchange carrier. The credit will be applied within one (1) to three (3) billing cycles. IDT may request proof of the charge. IDT will only provide the amount in question to the Customer in the form of rebate if the Customer has ceased to be an IDT Customer and has no outstanding balance with IDT.

## 4. SERVICE OFFERINGS

### 4.1 Presubscribed Long Distance Service

#### 4.1.1 Description of Service

This is a service offered whereby a Customer chooses IDT as its presubscribed intraLATA and/or interLATA and/or international carrier in a manner consistent with applicable law. All interstate and international calls made by the Customer from its presubscribed line(s) will be subject to the rates, terms and conditions of this Service Manual.

#### 4.1.2 Rates

Rates for this service vary according to the Customer's presubscribed plan. IDT tries to provide all its subscribers with its lowest rates. However, due to factors outside of IDT's control, not all plans and rates are available in all areas. Subscribers should contact an IDT Customer Service Representative about the most economical and available plan for their needs. Subscribers should also contact an IDT Customer Service Representative about rates for intrastate services. If an IDT subscriber is unsure of his or her current plan name or number, IDT Service Plan names and/or numbers are located on the first page of the subscriber's bill, directly after the subscribers presubscribed telephone number.

IDT's Presubscribed Calling Plans and applicable rates are listed below. Some Plans are historical and not available to new Customers. IDT does not automatically change a Customer's Plan if a Plan with better rates becomes available. However, IDT will change a Customer's Plan upon his or her request unless the terms of the Customer's existing Plan prevent switching to a new Plan.

<u>Plan</u>	<u>Interstate Rate</u>	<u>International Rate</u>
2500#	\$0.05	See International Table, Basic column
2520#*	\$0.05	See International Table, Worldsaver column
2580#^	\$0.05	See International Table, Worldsaver column
2590#	\$0.059	See International Table, Basic column
2591#*	\$0.059	See International Table, Worldsaver column
2592#^	\$0.059	See International Table, Worldsaver column
2540#†	\$0.069	See International Table, Worldsaver column
2550#†¤	\$0.079	See International Table, Worldsaver column
2701«†#	\$0.049	See International Table, Worldsaver column
2700µ#	\$0.05	See International Table, Worldsaver column
2696¥\$#¤	\$0.05	See International Table, Worldsaver column
2697¥\$#¤	\$0.059	See International Table, Worldsaver column
2502#	\$0.05	See International Table, Worldsaver Everywhere column
2503#	\$0.059	See International Table, Worldsaver Everywhere column
2160	\$0.069	See International Table, Premier column
2581#	\$0.05	See International Table, Worldsaver column
2588vv	\$0.048	See International Table, Ultrasaver column
2600§#¤	\$0.05	See International Table, Econosave column
2691§#¤	\$0.05	See International Table, Econosave column
2698@ +	\$0.05	See International Table, WorldSaver Column
2699@ -	\$0.05	See International Table, WorldSaver Column
2300	\$0.05	See International Table, Basic column
2120	\$0.05	See International Table, Basic column
2320*	\$0.05	See International Table, Premier column
2120	\$0.05	See International Table, Premier column
2380^	\$0.05	See International Table, Premier column
2180^	\$0.05	See International Table, Premier column
2140¤†	\$0.069	See International Table, Premier column
2004R/B¤†	\$0.069	See International Table, Premier column
2004Ri/Bi¤†	\$0.069	See International Table, Premier column
2160¤	\$0.069	See International Table, Premier column
2006R/B¤	\$0.069	See International Table, Premier column
2181¤†	\$0.05	See International Table, Premier column
2188¤	\$0.048	See International Table, Ultrasaver column
2390	\$0.059	See International Table, Basic column
2190	\$0.059	See International Table, Basic column
2391*	\$0.059	See International Table, Premier column
2191*	\$0.059	See International Table, Premier column
2392^	\$0.059	See International Table, Premier column
2191^	\$0.059	See International Table, Premier column
3000E¤	\$0.05	See International Table, Worldsaver column
†††	<b>\$0.048</b>	<b>See International Table, Basic column</b>
†††	<b>\$0.048</b>	<b>See International Table, Worldsaver Everywhere column</b>
††	<b>\$0.048</b>	<b>See International Table, Basic column</b>
††	<b>\$0.048</b>	<b>See International Table, Worldsaver column</b>
†††	<b>\$0.048</b>	<b>See International Table, Worldsaver column</b>

	\$0.048	See International Table, <b>Basic</b> column
	\$0.048	See International Table, <b>Worldsaver</b> column
¤	\$0.05	See International Table, <b>Basic</b> column
¤	\$0.05	See International Table, <b>Worldsaver</b> column
††	\$0.039	See International Table, <b>Basic</b> column
†††	\$0.039	See International Table, <b>Basic</b> column
††	\$0.039	See International Table, <b>Worldsaver</b> column
†††	\$0.039	See International Table, <b>Worldsaver</b> column
†††	\$0.039	See International Table, <b>Worldsaver Everywhere</b> column
	\$0.039	See International Table, <b>Basic</b> column
	\$0.039	See International Table, <b>Worldsaver</b> column
	\$0.039	See International Table, <b>Worldsaver Everywhere</b> column

Plan Names written in **bold** are available to new subscribers. All other plans are listed for historical purposes only.

+Listed rate applies Mon. – Fri. between 8 PM to 8 AM and Fri. 8 PM – Mon. 8AM; all other times \$0.05.

- Listed rate applies Mon. – Fri. between 8 PM to 8 AM and Fri. 8 PM – Mon. 8AM; all other times \$0.059.

#Denotes \$0.05 per minute to Canada.

All Presubscribed Long Distance Service Plans are subject to a \$4.95 monthly fee unless otherwise noted.

\*Denotes a \$6.95 monthly fee.

^Denotes \$8.95 monthly fee.

@Denotes \$12.95 monthly fee.

¤Denotes no monthly Fee.

All Presubscribed Calling Plans have no Monthly Minimum Usage amounts unless otherwise noted.

†Denotes \$10.00 Monthly Minimum Usage Amount. If \$10.00 in usage charges are not made during a billing cycle, a \$3.95 fee shall apply during that billing cycle.

‡Available only for Multi-Location Businesses.

†† Denotes \$10 Monthly Minimum Usage Amount.

††† Denotes \$15 Monthly Minimum Usage Amount

vAvailable only for Business Customers with \$5,000.00 monthly usage.

Domestic calls for all Presubscribed Long Distance Service Plans are billed in thirty second increments rounded up to the nearest increment unless otherwise noted.

International calls for all Presubscribed Long Distance Service Plans are billed in thirty second increments rounded up to the nearest increment unless otherwise noted.

§Denotes billing in one-minute increments.

«Denotes the following special wireline rates: Israel - \$0.059 per minute; Italy and Vatican City: \$0.069 per minute. Rates to wireless/cellular phones in Israel and Italy are as set forth in the Worldsaver column on the following pages.

µDenotes the following special wireline rates: Israel - \$0.11; Italy and Vatican City - \$0.069 per minute. Rates to wireless/cellular phones in Israel and Italy are as set forth in the Worldsaver column on the following pages.

¥Denotes the following special wireline rates to certain Latin American countries, rather than the rates listed in the Worldsaver column on the following pages: Mexico - \$0.14; Mexico City - \$0.10; Dominican Republic - \$0.12; Colombia - \$0.12; Ecuador - \$0.24; El Salvador - \$0.18; Peru - \$0.14; Guatemala - \$0.24; Brazil - \$0.13; Costa Rica - \$0.12; Chile - \$0.09; Argentina - \$0.11; Bolivia - \$0.24; Honduras - \$0.35; Panama - \$0.25; Nicaragua - \$0.30; Spain - \$0.06; and Venezuela \$0.19. Rates to wireless/cellular phones in the countries listed in this paragraph are as set forth in the Worldsaver column on the following pages.

International rates are set forth on the following pages.

Applicable taxes and surcharges required and/or permitted to be imposed on the rates listed in this section may be applied as separate line items on a Customer's IDT Presubscribed Long Distance Service bill.

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Afghanistan	1.153	0.999	0.999	0.990
Albania	1.129	0.409	0.290	0.290
Algeria	0.812	0.472	0.464	0.464
Algeria (Cellular)	0.812	0.472	0.464	0.464
American Samoa	0.682	0.290	0.222	0.222
American Samoa (Cellular)	0.682	0.290	0.222	0.222
Andorra	0.282	0.282	0.210	0.210
Andorra (Cellular)	0.353	0.353	0.353	0.353
Angola	1.000	0.440	0.348	0.348
Angola (Cellular)	1.000	0.440	0.352	0.352
Anguilla	0.565	0.382	0.365	0.365
Antarctica	2.565	0.806	0.771	0.771
Antigua	0.529	0.493	0.369	0.369
Argentina	0.510	0.393	0.200	0.200
Argentina Cellular	0.694	0.673	0.306	0.306
Armenia	0.941	0.633	0.619	0.619
Armenia (Cellular)	0.941	0.700	0.688	0.688
Aruba	0.338	0.295	0.277	0.277
Ascension Island	1.294	0.788	0.756	0.756
Inmarsat(AOR)	8.600	8.600	8.078	8.078
Inmarsat(WAT)	8.459	8.459	6.713	6.713
Australia	0.129	0.110	0.080	0.080
Australia Cellular	0.364	0.353	0.343	0.343
Austria	0.320	0.141	0.090	0.090
Austria Cellular	0.600	0.571	0.571	0.571
Azerbaijan	0.435	0.416	0.405	0.405
Azerbaijan (Cellular)	0.450	0.450	0.450	0.450
Bahamas	0.249	0.180	0.180	0.180
Bahrain	0.765	0.629	0.369	0.430
Bahrain (Cellular)	0.765	0.761	0.200	0.761
Bangladesh	0.918	0.907	0.100	0.751
Bangladesh Cellular	1.431	1.388	0.751	0.751
Barbados	0.490	0.442	0.352	0.352
Belarus	0.523	0.448	0.290	0.290
Belarus (Cellular)	0.523	0.448	0.345	0.345
Belgium	0.129	0.109	0.080	0.089
Belgium Cellular	0.600	0.589	0.410	0.589
Belize	0.647	0.572	0.450	0.450
Benin	0.553	0.553	0.250	0.506
Bermuda	0.360	0.193	0.141	0.141
Bhutan	1.894	0.489	0.410	0.410
Bolivia	0.640	0.548	0.366	0.366
Bolivia (Cellular)	0.640	0.548	0.492	0.492

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Bosnia and Herzegovina	1.047	0.395	0.250	0.250
Bosnia-Herzegovina (Cellular)	1.047	0.395	0.388	0.388
Botswana	0.765	0.349	0.300	0.300
Brazil	0.265	0.249	0.200	0.200
Brazil Cellular	0.486	0.472	0.301	0.301
British Virgin Islands	0.460	0.333	0.262	0.262
Brunei	0.953	0.459	0.371	0.371
Brunei (Cellular)	0.953	0.459	0.382	0.382
Bulgaria	0.576	0.415	0.262	0.262
Bulgaria (Cellular)	0.576	0.415	0.397	0.397
Burkina Faso	0.750	0.753	0.526	0.526
Burundi	1.647	0.700	0.454	0.454
Burundi (Cellular)	1.647	0.700	0.608	0.608
Cambodia	1.588	1.178	1.178	1.178
Cambodia (Cellular)	1.588	1.332	1.332	1.332
Cameroon	0.824	0.667	0.520	0.520
Cameroon (Cellular)	0.824	0.667	0.561	0.561
Canada	0.090	0.079	0.050	0.050
Canary Island	1.040	0.083	0.083	0.083
Cape Verde Islands	0.506	0.495	0.495	0.495
Cayman Islands	0.529	0.267	0.233	0.233
Central African Republic	3.410	1.054	0.684	0.684
Chad	1.800	1.608	0.741	0.741
Chad Republic (Cellular)	1.800	1.608	0.764	0.764
Chile	0.320	0.193	0.150	0.150
Chile (Cellular)	0.320	0.290	0.260	0.260
China	0.348	0.298	0.160	0.160
China Cellular	0.680	0.660	0.251	0.251
Christmas Island	0.200	0.190	0.131	0.131
Cocos-Kelling Island	0.200	0.190	0.131	0.131
Colombia	0.380	0.295	0.180	0.180
Colombia Cellular	0.367	0.356	0.319	0.319
Congo	0.882	0.684	0.471	0.471
Congo Republic (Cellular)	0.882	0.684	0.479	0.479
Cook Islands	1.871	1.871	1.836	1.836
Cook Islands (Cellular)	1.871	1.871	1.836	1.836
Costa Rica	0.440	0.250	0.197	0.197
Costa Rica (Cellular)	0.440	0.250	0.197	0.197
Croatia	0.965	0.355	0.295	0.295
Croatia (Cellular)	0.965	0.650	0.430	0.430
Cuba	0.718	0.716	1.438	0.716
Cyprus	0.718	0.362	0.249	0.249
Cyprus (Cellular)	0.718	0.362	0.272	0.272
Czech Republic	0.635	0.374	0.190	0.190

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Czech Republic (Cellular)	0.635	0.374	0.286	0.286
Denmark	0.185	0.132	0.080	0.089
Denmark Cellular	0.493	0.478	0.359	0.359
Diego Garcia	1.500	0.608	1.300	0.580
Djibouti	0.800	0.768	0.712	0.712
Djibouti Republic (Cellular)	0.800	0.768	0.791	0.791
Dominica	0.553	0.536	0.448	0.448
Dominican Republic	0.447	0.199	0.150	0.150
Dominican Republic (Cellular)	1.863	1.863	1.656	1.656
Ecuador	0.490	0.386	0.300	0.300
Ecuador Cellular	0.627	0.608	0.511	0.511
Egypt	0.670	0.695	0.497	0.497
Egypt (Cellular)	0.670	0.695	0.664	0.664
El Salvador	0.635	0.353	0.248	0.248
El Salvador Cellular	0.690	0.589	0.528	0.528
Equatorial Guinea	2.765	1.040	0.560	0.560
Eritrea	1.918	1.050	0.956	0.956
Estonia	0.941	0.349	0.190	0.190
Estonia (Cellular)	0.941	0.349	0.228	0.228
Ethiopia	0.894	0.868	0.824	0.824
Ethiopia (Cellular)	1.691	1.503	1.503	1.503
Faeroe Islands	0.518	0.352	0.267	0.267
Falkland Islands	2.059	0.794	0.794	0.794
Fiji Islands	1.106	0.838	0.824	0.824
Fiji Islands (Cellular)	1.106	1.106	1.030	1.030
Finland	0.220	0.160	0.090	0.089
Finland Cellular	0.275	0.267	0.262	0.262
France	0.129	0.106	0.070	0.089
France Cellular	0.663	0.663	0.552	0.552
French Antilles	0.553	0.416	0.311	0.311
French Guiana	0.753	0.423	0.351	0.351
French Polynesia	1.082	0.923	0.923	0.923
Gabon Republic	0.824	0.533	0.417	0.417
Gabon Republic (Cellular)	0.824	0.533	0.417	0.417
Gambia	0.553	0.538	0.460	0.460
Georgia	0.650	0.466	0.250	0.250
Georgia (Cellular)	0.650	0.466	0.340	0.340
Germany	0.129	0.097	0.070	0.089
Germany Cellular	0.572	0.572	0.486	0.486
Ghana	0.706	0.492	0.452	0.452
Ghana (Cellular)	0.706	0.687	0.687	0.687
Gibraltar	0.718	0.687	0.268	0.268
Gibraltar (Cellular)	0.718	0.687	0.268	0.268
Gilbert Island	1.079	1.079	0.863	0.863
Greece	0.420	0.316	0.173	0.173



## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Greece Cellular	0.420	0.404	0.250	0.198
Greenland	0.576	0.478	0.397	0.397
Greenland (Cellular)	0.576	0.481	0.481	0.481
Grenada	0.553	0.549	0.482	0.482
Guadeloupe	0.541	0.450	0.360	0.360
Guantanamo Bay	1.170	1.170	0.995	0.995
Guatemala	0.445	0.406	0.297	0.297
Guatemala Cellular	1.089	1.056	0.399	0.399
Guinea	0.741	0.518	0.358	0.358
Guinea-Bissau	1.118	0.763	0.590	0.590
Guinea Bissau (Cellular)	1.188	0.763	0.590	0.590
Guyana	0.800	0.746	0.781	0.781
Guyana (Cellular)	1.304	1.043	0.991	0.991
Haiti	0.565	0.560	0.500	0.500
Haiti (Cellular)	0.568	0.568	0.568	0.568
Honduras	0.650	0.564	0.492	0.492
Honduras (Cellular)	0.721	0.721	0.685	0.685
Hong Kong	0.149	0.114	0.081	0.080
Hong Kong (Cellular)	0.149	0.114	0.081	0.081
Hungary	0.300	0.265	0.190	0.190
Hungary (Cellular)	0.541	0.541	0.460	0.460
Iceland	0.659	0.183	0.132	0.132
Iceland (Cellular)	0.659	0.250	0.245	0.245
India	0.640	0.587	0.590	0.590
India (Cellular)	0.960	0.960	0.960	0.960
Indian Ocean	9.412	9.412	4.670	4.670
Indonesia	0.660	0.408	0.361	0.361
Indonesia (Cellular)	0.660	0.408	0.401	0.401
Iran	1.224	1.182	0.977	0.977
Iran (Cellular)	1.228	1.228	1.228	1.228
Iraq	1.350	1.350	1.350	1.350
Ireland	0.250	0.123	0.070	0.070
Ireland Cellular	0.554	0.554	0.499	0.499
Israel	0.158	0.149	0.110	0.089
Israel Cellular	0.350	0.340	0.290	0.290
Italy	0.143	0.130	0.070	0.089
Italy Cellular	0.677	0.677	0.542	0.542
Ivory Coast	0.976	0.968	0.643	0.643
Ivory Coast (Cellular)	0.976	0.968	0.643	0.643
Jamaica	0.550	0.548	0.499	0.499
Jamaica (Cellular)*	2.070	2.070	1.863	1.863
Japan	0.139	0.120	0.090	0.090
Japan Cellular	0.312	0.302	0.290	0.290
Jordan	0.650	0.645	0.507	0.507

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Jordan (Cellular)	0.650	0.645	0.525	0.525
Kazakhstan	0.941	0.522	0.366	0.366
Kenya	0.859	0.671	0.603	0.603
Kiribati	2.459	1.062	0.863	0.863
Kiribati (Cellular)	2.459	1.062	0.863	0.863
Kuwait	0.765	0.752	0.447	0.447
Kuwait (Cellular)	0.765	0.752	0.447	0.447
Kyrgystan	1.141	0.540	0.383	0.383
Kyrgyzstan (Cellular)	1.141	0.540	0.470	0.470
Laos	1.941	1.847	0.777	0.777
Latvia	0.600	0.409	0.395	0.395
Latvia (Cellular)	0.600	0.451	0.451	0.451
Lebanon	0.871	0.700	0.371	0.371
Lebanon Cell	1.390	1.220	0.544	0.544
Lesotho	1.224	0.566	0.413	0.413
Liberia	0.482	0.471	0.449	0.449
Liberia (Cellular)	0.660	0.660	0.528	0.528
Libya	1.271	0.748	0.478	0.478
Liechtenstein	0.306	0.180	0.109	0.090
Liechtenstein (Cellular)	0.306	0.180	0.112	0.112
Lithuania	0.941	0.472	0.393	0.393
Lithuania (Cellular)	0.941	0.462	0.462	0.462
Luxembourg	0.318	0.224	0.090	0.089
Luxembourg (Cellular)	0.318	0.230	0.230	0.230
Macao	0.906	0.405	0.376	0.376
Macao (Cellular)	0.906	0.906	0.603	0.603
Macedonia	1.400	0.555	0.441	0.441
Macedonia (Cellular)	1.400	0.055	0.479	0.479
Madagascar	0.776	0.776	0.490	0.490
Madagascar (Cellular)	0.776	0.825	0.584	0.584
Malawi	0.553	0.500	0.282	0.282
Malaysia	0.410	0.226	0.140	0.140
Malaysia (Cellular)	0.410	0.226	0.150	0.150
Maldives	1.329	0.954	0.921	0.921
Maldives Republic (Cellular)	1.329	1.024	1.024	1.024
Mali	0.765	0.688	0.551	0.551
Malta	0.800	0.397	0.397	0.397
Marshall Islands	0.765	0.658	0.588	0.588
Mauritania	0.765	0.698	0.695	0.695
Mauritius	0.776	0.724	0.538	0.538
Mexico Band 1	0.190	0.190	0.190	0.190
Mexico Band 1 (Cellular)	0.270	0.270	0.270	0.270
Mexico Band 2	0.190	0.190	0.190	0.190
Mexico Band 2 (Cellular)	0.270	0.270	0.270	0.270
Mexico Band 3	0.190	0.190	0.190	0.190

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Mexico Band 3 (Cellular)	0.270	0.270	0.270	0.270
Mexico Band 4	0.190	0.190	0.190	0.190
Mexico Band 4 (Cellular)	0.270	0.270	0.270	0.270
Mexico – Guadalajara	0.190	0.190	0.190	0.190
Mexico - Guadalajara (Cellular)	0.350	0.350	0.350	0.350
Mexico – Mexico City	0.190	0.190	0.190	0.190
Mexico – Mexico City (Cellular)	0.270	0.270	0.270	0.270
Mexico – Monterrey	0.190	0.190	0.190	0.190
Mexico - Monterrey (Cellular)	0.270	0.270	0.270	0.270
Mexico – Puebla	0.190	0.190	0.190	0.190
Mexico - Puebla (Cellular)	0.270	0.270	0.270	0.270
Mexico (Cellular)	0.270	0.270	0.270	0.270
Mayotte/Comoros	3.788	2.984	2.984	2.984
Micronesia	0.882	0.811	0.811	0.811
Moldova	1.141	0.595	0.448	0.448
Moldova (Cellular)	1.141	0.595	0.448	0.448
Monaco	0.259	0.206	0.174	0.174
Monaco (Cellular)	0.259	0.206	0.229	0.185
Mongolia	1.847	0.908	0.861	0.861
Montserrat	0.541	0.540	0.532	0.532
Morocco	0.660	0.555	0.525	0.525
Morocco (Cellular)	0.856	0.856	0.856	0.856
Mozambique	0.988	0.490	0.444	0.444
Myanmar/Burma	2.435	1.107	0.987	0.987
Namibia	1.165	0.489	0.296	0.296
Nauru	1.035	0.965	0.945	0.945
Nauru (Cellular)	1.110	1.110	1.110	1.110
Nepal	0.941	0.889	0.656	0.656
Nepal (Cellular)	0.941	0.889	0.765	0.765
Netherlands	0.135	0.109	0.080	0.089
Netherlands Cellular	0.645	0.645	0.645	0.645
Netherlands Antilles	0.340	0.294	0.294	0.294
Netherlands Antilles (Cellular)	0.424	0.424	0.392	0.392
New Caledonia	1.071	0.852	0.850	0.850
New Zealand	0.145	0.121	0.080	0.080
New Zealand Cellular	0.392	0.392	0.392	0.392
Nicaragua	0.800	0.537	0.468	0.468
Nicaragua Cellular	0.895	0.868	0.593	0.593
Niger	0.776	0.721	0.455	0.455
Nigeria	0.694	0.694	0.694	0.694
Nigeria (Cellular)	0.895	0.895	0.716	0.716
Niue	2.776	2.560	2.560	2.560
Niue Island (Cellular)	2.844	2.844	2.844	2.844
Norfolk Islands	1.200	0.806	0.771	0.771

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Norfolk Island (Cellular)	4.343	4.343	4.343	4.343
North Korea	1.101	1.101	1.101	1.101
Norway	0.200	0.141	0.080	0.089
Norway Cellular	0.658	0.658	0.658	0.658
Oman	0.894	0.782	0.658	0.658
Pacific Ocean	10.000	10.000	5.270	5.270
Pakistan	1.035	0.998	0.866	0.866
Pakistan (Cellular)	1.035	0.998	0.866	0.866
Palau	1.397	1.397	1.397	1.397
Panama	0.659	0.558	0.293	0.293
Panama Cellular	1.096	1.063	0.422	0.422
Papua New Guinea	0.741	0.408	0.661	0.317
Papua New Guinea (Cellular)	0.741	0.408	0.374	0.374
Paraguay	0.788	0.662	0.440	0.440
Paraguay (Cellular)	0.788	0.662	0.597	0.597
Peru	0.570	0.503	0.329	0.329
Peru Cellular	0.895	0.868	0.447	0.447
Philippines	0.310	0.303	0.220	0.220
Philippines Cellular	0.573	0.556	0.276	0.276
Poland	0.370	0.304	0.190	0.190
Poland (Cellular)	0.370	0.304	0.236	0.236
Portugal	0.350	0.233	0.130	0.130
Portugal (Cellular)	0.576	0.576	0.434	0.430
Qatar	1.190	1.190	1.071	1.071
Qatar (Cellular)	1.190	1.190	1.190	1.190
Reunion Island	0.800	0.570	0.285	0.285
Romania	0.788	0.450	0.360	0.360
Romania (Cellular)	0.788	0.450	0.423	0.423
Russia	0.299	0.268	0.190	0.190
Russia (Cellular)	0.376	0.376	0.277	0.277
Rwanda	0.871	0.871	0.560	0.560
Rwanda (Cellular)	0.871	0.871	0.635	0.635
Saipan	0.612	0.148	0.149	0.149
San Marino	1.000	0.349	0.156	0.156
San Marino (Cellular)	1.000	0.349	0.194	0.194
Sao Tome	1.141	1.140	1.140	1.140
Saudi Arabia	0.690	0.691	0.490	0.490
Saudi Arabia (Cellular)	0.690	0.690	0.542	0.542
Senegal Republic	1.118	0.812	0.713	0.713
Senegal (Cellular)	1.118	0.812	0.755	0.755
Seychelles Islands	1.424	0.892	0.615	0.615
Seychelles Island (Cellular)	1.424	0.892	0.621	0.621
Sierra Leone	0.741	0.737	0.720	0.720
Sierra Leone (Cellular)	1.125	1.125	0.900	0.900

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Singapore	0.260	0.187	0.070	0.070
Singapore (Cellular)	0.260	0.187	0.078	0.078
Slovakia	0.635	0.376	0.281	0.281
Slovenia	1.176	0.398	0.256	0.256
Slovenia (Cellular)	1.176	0.398	0.302	0.302
Solomon Islands	1.082	1.079	1.079	1.079
Solomon Islands (Cellular)	1.330	1.330	1.330	1.330
Somalia	1.729	0.878	0.665	0.665
South Africa	0.450	0.393	0.300	0.300
South Africa (Cellular)	0.450	0.450	0.410	0.410
South Korea	0.151	0.145	0.090	0.090
South Korea Cellular	0.333	0.323	0.169	0.169
Spain	0.280	0.172	0.080	0.089
Spain Cellular	0.581	0.581	0.581	0.581
Sri Lanka	0.988	0.702	0.390	0.390
Sri Lanka (Cellular)	0.988	0.702	0.320	0.463
St. Helena	0.953	0.605	0.587	0.587
ST. Kitts/Nevis	0.541	0.442	0.409	0.409
St. Lucia	0.565	0.517	0.366	0.366
St. Pierre & Miquelon	0.541	0.207	0.213	0.213
St. Vincent	0.565	0.476	0.486	0.486
ST. Vincent-Grenadines (Cellular)*	2.070	2.070	2.070	2.070
Sudan	0.718	0.565	0.459	0.459
Suriname	0.986	0.986	0.986	0.986
Suriname (Cellular)	1.177	1.177	1.177	1.177
Swaziland	0.624	0.344	0.329	0.329
Sweden	0.129	0.101	0.070	0.089
Sweden Cellular	0.761	0.761	0.647	0.647
Switzerland	0.149	0.113	0.080	0.089
Switzerland Cellular	0.606	0.606	0.606	0.606
Syria	1.082	0.986	0.788	0.788
Taiwan	0.158	0.148	0.120	0.120
Taiwan Cellular	0.627	0.608	0.339	0.339
Tajikistan	0.941	0.928	0.496	0.496
Tajikistan (Cellular)	0.941	0.928	0.496	0.496
Tanzania	0.788	0.540	0.481	0.481
Tanzania (Cellular)	0.788	0.542	0.542	0.542
Thailand	0.540	0.487	0.382	0.382
Thailand (Cellular)	0.540	0.487	0.409	0.409
Togo	1.212	0.904	0.735	0.735
Tonga Islands	1.282	0.947	0.947	0.947
Tonga Islands (Cellular)	1.282	1.179	1.179	1.179
Trinidad	0.647	0.518	0.286	0.286
Trinidad & Tobago (Cellular)*	2.070	2.070	2.070	2.070
Tunisia	0.824	0.522	0.484	0.484

## International Rate Table

	Premier	Ultrasaver	World Saver	Econosave
Turkey	0.410	0.340	0.296	0.296
Turkey Cellular	0.462	0.449	0.404	0.404
Turkmenistan	0.580	0.564	0.373	0.373
Turks & Caicos Islands	0.553	0.518	0.501	0.501
Tuvalu	3.988	1.107	0.690	0.690
Tuvalu (Cellular)	3.988	1.107	0.989	0.989
Uganda	0.706	0.572	0.356	0.356
Ukraine	0.490	0.324	0.240	0.240
Ukraine (Cellular)	0.490	0.324	0.310	0.310
United Arab Emirates	0.640	0.595	0.330	0.330
United Arab Emirates (Cellular)	0.640	0.595	0.364	0.364
United Kingdom	0.089	0.079	0.070	0.079
United Kingdom Cellular	0.490	0.479	0.490	0.490
Uruguay	0.660	0.553	0.313	0.313
Uzbekistan	0.590	0.590	0.369	0.369
Vanuatu Republic	3.918	2.964	2.964	2.964
Vanuatu Republic (Cellular)	3.918	3.918	3.755	3.755
Vatican City	0.459	0.459	0.070	0.150
Venezuela	0.365	0.336	0.290	0.290
Venezuela Cellular	0.493	0.478	0.468	0.468
Vietnam	0.978	0.978	0.978	0.978
Vietnam (Cellular)	1.398	1.398	1.398	1.398
Virgin Islands (British)	0.149	0.149	0.149	0.149
Wallis & Futuna Islands	3.765	0.564	0.561	0.561
Western Samoa	0.788	0.622	0.617	0.617
Yemen	0.980	0.980	0.882	0.882
Yugoslavia	0.906	0.528	0.330	0.330
Yugoslavia & Serbia (Cellular)	0.906	0.703	0.703	0.703
Zaire	0.729	0.657	0.553	0.553
Zaire Cellular	1.431	1.388	0.926	0.926
Zambia	0.765	0.488	0.390	0.390
Zanzibar	1.910	1.910	1.624	1.624
Zimbabwe	0.776	0.467	0.231	0.231
Zimbabwe (Cellular)	0.776	0.467	0.238	0.238

The above plans are available only to existing subscribers. Plans listed in the table below are available to new and existing subscribers.

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Afghanistan	0.679	0.849	1.153		
Afghanistan (Cellular)	0.751	0.751	1.120		
Albania	0.197	0.500	1.129		
Albania (Cellular)	0.460	0.247	2.119		
Algeria	0.316	0.395	0.812		
Algeria (Cellular)	0.418	0.464	0.812		
Andorra	0.143	0.178	0.282		
Andorra (Cellular)	0.270	0.300	0.400		
Angola	0.252	0.296	1.000		
Angola (Cellular)	0.317	0.352	1.503		
Anguilla	0.263	0.310	0.565		
Anguilla (Cellular)	0.301	0.310	0.584		
Antarctica	0.694	0.771	2.565		
Antigua	0.251	0.314	0.529		
Antigua (Cellular)	0.301	0.314	0.541		
Argentina	0.690	0.110	0.682		
Argentina Cellular	0.260	0.260	0.990		
Armenia	0.450	0.526	0.941		
Armenia (Cellular)	0.224	0.585	0.941		
Aruba	0.189	0.236	0.388		
Aruba (Cellular)	0.230	0.236	0.684		
Ascension Island	0.680	0.756	1.294		
Inmarsat(AOR)	8.600	8.600	8.078		
Inmarsat(WAT)	8.459	8.459	6.713		
Australia	0.049	0.069	0.271		
Australia Cellular	0.200	0.292	0.490		
Austria	0.039	0.069	0.506		
Austria Cellular	0.264	0.485	0.750		
Azerbaijan	0.092	0.344	0.435		
Azerbaijan (Cellular)	0.168	0.383	0.550		
Bahamas	0.079	0.120	0.282		
Bahrain	0.210	0.249	0.765		
Bahrain (Cellular)	0.250	0.647	0.990		
Bangladesh	0.301	0.064	0.918		
Bangladesh Cellular	0.351	0.129	1.990		
Barbados	0.310	0.230	0.576		
Barbados (Cellular)	0.595	0.230	0.877		
Belarus	0.200	0.247	0.941		
Belarus (Cellular)	0.250	0.320	0.972		
Belgium	0.039	0.059	0.259		
Belgium Cellular	0.200	0.330	0.750		
Belize	0.224	0.280	0.647		
Benin	0.310	0.430	0.553		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Benin (Cullular)	0.584	0.675	0.750		
Bermuda	0.102	0.120	0.376		
Bhutan	0.314	0.349	1.894		
Bhutan (Cellular)	0.570	0.570	2.002		
Bolivia	0.120	0.240	0.824		
Bolivia (Cellular)	0.335	0.418	0.926		
Bosnia and Herzegovina	0.198	0.220	1.047		
Bosnia-Herzegovina (Cellular)	0.306	0.340	1.867		
Botswana	0.204	0.255	0.765		
Botswana (Cellular)	0.280	0.280	1.624		
Brazil	0.069	0.140	0.541		
Brazil Cellular	0.260	0.255	0.690		
British Virgin Islands	0.189	0.223	0.541		
Brunei	0.252	0.315	0.953		
Brunei (Cellular)	0.344	0.382	0.953		
Bulgaria	0.152	0.190	0.576		
Bulgaria (Cellular)	0.304	0.338	0.576		
Burkina Faso	0.358	0.447	0.750		
Burkina Faso (Cellular)	0.900	0.447	0.750		
Burundi	0.308	0.386	1.647		
Burundi (Cellular)	0.450	0.608	1.647		
Cambodia	0.751	1.010	1.588		
Cambodia (Cellular)	1.017	1.131	1.588		
Cameroon	0.353	0.442	0.824		
Cameroon (Cellular)	0.429	0.477			
Canada	0.039	0.050	0.050		
Cape Verde Islands	0.379	0.421	0.506		
Cape Verde Islands (Cellular)	0.449	0.449	0.506		
Cayman Islands	0.170	0.198	0.529		
Cayman Islands (Cellular)	0.200	0.250	1.101		
Central African Republic	0.523	0.581	3.410		
Chad	0.567	0.630	1.800		
Chad (Cellular)	0.688	0.764	1.800		
Chile	0.069	0.090	0.482		
Chile (Cellular)	0.250	0.221	0.482		
China	0.490	0.090	0.650		
China Cellular	0.690	0.100	0.890		
Christmas & Cocos Islands	0.250	0.250	0.250		
Christmas Island	0.250	0.250	0.250		
Comoros	2.686	2.984	2.984		
Colombia	0.069	0.120	0.500		
Colombia Cellular	0.150	0.271	0.500		
Congo	0.360	0.400	0.471		
Congo Republic (Cellular)	1.125	1.250	1.250		



## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Cook Islands	0.950	1.5610	1.871		
Costa Rica	0.100	0.120	0.541		
Costa Rica (Cellular)	0.230	0.168	0.541		
Croatia	0.135	0.180	0.965		
Croatia (Cellular)	0.292	0.366	0.965		
Cuba	0.900	1.030	1.350		
Cyprus	0.169	0.212	0.718		
Cyprus (Cellular)	0.185	0.231	0.718		
Czech Republic	0.049	0.270	0.635		
Czech Republic (Cellular)	0.180	0.400	0.635		
Denmark	0.039	0.069	0.235		
Denmark Cellular	0.200	0.305	0.690		
Diego Garcia	0.756	1.340	1.500		
Djibouti	0.514	0.605	0.799		
Dominica	0.224	0.381	0.553		
Dominican Republic	0.100	0.160	0.447		
Dominican Republic (Cellular)	0.180	0.330	0.930		
Ecuador	0.180	0.240	0.706		
Ecuador Cellular	0.310	0.435	0.890		
Egypt	0.230	0.320	0.670		
Egypt (Cellular)	0.260	0.564	0.670		
El Salvador	0.153	0.180	0.635		
El Salvador Cellular	0.290	0.449	0.690		
Equatorial Guinea	0.428	0.476	2.765		
Eritrea	0.650	0.812	1.918		
Estonia	0.030	0.162	0.941		
Estonia (Cellular)	0.259	0.206	0.941		
Ethiopia	0.560	0.700	0.894		
Ethiopia (Cellular)	0.650	1.278	2.349		
Faeroe Islands	0.204	0.227	0.518		
Falkland Islands	0.715	0.794	2.059		
Fiji Islands	0.560	0.700	0.538		
Fiji Islands (Cellular)	0.517	0.700	1.106		
Finland	0.065	0.770	0.271		
Finland Cellular	0.180	0.223	0.410		
France	0.039	0.059	0.190		
France Cellular	0.182	0.330	0.750		
French Guiana	0.238	0.298	0.753		
French Polynesia	0.628	0.785	1.082		
Gabon Republic	0.420	0.354	0.824		
Gabon Republic (Cellular)	0.630	0.417	0.824		
Gambia	0.313	0.391	0.553		
Gambia (Cellular)	0.470	0.687	0.687		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Georgia	0.058	0.213	1.141		
Georgia (Cellular)	0.137	0.289	1.141		
Germany	0.039	0.059	0.169		
Germany Cellular	0.200	0.330	0.715		
Ghana	0.256	0.032	0.706		
Ghana (Cellular)	0.467	0.584	0.706		
Gibraltar	0.182	0.227	0.718		
Gibraltar (Cellular)	0.205	0.228	0.718		
Greece	0.039	0.110	0.420		
Greece Cellular	0.200	0.169	0.577		
Greenland	0.322	0.358	0.576		
Greenland (Cellular)	0.433	0.481	0.576		
Grenada	0.328	0.410	0.553		
Grenada (Cellular)	0.529	0.410	0.788		
Guadeloupe	0.245	0.306	0.541		
Guadeloupe (Cellular)	1.104	3.605	3.605		
Guatemala	0.150	0.240	0.518		
Guatemala Cellular	0.260	0.339	1.490		
Guinea	0.243	0.304	0.741		
Guinea (Cellular)	0.470	0.470	0.470		
Guinea-Bissau	0.680	0.800	1.188		
Guinea Bissau (Cellular)	0.720	0.800	1.188		
Guyana	0.450	0.664	0.800		
Haiti	0.300	0.425	0.565		
Haiti (Cellular)	0.260	0.488	0.852		
Honduras	0.300	0.350	0.800		
Honduras (Cellular)	0.350	0.582	0.800		
Hong Kong	0.049	0.059	0.365		
Hong Kong (Cellular)	0.069	0.250	0.365		
Hungary	0.049	0.120	0.541		
Hungary (Cellular)	0.250	0.391	0.541		
Iceland	0.087	0.109	0.659		
Iceland (Cellular)	0.198	0.220	0.659		
India	0.150	0.310	0.670		
India (Cellular)	0.200	0.340	1.200		
Indonesia	0.233	0.310	0.824		
Indonesia (Cellular)	0.280	0.341	0.824		
Inmarsat	5.800	5.800	10.000		
Iran	0.443	0.590	1.224		
Iran (Cellular)	0.470	1.044	1.228		
Iraq	0.450	1.350	1.350		
Iraq (Cellular)	0.500	1.350	2.390		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International
Ireland	0.039	0.059	0.482
Ireland Cellular	0.180	0.424	0.693
Iridium	4.500	5.000	5.000
Israel	0.039	0.059	0.250
Israel (Cellular)	0.140	0.170	0.390
Italy	0.039	0.059	0.282
Italy Cellular	0.200	0.420	0.847
Italy, Rome (Vatican City)	0.039	0.059	0.282
Ivory Coast	0.437	0.547	0.976
Ivory Coast (Cellular)	0.520	0.547	0.976
Jamaica	0.130	0.200	0.624
Jamaica (Cellular)	0.220	0.250	0.620
Japan	0.049	0.070	0.270
Japan Cellular	0.150	0.246	0.350
Jordan	0.285	0.380	0.706
Jordan (Cellular)	0.300	0.446	0.706
Kazakhstan	0.041	0.311	0.941
Kazakhstan (Cellular)	0.142	1.238	1.238
Kenya	0.410	0.513	0.859
Kenya (Cellular)	0.502	0.513	1.301
Kiribati	0.700	0.733	2.459
Kuwait	0.200	0.380	0.765
Kuwait (Cellular)	0.260	0.380	0.765
Kyrgyzstan	0.099	0.326	1.141
Kyrgyzstan (Cellular)	0.110	0.110	0.110
Laos	0.495	0.661	1.941
Laos (Cellular)	0.650	0.650	1.940
Latvia	0.005	0.336	0.941
Latvia (Cellular)	0.159	0.383	0.941
Lebanon	0.239	0.299	0.871
Lebanon Cell	0.370	0.462	1.390
Lesotho	0.720	0.413	1.224
Liberia	0.324	0.381	0.482
Liberia (Cellular)	0.475	0.528	0.660
Libya	0.366	0.407	1.271
Libya (Cellular)	1.350	0.790	1.299
Liechtenstein	0.071	0.760	0.306
Liechtenstein (Cellular)	0.305	0.760	0.306
Lithuania	0.061	0.334	0.941
Lithuania (Cellular)	0.168	0.462	0.941
Luxembourg	0.047	0.059	0.318
Luxembourg (Cellular)	0.189	0.210	0.318
Macao	0.255	0.319	0.906
Macao (Cellular)	0.461	0.513	0.906
Macedonia	0.300	0.375	1.400
Macedonia (Cellular)	0.366	0.407	1.400

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Madagascar	0.333	0.417	0.776		
Madagascar (Cellular)	0.447	0.496	0.776		
Malawi	0.192	0.240	0.553		
Malawi (Cellular)	0.330	0.631	0.631		
Malaysia	0.069	0.089	0.529		
Malaysia (Cellular)	0.102	0.128	0.529		
Maldives	0.705	0.783	1.329		
Maldives (Cellular)	0.850	0.850	0.850		
Mali	0.398	0.468	0.765		
Mali (Cellular)	0.950	0.950	1.930		
Malta	0.270	0.337	0.799		
Malta (Cellular)	0.630	2.253	2.253		
Marshall Islands	0.425	0.500	0.765		
Martinique	0.211	0.264	0.553		
Martinique (Cellular)	0.867	0.867	2.309		
Mauritania	0.472	0.591	0.765		
Mauritius	0.366	0.457	0.775		
Mauritius (Cellular)	0.834	0.834	0.834		
Mexico Band 1	0.069	0.140	0.250		
Mexico Band 1 (Cellular)	0.150	0.220	0.330		
Mexico Band 2	0.150	0.220	0.430		
Mexico Band 2 (Cellular)	0.150	0.220	0.430		
Mexico Band 3	0.069	0.140	0.370		
Mexico Band 3 (Cellular)	0.150	0.220	0.45		
Mexico Band 4	0.069	0.140	0.370		
Mexico Band 4 (Cellular)	0.150	0.220	0.450		
Mexico – Guadalajara	0.069	0.140	0.370		
Mexico - Guadalajara (Cellular)	0.150	0.220	0.450		
Mexico – Mexico City	0.150	0.180	0.450		
Mexico – Mexico City (Cellular)	0.150	0.180	0.450		
Mexico – Monterrey	0.150	0.220	0.450		
Mexico - Monterrey (Cellular)	0.150	0.220	0.450		
Mexico – Puebla	0.150	0.220	0.450		
Mexico - Puebla (Cellular)	0.150	0.220	0.450		
Micronesia	0.552	0.690	0.882		
Moldova	0.140	0.381	1.141		
Moldova (Cellular)	0.185	1.141	1.410		
Monaco	0.117	0.131	0.259		
Monaco (Cellular)	0.162	0.162	0.259		
Mongolia	0.586	0.732	1.847		
Montenegro	0.180	0.281	0.906		
Montenegro (Cellular)	0.330	0.650			
Montserrat	0.330	0.452	0.541		
Montserrat (Cellular)	0.390	0.452	0.541		
Morocco	0.357	0.446	1.035		
Morocco (Cellular)	0.582	0.728	1.035		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Mozambique	0.302	0.377	0.444		
Mozambique (Cellular)	0.441	0.377	1.440		
Myanmar/Burma	0.790	0.987	2.435		
Namibia	0.201	0.251	1.165		
Namibia (Cellular)	0.434	0.251	2.570		
Nauru	0.723	0.803	1.035		
Nauru (Cellular)	0.999	1.110	1.387		
Nepal	0.474	0.558	0.941		
Nepal (Cellular)	0.639	0.710	0.941		
Netherlands	0.039	0.069	0.235		
Netherlands Cellular	0.438	0.548	0.921		
Netherlands Antilles	0.200	0.250	0.424		
Netherlands Antilles (Cellular)	0.300	0.333	0.424		
New Caledonia	0.650	0.722	1.071		
New Zealand	0.059	0.069	0.282		
New Zealand Cellular	0.250	0.333	0.049		
Nicaragua	0.220	0.300	0.799		
Nicaragua Cellular	0.250	0.504	0.990		
Niger	0.310	0.387	0.775		
Niger (Cellular)	0.450	0.450	0.691		
Nigeria	0.300	0.600	0.694		
Nigeria (Cellular)	0.350	0.609	0.895		
Niue	1.741	2.176	2.776		
Niue (Cellular)	2.560	2.844	2.844		
North Korea	0.801	0.890	1.376		
Norway	0.039	0.069	0.271		
Norway (Cellular)	0.180	0.559	0.822		
Oman	0.447	0.559	0.894		
Oman (Cellular)	0.650	0.894	0.894		
Pakistan	0.180	0.310	1.035		
Pakistan (Cellular)	0.230	0.736	1.035		
Palau	1.068	1.187	1.745		
Palestinian Authority	0.285	0.360	0.720		
Palestinian Authority (Cellular)	0.285	0.360	0.720		
Panama	0.100	0.250	0.659		
Panama Cellular	0.150	0.359	1.590		
Papua New Guinea	0.459	0.510	0.741		
Paraguay	0.299	0.374	0.787		
Paraguay (Cellular)	0.457	0.507	0.788		
Peru	0.069	0.140	0.659		
Peru Cellular	0.250	0.380	1.290		
Philippines	0.150	0.189	0.612		
Philippines Cellular	0.180	0.234	0.790		
Poland	0.028	0.140	0.529		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
Poland (Cellular)	0.171	0.201	0.529		
Portugal	0.039	0.089	0.576		
Portugal (Cellular)	0.200	0.369	0.576		
Qatar	0.728	0.910	1.487		
Qatar (Cellular)	0.091	1.012	1.487		
Reunion Island	0.194	0.242	0.799		
Reunion Island (Cellular)	0.821	0.821	0.800		
Romania	0.088	0.280	0.788		
Romania (Cellular)	0.230	0.423	0.788		
Russia	0.047	0.162	0.376		
Russia (Cellular)	0.047	0.236	0.376		
Rwanda	0.504	0.560	0.871		
Rwanda (Cellular)	0.620	0.871	0.871		
San Marino	0.106	0.132	1.000		
Sao Tome	0.872	0.969	1.141		
Saudi Arabia	0.200	0.417	0.765		
Saudi Arabia (Cellular)	0.250	0.461	0.765		
Senegal Republic	0.513	0.642	1.118		
Senegal (Cellular)	0.578	0.642	1.118		
Serbia	0.180	0.281	0.906		
Serbia (Cellular)	0.330	0.650	1.050		
Seychelles Islands	0.418	0.523	1.424		
Seychelles Island (Cellular)	0.559	0.621	1.424		
Sierra Leone	0.490	0.612	0.741		
Sierra Leone (Cellular)	0.861	1.125	1.125		
Singapore	0.049	0.059	0.318		
Singapore (Cellular)	0.069	0.066	0.318		
Slovakia	0.067	0.170	0.635		
Slovakia (Cellular)	0.180	0.170	0.635		
Slovenia	0.041	0.218	1.176		
Slovenia (Cellular)	0.028	0.257	1.176		
Solomon Islands	0.971	1.079	1.082		
Solomon Islands (Cellular)	1.017	1.131			
Somalia	0.509	0.565	1.729		
South Africa	0.100	0.200	0.624		
South Africa (Cellular)	0.200	0.348	0.624		
South Korea	0.059	0.076	0.395		
South Korea Cellular	0.180	0.130	0.497		
Spain	0.390	0.059	0.553		
Spain Cellular	0.180	0.494	0.690		
Sri Lanka	0.265	0.331	0.988		
Sri Lanka (Cellular)	0.232	0.394	0.988		
St. Helena	0.482	0.535	0.953		
St. Kitts	0.278	0.348	0.953		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
St. Kitts (Cellular)	0.318	0.348	1.189		
St. Lucia	0.264	0.311	0.565		
St. Lucia (Cellular)	0.427	0.312	0.910		
St. Pierre & Miquelon	0.163	0.181	0.541		
St. Vincent	0.330	0.413	0.565		
Sudan	0.312	0.390	0.718		
Suriname	0.670	0.838	1.233		
Suriname (Cellular)	0.800	1.001	1.471		
Swaziland	0.223	0.279	0.624		
Swaziland (Cellular)	0.324	2.451	2.451		
Sweden	0.039	0.059	0.165		
Sweden Cellular	0.220	0.550	0.951		
Switzerland	0.039	0.059	0.529		
Switzerland Cellular	0.220	0.515	0.790		
Syria	0.536	0.670	0.788		
Syria (Cellular)	0.536	0.788	0.838		
Taiwan	0.049	0.069	0.706		
Taiwan Cellular	.0100	0.288	1.212		
Tajikistan	0.116	0.421	1.474		
Tajikistan (Cellular)	0.140	0.140	0.647		
Tanzania	0.347	0.409	0.788		
Tanzania (Cellular)	0.415	0.461	0.824		
Thailand	0.150	0.250	0.753		
Thailand (Cellular)	0.180	0.348	0.753		
Thuraya Satellite	4.500	5.000	5.000		
Togo	0.500	0.625	1.141		
Togo (Cellular)	1.125	1.250	1.949		
Tonga Islands	0.644	0.805	0.553		
Tonga Islands (Cellular)	1.061	1.179	1.470		
Trinidad	0.195	0.243	0.665		
Trinidad (Cellular)	0.250	0.665	0.665		
Tunisia	0.370	0.411	0.716		
Tunisia (Cellular)	0.370	0.441	0.738		
Turkey	0.069	0.240	0.753		
Turkey Cellular	0.185	0.343	0.690		
Turkmenistan	0.119	0.317	0.812		
Turkmenistan (Cellular)	0.200	0.200	0.712		
Turks & Caicos Islands	0.340	0.426	1.141		
Tuvalu	0.621	0.690	3.918		
Tuvalu (Cellular)	0.989	0.989	3.918		
Uganda	0.242	0.302	0.459		
Uganda (Cellular)	0.320	0.435	0.435		
Ukraine	0.097	0.200	0.340		
Ukraine (Cellular)	0.115	0.264	0.690		
United Arab Emirates	0.270	0.290	1.630		
United Arab Emirates (Cellular)	0.297	0.330	1.748		
United Kingdom	0.039	0.059	0.149		

## International Rate Table

	WorldSaver Select	WorldSaver Everywhere	Basic International		
United Kingdom Cellular	0.180	0.290	0.690		
Uruguay	0.213	0.266	0.812		
Uruguay (Cellular)	0.621	2.290	2.290		
Uzbekistan	0.092	0.314	0.979		
Uzbekistan (Cellular)	0.140	0.140	0.911		
Vanuatu Republic	1.590	2.5204	0.960		
Venezuela	0.100	0.190	0.435		
Venezuela Cellular	0.180	0.398	0.690		
Vietnam	0.390	0.520	1.630		
Vietnam (Cellular)	0.390	1.188	1.748		
Wallis & Futuna Islands	0.505	0.561	3.765		
Western Samoa	0.472	0.525	0.788		
Yemen	0.562	0.750	0.980		
Yemen (Cellular)	0.980	0.980	0.980		
Zambia	0.266	0.332	0.765		
Zambia (Cellular)	0.260	0.765	0.765		
Zimbabwe	0.157	0.196	0.776		
Zimbabwe (Cellular)	0.162	0.202	0.776		









### International Mobile Termination Chart

As noted in the above rate tables, different rates may apply to calls made to international mobile/cellular (“mobile”) telephones. The chart listed below is provided to offer guidance to the Customer in determining whether the international telephone number the Customer intends to call is a mobile telephone. This chart may not contain all dialed digits that define mobile telephone terminations and is provided for informational purposes only: it remains the Customer’s responsibility to know whether or not a called number is an international mobile telephone. International mobile numbers change frequently and suddenly. IDT will modify this chart when it has notice that a dialed digit that defines mobile telephone termination has been added, deleted or revised.

International mobile termination is not defined by dialed digits following the numbers listed in the chart below.

Country	Country Code	Dialed Digits following Country Code that define Mobile Terminations
Algeria	213	61, 7
Andorra	376	3
Argentina	54	911, 9223, 9351
Australia	61	14 -15, 17-19, 40-44, 140, 142-146, 148-149, 171-172, 177-179, 191, 193-194, 196, 199, 400-405, 407-409, 411-419, 425, 427-429, 438-439, 445, 4101-4109, 4252, 4257, 4455
Austria	43	650, 663-664, 676, 699, 6502-6504
Belgium	32	75, 446, 473-479, 485-486, 494-498
Bolivia	591	10-21, 70-73, 75-78
Brazil	55	119, 129, 139, 149, 159, 169, 179, 189, 199, 219, 249, 279, 319, 329, 339, 349, 359, 379, 389, 419, 429, 439, 449, 459, 469, 479, 489, 499, 519, 539, 549, 559, 619, 629, 639, 659, 679, 689, 699, 719, 739, 749, 759, 779, 799, 819, 829, 839, 849, 859, 869, 889, 919, 929, 959, 969, 989
Brunei	673	<b>Area Code 8:</b> 7, 8
Bulgaria	359	48, 79, 87-88
Chile	56	99, 921-927, 931-934, 936-937, 941-946, 949, 951-956, 959, 962-967, 969, 971-979, 981-989, 9280-9284, 9380-9381, 9480-9481, 9580-9581, 9602-9609, 9681, 9780-9783
China	86	130, 133, 135-139
Colombia	57	<b>Area Code 3:</b> 08, 10, 15
Congo	242	0, 2-9
Croatia	385	91, 98-99
Cyprus	357	92, 94-96, 98, 992, 994-996, 998
Czech Republic	420	72-73, 77, 93, 601-606, 608, 961-966

Denmark	45	20, 40-41, 61, 80, 201-209, 211-219, 221-229, 231-239, 241-249, 251-253, 255, 257, 261-269, 271-274, 281-289, 291-299, 302-304, 306, 308, 401-409, 511-513, 516-519, 601, 606, 2591-2592, 3010-3018, 3050-3055, 3059, 3070-3074, 3090-3091, 3095-3099, 5050-5054, 6099
Ecuador	593	9
Egypt	20	10, 12
El Salvador	503	70, 72, 82-89, 200, 208, 233, 329, 489, 678, 720-728, 731-732, 734, 736-739, 760-764, 840-849, 856-859, 864-867, 893, 2199, 3785, 3855, 4709
Estonia	372	50-53, 55-56
Finland	358	40-44, 46, 49-50, 431-433, 435, 438-439, 450, 480-486, 489, 491-493, 4559, 4565-4568, 4570, 4573, 4575
France	33	<b>Area Code 17:</b> 227, 229, 270-271, 273-275 <b>Area Code 6:</b> 03, 07-20, 22-23, 38, 40, 48, 60-68, 70-78, 80-89, 98-99
French Antilles	596	<b>Area Code 696:</b> 20-49, 70-74, 80-86, 90-99
French Guiana	594	<b>Area Code 694:</b> 20-24, 26,38, 40-45, 90-92
Georgia	995	28205, 3297, 77, 93, 99
Germany	49	15, 160-163, 170-179, 1511, 1520, 1566
Ghana	233	205, 206, 208, 217, 242-247, 272, 275-278, 282
Gibraltar	350	54, 56-58
Guadeloupe	590	<b>Area Code 690:</b> 27, 30-69, 71-76, 80-86
Guatemala	502	20, 21, 249, 29, 30, 310-317, 319, 390-399, 40, 410-419, 428, 429, 470, 49, 50, 510-519, 528, 575, 590, 600, 604, 61, 640, 642, 685, 690-696, 70, 710-719, 758, 790, 800-819, 829, 879, 890-899, 90, 910-919, 983
Greece	30	93-94, 97
Haiti	509	330, 402-404, 420, 431, 440-441, 510-511, 557-559, 569, 851
Hungary	36	20, 30, 60, 202-206, 208-209, 302-309, 603-605
Iceland	354	68-69, 83-86, 88-89, 398-399, 620-624, 649, 659, 820-824, 827-828, 847-848, 871-873, 876, 878
Indonesia	62	811-813, 815-816, 818-829, 8111-8119, 8121-8129, 8160-8169
Ireland	353	85-89, 852-859
Israel	972	50-59
Italy	39	320, 328-330, 333-340, 347-349, 360, 368, 380, 388-389
Jamaica	1-876	210, 301-304, 320-322, 330-399, 420-429, 490-494, 695-699, 700, 707, 770-779, 781-784, 787-793, 796-799, 801-809, 812-875, 877, 878, 909, 919, 978, 990, 995, 997, 999
Japan	81	30, 40, 70, 80, 90
Jordan	962	<b>Area Code 77:</b> 0-9 <b>Area Code 79:</b> 5

Kenya	254	71, 72, 733
Korea, Republic of (South)	82	10-11, 16-19, 130
Laos	856	20
Latvia	371	64-65, 68, 91-98, 9911-9912
Lebanon	961	3
Liechtenstein	423	60-68, 7
Lithuania	370	6
Luxembourg	352	21, 28, 68, 91, 98, 291
Macedonia	389	70
Malaysia	60	102-109, 112-119, 121-127, 129, 131-139, 161-169, 171-179, 181, 185-186, 188-189, 192-199
Malta	356	79, 99
Martinique	596	<b>Area Code 696:</b> 20-49, 70-74, 80-86, 90-99
Mayotte Island	269	<b>Area Code 6:</b> 5-9
Mexico	52	1
Monaco	377	4, 6, 44, 60793, 68066
Morocco	212	<b>Area Code 6:</b> 1-8, <b>Area Code 7:</b> 0
Netherlands	31	61-62, 610-629, 641, 644-645, 647-648, 650-655, 6540
Netherlands Antilles	599	51-52, 56-57, 59, 78-79, 96, 414, 551-552, 555-557, 559, 956, 3180, 4160, 4165
New Zealand	64	2, 8, 20-21, 25, 29, 230, 260, 272, 274-276
Nigeria	234	Area Code 1: 288, 320, 470 Area Code 80: 2-4 Area Code 90: 40-41, 46, 47, 50, 80
Norway	47	4, 9, 90-93, 95, 97-98, 404-407, 410, 412-419, 450-451, 962-964, 991-997, 4000-4004, 4010-4014, 4020-4024, 4030-4034, 4080-4081, 4085-4088, 4095-4099, 9901-9906, 9980-9984, 40820-40824
Panama	507	67, 208-209, 218-219, 408, 418, 612-626, 630-640, 670-699, 708, 718
Paraguay	595	871, 873, 941, 943, 945, 961, 963, 965, 971, 973, 975, 981, 983, 985, 991, 993, 995
Peru	51	<b>Area Code 1:</b> 61-64, 71-75, 79, 81, 85-99, 582-583, 690 746, 810-815, 8213-8219 <b>Area Code 34:</b> 6, 93-95, 98 <b>Area Code 44:</b> 36-39, 61-63, 65-68, 93-99, 601-609, 640, 642-649, 691-693, 695, 697-699 <b>Area Code 54:</b> 30-31, 34, 37, 60-67, 69, 91-99, 680, 687-689 <b>Area Code 64:</b> 6, 93-95, 98 <b>Area Code 74:</b> 60, 62-69, 93-99, 612-619 <b>Area Code 84:</b> 6, 93-95, 98 <b>Area Code 94:</b> 6, 93-95, 98

Philippines	63	98, 912, 915-920, 973-974, 979, 981-983, 1335, 9200-9209, 90201-90202, 98799
Poland	48	90, 501-504, 600-608
Portugal	351	91, 93, 96, 676, 6981
Qatar	974	28, 53, 55, 58-59
Reunion Island	262	<b>Area Code 692:</b> 00-31, 59-91
Romania	40	72, 74, 76, 78
Saudi Arabia	966	52-59
Slovakia	421	601, 901, 903-905, 907
Slovenia	386	31, 40-41, 50
South Africa	27	72-73, 82-84
Spain	34	6, 600, 605-610, 615-617, 619-620, 626-627, 629-630, 636-637, 639, 646-647, 649-662, 666-667, 669-670, 676-680, 686-687, 689-690, 696-697, 699
St. Pierre & Miquelon	508	55
Swaziland	268	60, 61
Sweden	46	10, 702-709, 730, 739
Switzerland	41	41, 76-79, 90
Tanzania	255	741, 742, 744, 747, 748
Taiwan	886	90, 911, 915-916, 918-933, 935-939, 952-953, 955-956, 958, 962, 965, 967
Turkey	90	505, 522, 532-536, 542-546, 552-556, 559, 592, 594, 596
United Kingdom	44	321, 331, 336, 338, 370, 374, 378, 385, 401-403, 410-411, 421, 441, 467-468, 498, 585, 589, 802, 831, 836, 850, 860, 956, 958, 961, 966, 973, 976, 979, 4481, 4560-4561, 6966, 7006-7007, 7009-7010, 7020, 7050, 7075, 7091, 7099, 7701-7703, 7705, 7709-7715, 7718-7721, 7729-7734, 7736, 7740-7741, 7747-7748, 7750-7754, 7759-7765, 7767-7771, 7773-7776, 7778-7781, 7785, 7787-7790, 7796-7803, 7808-7811, 7818, 7831, 7833, 7836, 7850, 7855, 7860, 7866-7867, 7870, 7876, 7879-7881, 7884-7885, 7887, 7889-7890, 7899-7901, 7903-7905, 7909, 7929-7932, 7939-7941, 7944, 7946-7947, 7949-7953, 7956-7962, 7966-7968, 7970-7971, 7973-7974, 7976-7977, 7979-7980, 7984-7987, 7989-7991, 9307, 9797, 70036-70037, 70039, 70052, 70056, 70058-70062, 70142, 70211, -70215, 70218, 70280, 70283-70284, 70288-70290, 70292-70296, 70298-70300, 70303, 70306, 70309, 70311, 70313, 70393, 70395, 70437, 70440, 70444, 70447, 70611, 70616, 70625, 70691, 70694, 70696-70697, 70699, 70701, 70710, 70712-70719, 70752-70759, 70772, 70775, 70778, 70790, 70818-70819, 70890, 70920-70926, 77442-77449, 77552-77555, 79307, 90208, 90401, 703040, 870011
Uruguay	598	9
Venezuela	58	12, 14-18, 412, 414-418

Yemen	967	71, 73, 790-792, 794-797
Yugoslavia	381	61, 63-67, 69



## 4.2 Travel Card Service

### 4.2.1 Description of Service

An IDT Travel Card is an optional service made available to IDT Presubscribed Long Distance Customers. Unless otherwise noted, Travel Cards operate in the manner described in Section 4.3. Charges for calls made using an IDT Travel Card are not prepaid. Charges for calls made using an IDT Travel Card appear on the Customer's IDT Long Distance Bill.

### 4.2.2 Rates

Rates and availability for this Service vary according to the Customer's Presubscribed Long Distance Service Plan. IDT tries to provide all its subscribers with its lowest rates. However, due to factors outside of IDT's control, not all plans and rates are available in all areas. Subscribers should contact an IDT Customer Service Representative about the most economical and available plan for their needs. Subscribers should also contact an IDT Customer Service Representative about Travel Card rates for intrastate services. If an IDT subscriber is unsure of his or her current Travel Card Plan name or number, IDT Service Plan names and/or numbers are located on the first page of the subscriber's bill, directly after the subscribers presubscribed telephone number. Travel Card Plans and applicable rates are listed below:

<b><u>Plan</u></b>	<b><u>International Rate</u></b>
CC1	See International Table, Basic column
CC2	See International Table, Premier column
CC3	See International Table, Ultrasaver column
CC4	See International Table, Basic column
CC5	See International Table, Worldsaver column

Interstate and International Travel Card rates mirror the rates of the subscriber's Service Plan, as set forth in Section 4.1.2, however, all calls made using an IDT Travel Card are billed in sixty-second increments.

A per call surcharge of \$1.00 will apply to all Travel Card calls originating from a payphone.

Applicable taxes and surcharges required and/or permitted to be imposed on the rates listed in this section may be applied as separate line items on a Customer's IDT Presubscribed Long Distance Service bill.

## 4.3 Prepaid Calling Card

### 4.3.1 Description of Service

This service permits the use of Company's Prepaid Calling Cards for placing interstate and/or international telephone calls. Customers may purchase Prepaid Calling Cards at a variety of retail outlets or through other distribution channels. These cards are available in various denominations and are non-refundable, unless defective.

Prepaid Calling Cards are accessed using a local exchange telephone number or toll-free telephone number printed on the card. The cardholder is prompted by an automated voice response system to enter his/her Authorization Code and then to enter the terminating telephone number. The Company's processor tracks the call duration on a real time basis to determine the cost consumed. The total consumed cost for each call, which includes the applicable taxes, is deducted from the remaining balance on the Customer's Card.

All calls must be charged against a card that has a sufficient balance. These cards are not rechargeable, and all calls will be interrupted when the balance on the cards reaches zero. Prepaid Calling Card calls are billed in full-minute increments unless otherwise noted. Prepaid Calling Cards are billed at the same rates twenty-four (24) hours a day, 365 days a year. Cardholders may make multiple Prepaid Calling Card calls by depressing the pound (#) button and entering in the new telephone number.

Certain calls may not be completed using the Company's Rechargeable Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number.

A credit allowance for Rechargeable Calling Card Service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. To receive proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the card and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, reached wrong number, etc.) and the approximate time the call was placed.

When a call charged to a Prepaid Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to Rechargeable Calling Cards do not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company.

### 4.3.2 Rates

IDT offers many different Prepaid Calling Cards, with rates, terms and conditions designed to meet the unique needs of the Prepaid Calling Card Customer. To learn more about the rates, terms and conditions of a particular IDT Prepaid Calling Card or to learn about the rates, terms and conditions of Prepaid Calling Card service to a particular country, go to

[http://www.uniontelecard.com/default.asp?epartner\\_id=2971](http://www.uniontelecard.com/default.asp?epartner_id=2971).<sup>1</sup>

In order to determine the best IDT Prepaid Calling Card for your needs, please consider the following:

**Payphone Surcharge** – Because the Federal Government requires IDT to remit a fee for every call made from a payphone using a Prepaid Calling Card, IDT charges a fee per call for all Prepaid Calling Card calls made originating from a payphone. This fee may vary according to the card. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying poster to determine what Payphone Surcharge applies to your Prepaid Calling Card. If you are not sure what Payphone Surcharge applies, contact IDT Customer Service before making your purchase.

**Connection Fees** – Many IDT Prepaid Calling Cards do not have Connection Fees. However, certain IDT Prepaid Calling Cards deduct a fee for each call's completion. This fee may vary according to the card and/or location called. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying poster to determine whether a Connection Fee applies. If you are not sure whether a Connection Fee applies to a particular Prepaid Calling Card or to a particular location, contact IDT Customer Service before making your purchase.

**Service Charges** – IDT Prepaid Calling Cards have Service Charges. Service Charges vary according to the card. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying poster to determine the Service Charge. If you are not sure of the cost of the Service Charge for a particular Prepaid Calling Card, contact IDT Customer Service before making your purchase.

**Expiration Policy** – IDT Prepaid Calling Cards have an Expiration Policy. The Expiration Policy varies according to the card. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying poster to determine the Expiration Policy. If you are not sure of the Expiration Policy for a particular Prepaid Calling Card, contact IDT Customer Service before making your purchase.

**Rounding Policy** – IDT Prepaid Calling Cards have a Rounding Policy. The Rounding Policy varies according to the card. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying poster to determine the Rounding Policy. If you are not sure of the Rounding Policy for a particular Prepaid Calling Card, contact IDT Customer Service before making your purchase.

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<sup>1</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

## 4.4 Rechargeable Calling Card

### 4.4.1 Description of Service

IDT's Rechargeable Calling Card is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar-based service, meaning that there is a fixed amount of dollars (i.e., \$25, \$100, or \$250) available to the Customer who purchases a card.

A Customer may purchase a Rechargeable Calling Card with a credit card in which the Customer has the option of choosing to allow for the automatic recharge of the Rechargeable Calling Card. When automatic recharging is selected, the Rechargeable Calling Card will be recharged at a balance predesignated by the Customer. A Customer may also purchase Rechargeable Calling Cards which are not automatically recharged, and calls will be interrupted when the balance on such cards reaches zero.

Rechargeable Calling Card service is offered via domestic toll-free access numbers and is available to a cardholder from a touchtone phone. The cardholder dials a domestic toll-free number. The cardholder hears recorded messages that guide the cardholder through the platform. The platform validates the cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the cardholder. The cardholder is verbally informed of the available balance of the Rechargeable Calling Card account.

Calls are real-time rated during call progression. Rechargeable Calling Cards are billed in full-minute increments. Rechargeable Calling Cards are billed at the same rates twenty four (24) hours a day, 365 days a year. The total price of each call, including applicable taxes, is calculated based on the value of card purchased, as described in Section 4.4.2, and is deducted from the available account balance associated with each Rechargeable Calling Card. The cardholder receives a warning in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

Certain calls may not be completed using the Company's Rechargeable Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number.

A credit allowance for Rechargeable Calling Card Service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. To receive proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the card and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, reached wrong number, etc.) and the approximate time the call was placed.

When a call charged to a Rechargeable Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to Rechargeable Calling Cards do not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company.

Rechargeable Calling Card Service is provided via the products "GlobalCall" and "Pennytalk."

Additional information about GlobalCall, including any fees and domestic and international rates can be found at:

<http://www.idt.net/personal/cards/gc/#><sup>2</sup>

Additional information about Pennytalk, including any fees and domestic and international rates can be found at:

<http://www.pennytalk.com/?source=IDT><sup>3</sup>

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<sup>2</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

<sup>3</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

#### 4.4.2 Rates

To learn more about the rates, terms and conditions for GlobalCall or Pennytalk, go to:

<http://www.idt.net/personal/cards/gc/#><sup>4</sup>

and:

<http://www.pennytalk.com/?source=IDT><sup>5</sup>

When determining the appropriate In order to determine the best IDT Rechargeable Calling Card for your needs, please consider the following:

**Payphone Surcharge** – Because the Federal Government requires IDT to remit a fee for every call made from a payphone using a Rechargeable Calling Card, IDT charges a fee per call for all Rechargeable Calling Card calls made originating from a payphone. This fee may vary according to the card. Before purchasing a Rechargeable Calling Card, read the rate information contained at the above link and determine what Payphone Surcharge applies to your Rechargeable Calling Card. If you are not sure what Payphone Surcharge applies, contact IDT Customer Service before making your purchase.

**Fees** – Some IDT Rechargeable Calling Cards may have fees. Before purchasing a Rechargeable Calling Card, read the rate information contained at the above link and determine what fees, if any, apply to your Rechargeable Calling Card. If you are not sure what, if any, fees apply, contact IDT Customer Service before making your purchase. do not have Connection Fees.

**Expiration Policy** – IDT Rechargeable Calling Cards have an Expiration Policy. The Expiration Policy may vary according to the card. Before purchasing a Rechargeable Calling Card, read the rate information contained at the above link and determine what is the Expiration Policy. If you are not sure of the Expiration Policy for a particular Rechargeable Calling Card, contact IDT Customer Service before making your purchase.

**Rounding Policy** – IDT Rechargeable Calling Cards have a Rounding Policy. Before purchasing a Prepaid Calling Card, read the rate information contained at the above link and determine what is the Rounding Policy. If you are not sure of the Rounding Policy for a particular Rechargeable Calling Card, contact IDT Customer Service before making your purchase.

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<sup>4</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

<sup>5</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

## 4.5 Inbound 8XX Service ("Toll Free")

### 4.5.1 Description of Service

This service is a direct access, incoming only, usage sensitive WATS offering. This is a service whereby a Customer can be billed at reduced rates for calls to his premises. Calls are billed in thirty (30) second billing increments. Rates listed apply twenty-four hours per day, seven days per week.

### 4.5.2 Rates

Rates for this service vary according to the Customer's presubscribed plan. Plans and applicable rates are listed below:

<u>Plan</u>	<u>Interstate Rate</u>	<u>Int'l Rate (Canada only)</u>
800 MMI	\$0.099 per minute	\$0.35 per minute
800 MM2	\$0.079 per minute	\$0.30 per minute
800 MM3	\$0.069 per minute	\$0.25 per minute
800 MM4	\$0.059 per minute	\$0.22 per minute

Plans 800 MM2, 3 and 4 are available only to Business Customers.

Plan 800 MM3 requires a \$200.00 minimum monthly usage.

Plan 800 MM4 requires a \$1,000.00 minimum monthly usage.

A surcharge of \$0.75 per call applies to all calls originating from a payphone.

If a Customer accumulates more than Fifty Dollars (\$50.00) of undisputed delinquent Inbound 8XX Service charges, IDT and/or the IDT Resp. Org. shall not honor the Customer's request for a Resp. Org. change until such undisputed charges are paid in full.

Applicable taxes and surcharges required and/or permitted to be imposed on the rates listed in this section may be applied as separate line items on a Customer's IDT 8XX Service ("Toll Free") bill.

## 4.6 Directory Assistance

### 4.6.1 Description of Service

Company does not provide directory assistance. Access to long distance directory assistance is obtained by dialing 1+555+1212 for listings within the originating area code and 1+ (area code) + 555 + 1212 for other listings. When more than one number is requested in a single call, a charge may apply for each number requested.

### 4.6.2 Rates

For IDT's Presubscribed Long Distance Subscribers, IDT will charge a flat rate of \$1.00 per number requested, whether the requested number is listed or not.

For users of IDT's Prepaid Calling Card Service, Rechargeable Calling Card Service and all other services, IDT will charge a flat rate of \$1.25 per number requested, whether the requested number is listed or not.



## 4.16 Casual Caller Service

### 4.16.1 Description of Service

This service permits callers not presubscribed to IDT to make 1+ calls. Casual callers will not be charged the Company's Presubscribed Long Distance rates set forth in Section 4.1.2. Instead, casual callers will be charged separate charges labeled as "Casual Calling Rates" set forth in Section 4.7.2 until such time as the caller has selected a calling plan. A Customer will be placed in the Casual Calling category when a Customer voluntarily terminates his IDT account, but does not select a new carrier and continues to make calls over IDT's network or when the Customer has had his account terminated in accordance with the terms of the Service Manual, but who continues to make calls over the carrier's network.

Calls are billed in thirty (30) second increments with the final increment rounded up to the nearest increment. Rates listed apply twenty-four hours per day, seven days per week.

### 4.7.2 Rates

#### **Interstate Rate**

\$1.50

#### **International Rate**

See International Table, Basic Column

Applicable taxes and surcharges required and/or permitted to be imposed on the rates listed in this Section may be applied as separate line items on a Casual Caller bill.

4.16

4.8.1 Description of Service

Reserved for Future Use

4.8.2 Rates

Reserved for Future Use



## 4.9 IDT Connect – Business Conferencing

### 4.9.1 Terms and Conditions

Terms and Conditions for IDT Connect are contained in a separate document, which is located at: <http://www.idtconnect.com/Terms-%20of-Service.pdf>.<sup>6</sup>

#### 4.9.1.A Access Modes

##### 4.9.1.A.1 Reservationless Calling

A product description for this service is located at:  
<http://www.idtconnect.com/resless.asp>.

##### 4.9.1.A.2 Operator Assisted/Event Conferencing

A product description for this service is located at:  
<http://www.idtconnect.com/resless.asp>.

##### 4.9.1.A.3 Data Conferencing

A product description for this service is located at:  
<http://www.idtconnect.com/resless.asp>.

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<sup>6</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

#### 4.9.2 Rates

Rates for IDT Connect are per minute per participant and may vary by access method and location and service plan. All calls are billed to the host of the call. The conference for each participant continues from when the participant accesses the conference call until he/she has disconnected. All calls are rounded up to the next full minute.

Rates for each IDT Connect service and service plan are located at the web page listed in 4.9.1 for each service. International access rates are located at the following web page: <http://www.idtconnect.com/rates-int.aspx>

Applicable taxes and surcharges required and/or permitted to be imposed on the rates listed in this section shall be applied as separate line items on a Customer's bill.



## 4.10 ATS Prepaid Calling Service

### 4.10.1 Description of Service

IDT provides the prepaid telecommunications services associated with telephones sold by the American Telecom Services Corporation (“ATSC”) that are equipped to receive the Service. IDT neither sells nor provides the telephones through which this service is provided. IDT makes no representations or warranties regarding the telephone equipment used to provide this service. All questions regarding the telephone equipment should be directed to ATSC.

The ATS Prepaid Calling Service permits owners of an equipped ATSC telephone to purchase prepaid telecommunications services from IDT at the rates and in the manner set forth below.

IDT does not recommend the use of this product for local exchange calling or other types of calls wherein the customer pays a flat rate to its presubscribed carrier for unlimited calls. IDT recommends that, at a minimum, the user of this product retain a local service provider for access to local emergency services, directory assistance and other services that may not be offered through this Service or which may be offered by a local exchange carrier at a more economic rate.

Upon the purchase of an ATSC telephone that is equipped to receive the Service, the purchaser will be given the opportunity to receive up to 100 free domestic, continental US minutes. The minutes must be used within ninety (90) days. Directions on how to activate the free minutes and to set up the Service are detailed below.

#### Payment Instructions

##### Activating the free service

Setup instructions for promotional prepaid residential long distance service:

Step 1: Plug telephone into wall-jack and charge handset for 24 hours.

Step 2: Press the “Talk” button for dial tone and then press the “LDS” button for immediate connection to service platform

Step 3: Provide the customer service representative or automated system with activation information (confirmation of home telephone number, the name of the retailer where the telephone was purchased and the PIN number that is included on the accompanying calling card).

Once you have provided the required information, you will be able to use your promotional minutes as prepaid residential long distance service, directly from your new telephone, or as a calling card from any other telephone.<sup>7</sup>

### Making the first payment

Each time that you make a call during the promotional period, you will be told the amount of minutes left for promotional calling; when the balance on your promotional minutes reaches zero, or at any time thereafter, you will be automatically routed to an IDT customer service representative where you will have the opportunity to make a payment in the amount that you choose (between \$10 and \$100), allowing for continued use of your prepaid residential long distance service and the accompanying calling card.

You may choose then to make a payment at any time, in order to continue to recharge your prepaid residential long distance service.

If you opt to continue using the service, you will speak with a live customer service representative or interact with an automated system that will take your credit card information, name, and billing address. This information will be used to process your initial payment and will be stored in our system for all future payments. You will have the opportunity to change the information that we have on record at any time.

### Recharge: Adding funds to the account

Following your initial payment or at any time of your choosing, you may instruct the customer service representative to automatically charge your credit card for a prescribed amount between \$10 and \$100 after the balance falls below \$5.00, allowing for uninterrupted service.

As an alternative, you will be notified when your prepaid balance falls below \$5.00 and will then be able to access an automated system to manually add funds to your account.

### Adding promotional services that are bundled with an expansion handset

Some expansion handsets that you purchase will come with additional free minutes. Free minutes may vary and will be disclosed at the point of purchase. To add these free minutes to your existing account, simply choose the customer service option after pressing your LDS button and give the representative your expansion set PIN and the telephone number that is associated with your account. They will immediately credit your account with the appropriate value.

### Moving?

Just press the LDS button and speak with a customer service representative. They will verify your existing information and set your service up to work at your new location.

### Calling

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<sup>7</sup> A service charge will be applied to all calls made from any telephone outside of the home.



Calling from the registered location

Dialing instructions for Prepaid Residential Long Distance Service:

Step 1: Press the "Talk" button to hear dial tone

Step 2: Press the "LDS" button to access the prepaid residential long distance platform

Step 3: At prompt, dial:

For Domestic calls and calls to Canada, dial **1 + Area Code + Local Number.**

For International calls, dial **011 + Country Code + City Code + Local Number.**

Calling from a remote location

Dialing Instructions for the Mobile Calling Card:

1. Dial 1-800-837-5780, wait for greeting.

2. Enter PIN # from your Mobile Calling Card when prompted:

3. At prompt, dial:

For Domestic calls and calls to Canada, dial **1 + Area Code + Local Number.**

For International calls, dial **011 + Country Code + City Code + Local Number.**

For additional calls, don't hang up. Just press the [#] key 3 times and wait for prompt, then dial as described in step 3.

#### 4.10.2 Rates

Domestic calls within the continental US are \$0.039 per minute. Domestic calls where one or more of the parties is located in Alaska or Hawaii are \$0.058 per minute. All calls are rounded up to the next full minute.

All domestic calls made to Directory Assistance will be charged a surcharge of \$0.75 cents per number requested. International Directory Assistance calls may not be made with this product.

In addition to the per minute rates listed above, the following rates will be charged when calls are placed from a remote location:

All calls made from telephones other than that registered as the home location will be charged a \$0.25 access fee.

All calls completed from a payphone will be charged a surcharge of \$1.00 per completed call.

Rates for calls originating in the US to locations outside the US are set forth below. For information regarding rates for calls originating outside the US, please contact Customer Service 1-888-757-6545.

All rates listed are inclusive of applicable taxes, fees and surcharges.

<b>Originating in US to:</b>	<b><u>Rate</u></b>
Afghanistan	\$0.8749
Albania	\$0.2275
Albania Cellular	\$0.2371
Albania, Tirana	\$0.1998
Algeria	\$0.2549
American Samoa	\$0.1488
Andorra	\$0.1128
Angola	\$0.3281
Anguilla	\$0.2685
Antigua	\$0.3173
Argentina	\$0.0984
Argentina Cellular	\$0.1158
Argentina, B.A.	\$0.0653
Argentina, Santa Fe	\$0.1002
Armenia	\$0.3121
Armenia Cellular	\$0.3736
Armenia, Yerevan	\$0.2125
Aruba	\$0.2079
Ascension Island	\$0.8508

Atlantic Ocean	\$6.0852
Atlantic West	\$5.3866
Australia	\$0.0684
Australia Cellular	\$0.2635
Australia, Adelaide	\$0.0684
Australia, Brisbane	\$0.0681
Australia, Canberra	\$0.0682
Australia, Melbourne	\$0.0702
Australia, Perth	\$0.0682
Australia, Sydney	\$0.0679
Austria	\$0.0669
Austria Cellular	\$0.3241
Austria, Vienna	\$0.0593
Azerbaijan	\$0.2616
Azerbaijan Cell	\$0.2811
Bahamas	\$0.1765
Bahrain	\$0.3256
Bahrain, Cellular	\$0.3197
Bangladesh	\$0.3527
Bangladesh Cellular	\$0.3358
Bangladesh, Chittagong	\$0.3256
Bangladesh, Dhaka	\$0.1970
Bangladesh, Syhlet	\$0.3140
Barbados	\$0.3066
Barbados Cellular	\$0.3070
Belarus	\$0.3100
Belarus Cellular	\$0.3577
Belgium	\$0.0636
Belgium Cellular	\$0.3279
Belgium, Antwerp	\$0.0659
Belgium, Brussels	\$0.0616
Belize	\$0.3099
Belize, Belize City	\$0.3095
Benin	\$0.2801
Bermuda	\$0.1713
Bhutan	\$0.2327
Bolivia	\$0.3407
Bolivia Cellular	\$0.3447
Bolivia, Cochabamba	\$0.1702
Bolivia, La Paz	\$0.1814
Bolivia, Santa Cruz	\$0.2037
Bosnia and Herzegovina	\$0.2700
Bosnia and Herzegovina Cellular	\$0.2913
Botswana	\$0.1567
Brazil	\$0.1890
Brazil Cellular	\$0.3797
Brazil, Brasilia	\$0.1439

Brazil, Brasilia Cellular	\$0.3598
Brazil, Rio Dejanero	\$0.0781
Brazil, Rio Dejanero Cellular	\$0.2212
Brazil, Sao Paulo	\$0.0702
Brazil, Sao Paulo Cellular	\$0.2245
British Virgin Islands	\$0.2336
Brunei	\$0.1465
Brunei Cellular	\$0.1476
Bulgaria	\$0.1604
Bulgaria Cellular	\$0.3090
Bulgaria, Sofia	\$0.0857
Burkina Faso	\$0.3402
Burundi	\$0.2426
Burundi, Bujumbura	\$0.2518
Cambodia	\$0.5368
Cambodia Cellular	\$0.5802
Cambodia, Phnom Penh	\$0.5073
Cameroon	\$0.3809
Cameroon Cell	\$0.3895
Cameroon, Douala	\$0.3446
Canada	\$0.0585
Cape Verde Islands	\$0.4695
Cayman Islands	\$0.2266
Central African Republic	\$0.3597
Chad	\$0.4762
Chile	\$0.0816
Chile Audiotex	\$0.2239
Chile Cellular	\$0.0759
Chile, Easter Island	\$0.0961
Chile, Santiago	\$0.0736
China	\$0.0770
China Cellular	\$0.0849
China, Beijing	\$0.0706
China, Chengdu	\$0.0757
China, Dalian	\$0.0752
China, Fuzhou	\$0.0789
China, Guandong	\$0.0788
China, Shanghai	\$0.0745
China, Shenzhen	\$0.0749
China, South	\$0.0838
Colombia	\$0.1557
Colombia Cellular	\$0.1593
Colombia, Bogota	\$0.1121
Comoros	\$0.4123
Congo	\$0.2856
Cook Islands	\$0.9397
Costa Rica	\$0.1425

Costa Rica Cellular	\$0.1536
Costa Rica, San Jose	\$0.1430
Croatia	\$0.1225
Croatia Cellular	\$0.3553
Cuba	\$1.0269
Cuba, Guantanamo Bay	\$0.5887
Cyprus	\$0.1963
Cyprus Cellular	\$0.2994
Czech Republic	\$0.0904
Czech Republic Cell	\$0.2733
Czech Republic, Prague	\$0.0767
Denmark	\$0.0677
Denmark Cellular	\$0.2674
Denmark, Copenhagen	\$0.0685
Diego Garcia	\$1.0379
Djibouti	\$0.4722
Dominica	\$0.3173
Dominican Republic	\$0.1408
Dominican Republic Audiotex	\$0.1435
Dominican Republic Cell	\$0.1417
Ecuador	\$0.2357
Ecuador Cellular	\$0.2638
Ecuador Otecel Cellular	\$0.2597
Ecuador Porta Cellular	\$0.2628
Ecuador, Cuenca	\$0.2054
Ecuador, Guayaquil	\$0.2075
Ecuador, Portoviejo	\$0.2178
Ecuador, Quito	\$0.2639
Egypt	\$0.3641
Egypt Cellular	\$0.3203
Egypt, Alexandria	\$0.3644
Egypt, Cairo	\$0.3618
El Salvador	\$0.2205
El Salvador Cell	\$0.2361
Equatorial Guinea	\$0.3885
Eritrea	\$0.6903
Estonia	\$0.0934
Estonia Cellular	\$0.2398
Estonia, Tallin	\$0.0757
Ethiopia	\$0.5651
Ethiopia, Addis Ababa	\$0.3301
Ethiopia, Cellular	\$0.6580
Faeroe Islands	\$0.1648
Falkland Islands	\$0.6920
Fiji Islands	\$0.4367
Finland	\$0.0758
Finland Cellular	\$0.2385

Finland, Helsinki	\$0.0758
France	\$0.0619
France Cell	\$0.2831
France, Paris	\$0.0593
French Antilles	\$0.2896
French Guiana	\$0.3048
French Polynesia	\$0.4070
Gabon Republic	\$0.2566
Gambia	\$0.2960
Georgia	\$0.1693
Georgia Audiotext	\$0.1489
Georgia, Tsiblis	\$0.1100
Germany	\$0.0640
Germany Cellular	\$0.2889
Germany Cellular-D1	\$0.2889
Germany Cellular-D2	\$0.2886
Germany Cellular-Eplus	\$0.3027
Germany Cellular-Viag	\$0.2845
Germany, Berlin	\$0.0650
Germany, Dusseldorf	\$0.0696
Germany, Frankfurt	\$0.0620
Germany, Hamburg	\$0.0640
Ghana	\$0.1708
Ghana Cellular	\$0.2495
Ghana, Accra	\$0.1397
Ghana, Kumasi	\$0.1658
Ghana, Tema	\$0.1575
Gibraltar	\$0.1233
Greece	\$0.1100
Greece Cellular	\$0.2500
Greece, Athens	\$0.0976
Greece, Athens Special Services	\$0.1001
Greenland	\$0.5433
Grenada	\$0.3280
Guadeloupe	\$0.2702
Guadeloupe, Guadeloupe Cell	\$0.2528
Guam	\$0.1113
Guatemala	\$0.2545
Guatemala Cellular	\$0.2756
Guatemala, Guatemala City	\$0.2581
Guatemala, Guatemala City Cellular	\$0.2791
Guinea	\$0.2376
Guinea-Bissau	\$0.7988
Guyana	\$0.4827
Guyana Audiotext	\$0.5193
Guyana, Georgetown	\$0.4870
Haiti	\$0.2972

Haiti Audiotext	\$0.4565
Haiti, Port-au-Prince	\$0.2989
Honduras	\$0.5103
Honduras Cellular	\$0.5272
Hong Kong	\$0.0678
Hong Kong 8528	\$0.0674
Hong Kong 8529	\$0.0680
Hong Kong Cellular	\$0.0677
Hong Kong Special Services	\$0.0680
Hungary	\$0.1141
Hungary Cellular	\$0.3000
Hungary, Budapest	\$0.0994
Iceland	\$0.1526
Iceland Cellular	\$0.2158
India	\$0.5071
India Cellular	\$0.5123
India, 911	\$0.5106
India, Ahmadabad	\$0.4238
India, Bangalore	\$0.3219
India, Baroda	\$0.5250
India, Bombay	\$0.3612
India, Bombay PLUS	\$0.5160
India, Calcutta	\$0.3680
India, Gujarat	\$0.5077
India, Hyderabad	\$0.4127
India, Jaipur	\$0.5084
India, Karnataka	\$0.5198
India, Kirala	\$0.4836
India, Ludihana	\$0.5181
India, Madras	\$0.2791
India, New Delhi	\$0.3383
India, Pune	\$0.5026
India, Punjab	\$0.4922
Indian Ocean	\$2.8338
Indonesia	\$0.1687
Indonesia Cellular	\$0.2872
Indonesia, Jakarta	\$0.1011
Indonesia, Surabaya	\$0.1432
Iran	\$0.1737
Iran Cellular	\$0.2532
Iran Tehran	\$0.1440
Iraq	\$0.6640
Ireland	\$0.0623
Ireland Cell	\$0.3041
Ireland, Dublin	\$0.0629
Israel	\$0.0803
Israel Cellular	\$0.1994

Israel Cellular Special	\$0.1986
Israel, Jerusalem	\$0.0803
Israel, Tel Aviv	\$0.0803
Italy	\$0.0650
Italy Cellular	\$0.3156
Italy, Milan	\$0.0643
Italy, Rome (Vatican City)	\$0.0648
Ivory Coast	\$0.2967
Ivory Coast, Abidjan	\$0.2118
Ivory Coast, Cellular	\$0.2993
Jamaica	\$0.3336
Jamaica, Kingston	\$0.2983
Japan	\$0.0807
Japan Cellular	\$0.2651
Japan, Nagoya	\$0.0815
Japan, Okinawa	\$0.0853
Japan, Osaka	\$0.0909
Japan, Osaka Military	\$0.0853
Japan, Sapporo	\$0.0821
Japan, Tokyo	\$0.0758
Japan, Tokyo Military	\$0.0788
Jordan	\$0.2703
Jordan Cellular	\$0.2724
Jordan, Amman	\$0.2635
Kazakhstan	\$0.2695
Kenya	\$0.3033
Kenya Cellular	\$0.3420
Kenya, Mombassa	\$0.2744
Kenya, Nairobi	\$0.1630
Kiribati	\$0.9750
Kuwait	\$0.2022
Kuwait Cellular	\$0.2024
Kyrgystan	\$0.2678
Kyrgystan Cellular	\$0.2689
Laos	\$0.3727
Latvia	\$0.2701
Latvia Cellular	\$0.5345
Lebanon	\$0.2376
Lebanon Cell	\$0.3864
Lesotho	\$0.1459
Liberia	\$0.2538
Libya	\$0.2403
Liechtenstein	\$0.4288
Lithuania	\$0.1901
Lithuania Cellular	\$0.2442
Luxembourg	\$0.1057
Luxembourg Cellular	\$0.1704



Macao	\$0.2099
Macao Cellular	\$0.2122
Macedonia	\$0.3223
Macedonia, Cellular	\$0.3313
Madagascar	\$0.4505
Madagascar Cellular	\$0.4936
Malawi	\$0.1542
Malawi Cellular	\$0.1682
Malaysia	\$0.0837
Malaysia Cellular	\$0.0965
Malaysia, Johor Bahru	\$0.0836
Malaysia, Kuala Lumpur	\$0.0839
Malaysia, Penang	\$0.0835
Maldives	\$0.4636
Mali	\$0.3765
Malta	\$0.2107
Malta, Cellular	\$0.2384
Marshall Islands	\$0.6318
Mauritania	\$0.3723
Mauritius	\$0.4214
Mexico	\$0.2050
Mexico City	\$0.0750
Mexico, Guadalajara	\$0.0776
Mexico, Monterrey	\$0.1063
Mexico, Puebla	\$0.1055
Micronesia	\$0.5753
Moldova	\$0.1926
Moldova Audiotext	\$0.1926
Monaco	\$0.2385
Monaco Cellular	\$0.2402
Mongolia	\$0.3369
Montserrat	\$0.4042
Montserrat Audiotext	\$0.3923
Morocco	\$0.3955
Morocco Cellular	\$0.4590
Morocco, Casablanca	\$0.3707
Morocco, Meknes	\$0.4147
Morocco, Rabat	\$0.3824
Mozambique	\$0.3207
Mozambique, Cellular	\$0.3304
Myanmar (Burma)	\$0.6149
Namibia	\$0.1586
Nauru	\$0.5708
Nepal	\$0.4791
Nepal Cellular	\$0.5179
Nepal, Kathmandu	\$0.4112
Neth. Antilles Cellular	\$0.3218

Netherlands	\$0.0609
Netherlands Antilles	\$0.2591
Netherlands Antilles, Curacao	\$0.2854
Netherlands Antilles, Curacao Cellular	\$0.3211
Netherlands Antilles, St. Martin	\$0.2146
Netherlands Cellular	\$0.3559
Netherlands, Amsterdam	\$0.0609
Netherlands, Rotterdam	\$0.0615
Nevis	\$0.4374
New Caledonia	\$0.4255
New Zealand	\$0.0732
New Zealand Cellular	\$0.3092
New Zealand, Auckland	\$0.0721
Nicaragua	\$0.3362
Nicaragua Cellular	\$0.3343
Nicaragua, Managua	\$0.4278
Niger	\$0.3020
Niger Cellular	\$0.3175
Nigeria	\$0.3918
Nigeria Cellular	\$0.4870
Nigeria, Ilorin	\$0.3907
Nigeria, Lagos	\$0.1861
Nigeria, Lagos Special Services	\$0.1782
Nigeria, Lagos Urban	\$0.1873
Nigeria, Urban Cities	\$0.3745
Niue	\$0.8748
North Korea	\$0.7452
Norway	\$0.0635
Norway Cellular	\$0.2838
Oman	\$0.4535
Pakistan	\$0.5084
Pakistan Cellular	\$0.5184
Pakistan Lahore Cellular	\$0.5134
Pakistan, Islamabad	\$0.5060
Pakistan, Karachi	\$0.4863
Pakistan, Karachi Region	\$0.4900
Pakistan, Lahore	\$0.5047
Palau	\$0.5551
Palestine	\$0.1083
Panama	\$0.2661
Panama Cellular	\$0.4184
Panama, Panama City	\$0.2655
Papua New Guinea	\$0.2501
Paraguay	\$0.2510
Paraguay Cell	\$0.3564
Paraguay, Asuncion	\$0.1627

Paraguay, Urban	\$0.2828
Peru	\$0.1918
Peru Cellular	\$0.3793
Peru, Lima	\$0.0906
Peru, Lima Cellular	\$0.3509
Philippines	\$0.2054
Philippines Cellular	\$0.4360
Philippines Spec. Serv.	\$0.2071
Philippines, Cebu	\$0.2051
Philippines, Manila Spec. Serv.	\$0.2051
Philippines, Manilla	\$0.2049
Poland	\$0.1576
Poland Cellular	\$0.3507
Poland, Warsaw	\$0.1523
Portugal	\$0.0863
Portugal Cellular	\$0.3351
Portugal, Lisbon	\$0.0775
Portugal, Madeira Islands	\$0.0830
Portugal, Porto	\$0.0822
Qatar	\$0.5238
Qatar Cellular	\$0.5661
Reunion Island	\$0.6224
Romania	\$0.2351
Romania Cellular	\$0.2866
Romania, Bucharest	\$0.1301
Russia	\$0.1288
Russia Cellular	\$0.1335
Russia Overlay	\$0.1447
Russia, Moscow	\$0.0600
Russia, Moscow Suburb	\$0.0802
Russia, Outer St. Petersburg	\$0.0737
Russia, Rostovdon	\$0.1322
Russia, St. Petersburg	\$0.0689
Rwanda	\$0.2699
San Marino	\$0.1036
Sao Tome	\$1.3363
Saudi Arabia	\$0.3199
Saudi Arabia Cellular	\$0.3500
Saudi Arabia, Dhahran	\$0.2057
Saudi Arabia, Jeddah	\$0.1244
Saudi Arabia, Riyadh	\$0.1297
Senegal	\$0.3537
Senegal Cellular	\$0.3527
Senegal, Dakar	\$0.3146
Serbia-Yugoslavia	\$0.2043
Serbia-Yugoslavia Cellular	\$0.2661

Serbia-Yugoslavia, Belgrade	\$0.2030
Seychelles Islands	\$0.4261
Sierra Leone	\$0.4813
Sierra Leone, Freetown	\$0.4384
Singapore	\$0.0554
Singapore Cellular	\$0.0601
Slovakia	\$0.1393
Slovakia Cellular	\$0.2819
Slovakia, Bratislava	\$0.1166
Slovenia	\$0.1531
Slovenia Cellular	\$0.2844
Solomon Islands	\$1.1972
Somalia	\$0.9379
South Africa	\$0.1403
South Africa Cell	\$0.3155
South Africa, Cape Town	\$0.1382
South Africa, Durban	\$0.1382
South Africa, Johannesburg	\$0.1380
South Korea	\$0.0766
South Korea Cellular	\$0.1649
South Korea, Seoul	\$0.0767
South Korea, Seoul Cellular	\$0.0811
Spain	\$0.0611
Spain Cellular	\$0.3190
Spain, Barcelona	\$0.0614
Spain, Madrid	\$0.0571
Sri Lanka	\$0.3897
Sri Lanka Cellular	\$0.4179
Sri Lanka, Colombo	\$0.4024
St. Helena	\$0.7869
St. Kitts	\$0.3645
St. Lucia	\$0.3516
St. Pierre & Miquelon	\$0.2888
St. Vincent	\$0.3988
Sudan	\$0.4487
Suriname	\$0.4706
Suriname Cellular	\$0.4799
Swaziland	\$0.2342
Sweden	\$0.1115
Sweden Cellular	\$0.2771
Sweden, Stockholm	\$0.0602
Switzerland	\$0.0678
Switzerland Cellular	\$0.3297
Switzerland, Zurich	\$0.0670
Syria	\$0.5192
Taiwan	\$0.0758
Taiwan Cellular	\$0.2526

Taiwan, Taipei	\$0.0730
Tajikistan	\$0.2911
Tanzania	\$0.3840
Tanzania, Dar Es Salaam	\$0.2863
Thailand	\$0.1895
Thailand Cellular	\$0.2049
Thailand, Bangkok	\$0.1033
Togo	\$0.3608
Tokelau	\$0.8051
Tonga Islands	\$0.5890
Trinidad	\$0.2358
Trinidad Off Net	\$0.2383
Trinidad Special Services	\$0.2394
Trinidad, Port Of Spain	\$0.2331
Tunisia	\$0.3740
Tunisia Cellular	\$0.3838
Turkey	\$0.2599
Turkey Cellular	\$0.3139
Turkey, Ankara	\$0.1648
Turkey, Istanbul	\$0.1333
Turkmenistan	\$0.3173
Turks & Caicos Islands	\$0.3041
Tuvalu	\$1.9806
Uganda	\$0.2450
Uganda Cellular	\$0.2444
Uganda, Kampala	\$0.2472
Ukraine	\$0.2421
Ukraine Cellular	\$0.2140
Ukraine, Kharkov	\$0.2036
Ukraine, Kiev	\$0.1594
Ukraine, Kiev Region	\$0.1590
Ukraine, Lviv	\$0.1990
Ukraine, Odessa	\$0.1915
United Arab Emirates	\$0.3507
United Arab Emirates Cellular	\$0.3585
United Kingdom	\$0.0563
United Kingdom Cellular	\$0.2506
United Kingdom, London	\$0.0567
Uruguay	\$0.2631
Uruguay Cellular	\$0.3313
Uruguay Montevideo	\$0.1810
Uzbekistan	\$0.2304
Vanuatu Republic	\$1.1181
Venezuela	\$0.2376
Venezuela Cellular	\$0.3744
Venezuela, Caracas	\$0.1226

Venezuela, Caracas Audiotex	\$0.1244
Venezuela, Cristbol	\$0.2180
Venezuela, Maracaibo	\$0.1905
Venezuela, Valencia	\$0.1770
Vietnam	\$0.7045
Vietnam Cellular	\$0.7166
Vietnam Ho Chi Min Cellular	\$0.7246
Vietnam, Ba Ria Vung Tau	\$0.7334
Vietnam, Can Tho	\$0.7448
Vietnam, Hanoi	\$0.6852
Vietnam, Ho Chi Min	\$0.6926
Vietnam, Khanh Hoa	\$0.6556
Wallis & Futuna Islands	\$0.6957
Western Samoa	\$0.5103
Yemen	\$0.4289
Zaire	\$0.3369
Zaire Cellular	\$0.3855
Zambia	\$0.2085
Zambia, Lusaka	\$0.2051
Zambia, PTT	\$0.1910
Zimbabwe	\$0.1043
Zimbabwe Cellular	\$0.1176
Zimbabwe, Harare	\$0.1032

## 4.11 Global Access Card

### 4.11.1 Description of Service

IDT's Global Access Card is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar-based service, meaning that there is a fixed amount of dollars (i.e., \$25, \$100, or \$250) available to the Customer who purchases a card.

IDT'S Global Access Card is equipped with a PINless feature. This feature lets you register your account on your telephone so you don't have to enter your PIN every time you want to make a call using your Global Access Card.

A Customer may purchase a Global Access Card with a credit card in which the Customer has the option of choosing to allow for the automatic recharge of the Global Access Card. When automatic recharging is selected, the Global Access Card will be recharged at a balance predesignated by the Customer. A Customer may also purchase Global Access Cards which are not automatically recharged, and calls will be interrupted when the balance on such cards reaches zero.

Global Access Card service is offered via domestic toll-free access numbers and is available to a cardholder from a touchtone phone. The cardholder dials a domestic toll-free number. The cardholder hears recorded messages that guide the cardholder through the platform. The platform validates the cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the cardholder. The cardholder is verbally informed of the available balance of the Global Access Card account.

Calls are real-time rated during call progression. Global Access Cards are billed in full-minute increments. Global Access Cards are billed at the same rates twenty four (24) hours a day, 365 days a year. The total price of each call, including applicable taxes, is calculated based on the value of card purchased, as described in Section 4.11.2, and is deducted from the available account balance associated with each Global Access Card. The cardholder receives a warning in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

Certain calls may not be completed using the Company's Global Access Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number.

A credit allowance for Global Access Card Service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. To receive proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the card and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, reached wrong number, etc.) and the approximate time the call was placed.

When a call charged to a Global Access Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to Global Access Cards do not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company.

For more information and additional terms of service appear at:  
<http://www.idt.net/global-access/>.<sup>8</sup>

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<sup>8</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.



#### 4.11.2 Rates

<b><u>Interstate Rate</u></b>	<b><u>International Rate</u></b>
\$0.05	For international rates, go to <a href="http://www.idt.net/products/gaccess/rates.asp">http://www.idt.net/products/gaccess/rates.asp</a> . <sup>9</sup>
All Global Access Card calls originating from a payphone shall incur an additional \$1.11 per call.	

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<sup>9</sup> If this link is not in working order or you do not have access to the internet, please contact IDT Legal Department at [Carl.Billek@idt.net](mailto:Carl.Billek@idt.net), state the information you are looking for and a copy of the material requested will be mailed to you.

## 4.12 Bundled Local Exchange/Long Distance Service

IDT offers calling plans that provide local service, intrastate toll service, interstate toll service and calling features. Except where compelled to offer stand-alone local exchange service by state law, IDT offers local exchange only as part of a bundle or package of telecommunications services. To the degree that these calling plans offer intrastate services subject to state tariffs, the rates and terms set forth in the applicable state tariffs, on file with their respective public utility commissions, shall be binding upon the subscriber and IDT and the information provided herein is for information purposes only. To the degree that these calling plans offer interstate services or other services not subject to state tariffs, the rates and terms set forth in this Customer Service Manual are binding upon IDT and the subscriber unless superceded by any IDT tariff on file with the FCC.

Unless specifically noted otherwise, IDT's service is for residential voice service. IDT considers usage of 4,000 minutes or more to be inconsistent with residential voice service. Accordingly, if the Customer uses its Bundled Local Exchange/Long Distance Service for 4,000 minutes or more in a billing cycle, IDT shall assess a \$50.00 usage charge to the Customer's account. This charge shall apply for each and every billing cycle wherein the Customer uses 4,000 minutes or more. If the Customer uses its Bundled Local Exchange/Long Distance Service for 10,000 minutes or more in a billing cycle, IDT shall suspend the Customer's account. Additionally, the Customer's use of more than 4,000 minutes per month for non-voice applications including, but not limited to information provider calls and/or Internet access, shall cause the usage charge or disconnection to be imposed.

The Company shall present invoices for recurring charges monthly to the Customer, in advance of the month in which service is provided, and Recurring Charges shall be due and payable within thirty (30) days after the invoice date. When billing is based on customer usage, charges will be billed monthly for the preceding billing periods. Depending upon billing cycle, customer's first invoice may include partial monthly fee in addition to the standard monthly fee billed in advance. For information on the application of Taxes and other Charges, including but not limited to the Subscriber Line Charge, Local Number Portability Charge, the Universal Service Fund and the National Carrier Charge to the services set forth in this Section, please see Section 2.8 of this Customer Service Manual.

IDT provides its Network Exchange Bundled Service via the use of the unbundled network elements ("UNEs") of the incumbent local exchange carrier(s) ("ILEC"). The rates for UNEs may vary depending on the ILEC and/or the UNE "zone" that a particular consumer is located within. These UNE zones (or similarly named designation) are on file with the applicable state public utility commission by the ILEC. Accordingly, IDT may charge different rates for the same service plan depending on which ILEC's UNE zone its consumer is located within. Where IDT offers the same plan at different rates depending on the UNE zone, it shall so designate the distinction. IDT concurs in the UNE zones of the ILEC presently on file with the applicable state public utility commissions and in any subsequent modifications.

The unlimited feature of IDT's America Unlimited, America Choice and Additional Line Service Plans pertains only to direct dialed local exchange calls and (where applicable) interexchange toll calls within the United States, in accordance with the terms of the applicable plan, as set forth in this Service Manual and applicable tariff. The unlimited feature does not apply to other types of calls, unless specifically stated in the applicable service's description. For example, the unlimited feature does not apply to any calls that are indirectly-dialed, e.g., Directory Assistance calls and Operator Service Calls. Additionally, the unlimited feature does not apply to 900 number pay-per-call and other information service calls. Where these calls are provided by IDT, they are billed in accordance with the rates, terms and conditions of this Service Manual and state tariffs, if applicable. Unless set forth in this Service Manual and/or applicable state tariffs, however, IDT does not provide the 900 number pay-per-call and other information service calls. For such calls not subject to rates in this Service Manual and/or applicable state tariffs, IDT does not set the rate: IDT acts solely as a conduit for the 900 number pay-per-call and/or other information service provider to bill the consumer.

Information services offer telephone callers the opportunity to obtain a wide variety of recorded or live information and entertainment. For example, information services may provide medical, stock market, sports or product information. Information services can be reached by dialing numbers other than "900" numbers.

Pay-per-call services are a particular type of information service. They are offered through 900 numbers and always carry a fee greater than the cost of simply transmitting the call. The fee may be a per-minute charge or a flat fee. Pay-per-call services can include "adult" services, "chat" lines, and psychic advice.

Because the Federal Communications Commission receives a considerable number of complaints involving information and pay-per-call services, IDT may, at its sole discretion, automatically block 900 access and certain information service numbers for new subscribers, free of charge. If a subscriber had 900 access blocked with a carrier prior to IDT, it is the subscriber's obligation to contact IDT and confirm that the line has retained its 900 block upon being switched to IDT. If the block has not been retained, IDT shall implement a block, upon the subscriber's request, free of charge. If the block has not been retained, the subscriber will be responsible for all charges incurred for 900 access and information service calls made, in accordance with applicable federal and state law. For existing subscribers that may have access to 900 pay-per-call service and certain information service numbers, IDT may, at its sole discretion, automatically block 900 access and certain information service numbers, free of charge. Subscribers may contact IDT's Customer Service to unblock access, free of charge, subject to the conditions set forth in this section and Customer Service Manual. Such conditions shall include, but not be limited to, IDT requiring that the Subscriber agree to pay his/her bill via automatic credit card/debit card payment. If any subsequent automatic payment made via automatic credit card/debit card is untimely or insufficient in any way, except for a permissible reason listed in this Manual or applicable law, IDT reserves the right to eliminate the subscriber's access to 900 access and information service calls. If a subscriber requests that 900 access be unblocked and then subsequently requests that access be re-blocked, a \$5.00 per line charge shall apply. If a subscriber affirmatively requests that IDT block 900 number pay-per-call service, a subsequent request to unblock access must be made in writing and shall be subject to a \$5.00 per line charge as well.

For subscribers with access to 900 number pay-per-call and other information service calls, IDT may temporarily block access if IDT suspects fraud and/or when fraud has been determined by IDT or an applicable adjudicatory body. For the purpose of this section, "suspected fraudulent activity" shall be found whenever \$200.00 or more of 900 number pay-per-call and/or other information service calls is incurred within one billing period. Additionally, "fraudulent activity" shall be found whenever payment for \$100.00 or more of 900 number pay-per-call and other information service calls is overdue, regardless of whether the subscriber has disputed charges for the service(s). IDT reserves the right to permanently deny a subscriber access to 900 number pay-per-call and other information service calls once the subscriber has engaged in fraudulent activity.

Additional information about 900 number pay-per-call and other information service calls can be found at <http://www.fcc.gov/cgb/consumerfacts/900Fact.html>.

#### 4.12.1 IDT America Unlimited

IDT America Unlimited Service Plan includes the following:

1. Local Line and unlimited direct-dialed Local Exchange calling.
2. Unlimited direct-dialed Toll Calling within the subscriber's state and throughout the US.
3. Custom Calling Features Package: Caller ID, Speed Dial (8), Three Way Calling, Call Waiting with Name and Anonymous Call Rejection (subject to availability)
4. An optional calling card with an intrastate per minute rate set forth in applicable state tariffs and an interstate rate as set forth in the "Interstate Rates" section of this Customer Service Manual, below. Calls made using the optional calling card are not included within the unlimited feature of this plan.
5. Additional calling features may be purchased on an a la carte basis, where available.

#### 4.12.2 IDT America Unlimited Rate Chart

State Name	UNE Zone 1	UNE Zone 2	UNE Zone 3	UNE Zone 4
Alabama	Not Available	Not Available	Not Available	Not Available
Alaska	Not Available	Not Available	Not Available	Not Available
Arizona	Not Available	Not Available	Not Available	Not Available
Arkansas	Not Available	Not Available	Not Available	Not Available
California (Pac Bell)	\$39.95	\$39.95	\$39.95	N/A
California (Verizon)	Not Available	Not Available	Not Available	Not Available
Colorado	Not Available	Not Available	Not Available	Not Available
Connecticut	Not Available	Not Available	Not Available	Not Available
Delaware	\$44.95	\$44.95	\$44.95	N/A <sup>10</sup>
District of Columbia	\$39.95	N/A	N/A	N/A
Florida <sup>11</sup>	\$39.95	\$39.95	\$49.95	N/A
Georgia	\$39.95	\$39.95	\$39.95	N/A
Hawaii	Not Available	Not Available	Not Available	Not Available
Idaho	Not Available	Not Available	Not Available	Not Available
Illinois	Not Available	Not Available	Not Available	Not Available
Indiana	Not Available	Not Available	Not Available	Not Available
Iowa	Not Available	Not Available	Not Available	Not Available
Kansas	Not Available	Not Available	Not Available	Not Available
Kentucky	Not Available	Not Available	Not Available	Not Available
Louisiana	Not Available	Not Available	Not Available	Not Available
Maine <sup>12</sup>	\$49.95	\$44.95	\$44.95	N/A
Maryland <sup>13</sup>	\$44.95	\$44.95	\$49.95	\$49.95
Massachusetts <sup>14</sup>	\$44.95	\$54.95	\$44.95	\$49.95
Michigan	Not Available	Not Available	Not Available	Not Available
Minnesota	Not Available	Not Available	Not Available	Not Available
Mississippi	Not Available	Not Available	Not Available	Not Available
Missouri	Not Available	Not Available	Not Available	Not Available
Montana	Not Available	Not Available	Not Available	Not Available
Nebraska	Not Available	Not Available	Not Available	Not Available
Nevada	Not Available	Not Available	Not Available	Not Available
New Hampshire <sup>15</sup>	\$44.95	\$44.95	\$49.95	N/A
New Jersey	\$44.95	\$44.95	\$44.95	N/A
New Mexico	Not Available	Not Available	Not Available	Not Available
New York <sup>16</sup>	\$44.95	\$44.95	\$44.95	N/A
North Carolina	Not Available	Not Available	Not Available	Not Available
North Dakota	Not Available	Not Available	Not Available	Not Available

<sup>10</sup> N/A means that the applicable state does not have a corresponding UNE Zone.

<sup>11</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones U, S and R in BellSouth – Florida territory.

<sup>12</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones R, S and U.

<sup>13</sup> UNE Zones 1, 2, 3 and 4 correspond to UNE Zones M, U, S and R.

<sup>14</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones M, R and S.

<sup>15</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones R, S and U.

<sup>16</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones 1a, 1b and 2.

Ohio	Not Available	Not Available	Not Available	Not Available
Oklahoma	Not Available	Not Available	Not Available	Not Available
Oregon	Not Available	Not Available	Not Available	Not Available
Pennsylvania	\$44.95	\$44.95	\$44.95	\$44.95
Rhode Island	\$49.95 <sup>17</sup>	\$44.95	\$44.95	N/A
South Carolina	Not Available	Not Available	Not Available	Not Available
South Dakota	Not Available	Not Available	Not Available	Not Available
Tennessee	Not Available	Not Available	Not Available	Not Available
Texas	Not Available	Not Available	Not Available	Not Available
Utah	Not Available	Not Available	Not Available	Not Available
Vermont <sup>18</sup>	\$39.95	\$39.95	\$49.95	N/A
Virginia	\$39.95	\$39.95	\$54.95	N/A
Washington	Not Available	Not Available	Not Available	Not Available
West Virginia	\$49.95	\$49.95	\$69.95	N/A
Wisconsin	Not Available	Not Available	Not Available	Not Available
Wyoming	Not Available	Not Available	Not Available	Not Available

To the degree that per minute rates apply to direct-dialed calls made under the IDT America Unlimited Plan, domestic interstate direct-dialed calls are billed in thirty-second increments and international direct-dialed calls are billed in sixty-second increments. All calls made using an optional calling card provided under this Plan are billed in sixty-second increments.

For information on the application of Taxes and other Charges, including but not limited to the Subscriber Line Charge, Local Number Portability Charge, the Universal Service Fund and the National Carrier Charge to the IDT America Unlimited Plan, please see Section 2.8 of this Customer Service Manual.

Basic International rates for the IDT America Unlimited Plan are set forth in Section 4.1.2 of this Customer Service Manual.

For an additional \$2.00 per month, IDT America Unlimited Plan subscribers may receive the International rates set forth in the Worldsaver table, set forth in Section 4.1.2 of this Customer Service Manual.

For an additional \$3.95 per month, IDT America Unlimited Plan subscribers may receive the International rates set forth in the Worldsaver Everywhere table, set forth in Section 4.1.2 of this Customer Service Manual.

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<sup>17</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones R, S and U.

<sup>18</sup> UNE Zones 1, 2 and 3 correspond to UNE Zones S, U and R.

### 4.12.3 IDT America Choice Service Plan

IDT America Choice Service Plan includes the following:

1. Local Line and unlimited direct-dialed Local Exchange calling.
2. Direct-dialed intraLATA (*i.e.*, regional) and interLATA intrastate toll calls for a per minute rate set forth in applicable state tariffs; customer has the option to pay an additional \$5.95 per line per month to receive unlimited direct-dialed intraLATA (*i.e.*, regional) toll calls instead of the per minute rate.
3. Direct-dialed interstate toll calls for a per minute rate as set forth in the “Interstate Rates” section of this Customer Service Manual, below.
4. Custom Calling Features Package: Caller ID, Call Waiting with Name and Anonymous Call Rejection (subject to availability).
5. An optional calling card with an intrastate per minute rate set forth in applicable state tariffs and an interstate rate as set forth in the “Interstate Rates” section of this Customer Service Manual, below. Calls made using the optional calling card are not included within the unlimited feature of this plan.
6. Additional calling features may be purchased on an a la carte basis, where available.

#### 4.12.4 IDT America Choice Rate Chart

State Name	UNE Zone 1	UNE Zone 2	UNE Zone 3	UNE Zone 4
Alabama	Not Available	Not Available	Not Available	Not Available
Alaska	Not Available	Not Available	Not Available	Not Available
Arizona	Not Available	Not Available	Not Available	Not Available
Arkansas	Not Available	Not Available	Not Available	Not Available
California (Pac Bell)	\$33.95	\$33.95	\$33.95	N/A
California (Verizon)	Not Available	Not Available	Not Available	Not Available
Colorado	Not Available	Not Available	Not Available	Not Available
Connecticut	Not Available	Not Available	Not Available	Not Available
Delaware	\$33.95	\$33.95	\$33.95	N/A
District of Columbia	\$28.95	N/A	N/A	N/A
Florida	\$28.95	\$28.95	\$38.95	N/A
Georgia	\$28.95	\$28.95	\$37.95	N/A
Hawaii	Not Available	Not Available	Not Available	Not Available
Idaho	Not Available	Not Available	Not Available	Not Available
Illinois	Not Available	Not Available	Not Available	Not Available
Indiana	Not Available	Not Available	Not Available	Not Available
Iowa	Not Available	Not Available	Not Available	Not Available
Kansas	Not Available	Not Available	Not Available	Not Available
Kentucky	Not Available	Not Available	Not Available	Not Available
Louisiana	Not Available	Not Available	Not Available	Not Available
Maine	\$33.95	\$33.95	\$33.95	N/A
Maryland	\$33.95	\$33.95	38.95	33.95
Massachusetts	\$33.95	\$43.95	\$33.95	\$33.95
Michigan	Not Available	Not Available	Not Available	Not Available
Minnesota	Not Available	Not Available	Not Available	Not Available
Mississippi	Not Available	Not Available	Not Available	Not Available
Missouri	Not Available	Not Available	Not Available	Not Available
Montana	Not Available	Not Available	Not Available	Not Available
Nebraska	Not Available	Not Available	Not Available	Not Available
Nevada	Not Available	Not Available	Not Available	Not Available
New Hampshire	\$38.95	\$33.95	\$33.95	N/A
New Jersey	\$33.95	\$33.95	\$33.95	N/A
New Mexico	Not Available	Not Available	Not Available	Not Available
New York	\$33.95	\$33.95	\$33.95	N/A
North Carolina	Not Available	Not Available	Not Available	Not Available
North Dakota	Not Available	Not Available	Not Available	Not Available
Ohio	Not Available	Not Available	Not Available	Not Available
Oklahoma	Not Available	Not Available	Not Available	Not Available
Oregon	Not Available	Not Available	Not Available	Not Available
Pennsylvania	\$33.95	\$33.95	\$33.95	N/A
Rhode Island	\$38.95	\$33.95	\$33.95	N/A
South Carolina	Not Available	Not Available	Not Available	Not Available
South Dakota	Not Available	Not Available	Not Available	Not Available
Tennessee	Not Available	Not Available	Not Available	Not Available
Texas	Not Available	Not Available	Not Available	Not Available
Utah	Not Available	Not Available	Not Available	Not Available
Vermont	\$28.95	\$28.95	\$38.95	N/A
Virginia	\$28.95	\$28.95	\$44.95	N/A



Washington	Not Available	Not Available	Not Available	Not Available
West Virginia	\$38.95	\$38.95	\$59.95	N/A
Wisconsin	Not Available	Not Available	Not Available	Not Available
Wyoming	Not Available	Not Available	Not Available	Not Available

To the degree that per minute rates apply to direct-dialed calls made under the IDT America Choice Plan, domestic direct-dialed interstate calls are billed in thirty-second increments and international direct-dialed calls are billed in sixty-second increments. All calls made using an optional calling card provided under this Plan are billed in sixty-second increments.

For information on the application of Taxes and other Charges including, but not limited to the Subscriber Line Charge, Local Number Portability Charge, the Universal Service Fund and the National Carrier Charge to the IDT America Choice Plan, please see Section 2.8 of this Customer Service Manual.

Basic International rates for the IDT America Choice Plan are set forth in Section 4.1.2 of this Customer Service Manual.

For an additional \$2.00 per month, IDT America Choice Plan subscribers may receive the International rates set forth in the World saver table, set forth in Section 4.1.2 of this Customer Service Manual.

For an additional \$3.95 per month, IDT America Choice Plan subscribers may receive the International rates set forth in the World saver Everywhere table, set forth in Section 4.1.2 of this Customer Service Manual.

#### 4.12.5 IDT America Additional Line Plan

IDT America Additional Line Service Plan includes the following:

1. Local Line and unlimited direct-dialed Local Exchange calling.
2. Direct-dialed intraLATA (*i.e.*, regional) and interLATA intrastate toll calls for a per minute rate set forth in applicable state tariffs; customer has the option to pay an additional \$5.95 per line per month to receive unlimited direct-dialed intraLATA (*i.e.*, regional) toll calls instead of the per minute rate.
3. Direct-dialed interstate toll calls as set forth in the “Interstate Rates” section of this Customer Service Manual, below. Customer has the option to pay an additional \$3.95 per line per month to receive a reduced rate of \$0.05 for all direct-dialed interstate toll calls.
4. An optional calling card with an intrastate per minute rate set forth in applicable state tariffs and an intrastate rate as set forth in the “Interstate Rates” section of this Customer Service Manual, below. Calls made using the optional calling card are not included within the unlimited feature of this plan.
5. Calling Features may be purchased on an a la carte basis, where available.

In order to subscribe to this plan, the subscriber must have one or more lines subscribed to IDT’s “America Unlimited” or “America Choice” plans. In the event the subscriber cancels their “America Unlimited” or “America Choice” plan(s) so that the only remaining IDT local service plan is their “Additional Line” plan, the “Additional Line” plan will automatically be changed to the plan type that was cancelled, and billed accordingly. If a subscriber has one or more “America Unlimited” and “America Choice” plans and cancels those “America Unlimited” and “America Choice” plans simultaneously, the “Additional Line” plan will be changed to an “America Unlimited” plan.

#### 4.12.6 IDT America Additional Line Rate Chart

State Name	UNE Zone 1	UNE Zone 2	UNE Zone 3	UNE Zone 4
Alabama	Not Available	Not Available	Not Available	Not Available
Alaska	Not Available	Not Available	Not Available	Not Available
Arizona	Not Available	Not Available	Not Available	Not Available
Arkansas	Not Available	Not Available	Not Available	Not Available
California (Pac Bell)	\$19.95	\$19.95	\$19.95	N/A
California (Verizon)	Not Available	Not Available	Not Available	Not Available
Colorado	Not Available	Not Available	Not Available	Not Available
Connecticut	Not Available	Not Available	Not Available	Not Available
Delaware	\$26.95	\$26.95	\$26.95	N/A
District of Columbia	\$21.95	N/A	N/A	N/A
Florida	\$16.95	\$19.95	\$29.95	N/A
Georgia	\$16.95	\$19.95	\$33.95	N/A
Hawaii	Not Available	Not Available	Not Available	Not Available
Idaho	Not Available	Not Available	Not Available	Not Available
Illinois	Not Available	Not Available	Not Available	Not Available
Indiana	Not Available	Not Available	Not Available	Not Available
Iowa	Not Available	Not Available	Not Available	Not Available
Kansas	Not Available	Not Available	Not Available	Not Available
Kentucky	Not Available	Not Available	Not Available	Not Available
Louisiana	Not Available	Not Available	Not Available	Not Available
Maine	\$26.95	\$26.95	\$26.95	N/A
Maryland	\$26.95	\$26.95	\$28.95	\$28.95
Massachusetts	\$26.95	\$39.95	\$26.95	\$26.95
Michigan	Not Available	Not Available	Not Available	Not Available
Minnesota	Not Available	Not Available	Not Available	Not Available
Mississippi	Not Available	Not Available	Not Available	Not Available
Missouri	Not Available	Not Available	Not Available	Not Available
Montana	Not Available	Not Available	Not Available	Not Available
Nebraska	Not Available	Not Available	Not Available	Not Available
Nevada	Not Available	Not Available	Not Available	Not Available
New Hampshire	\$28.95	\$26.95	\$26.95	N/A
New Jersey	\$26.95	\$26.95	\$26.95	N/A
New Mexico	Not Available	Not Available	Not Available	Not Available
New York	\$26.95	\$26.95	\$26.95	N/A
North Carolina	Not Available	Not Available	Not Available	Not Available
North Dakota	Not Available	Not Available	Not Available	Not Available
Ohio	Not Available	Not Available	Not Available	Not Available
Oklahoma	Not Available	Not Available	Not Available	Not Available
Oregon	Not Available	Not Available	Not Available	Not Available
Pennsylvania	\$26.95	\$26.95	\$26.95	\$26.95
Rhode Island	\$33.95	\$29.95	\$26.95	N/A
South Carolina	Not Available	Not Available	Not Available	Not Available
South Dakota	Not Available	Not Available	Not Available	Not Available
Tennessee	Not Available	Not Available	Not Available	Not Available
Texas	Not Available	Not Available	Not Available	Not Available

Utah	Not Available	Not Available	Not Available	Not Available
Vermont	\$21.95	\$21.95	\$34.95	N/A
Virginia	Not Available	Not Available	Not Available	Not Available
Washington	Not Available	Not Available	Not Available	Not Available
West Virginia	\$29.95	Not Available	Not Available	N/A
Wisconsin	Not Available	Not Available	Not Available	Not Available
Wyoming	Not Available	Not Available	Not Available	Not Available

To the degree that per minute rates apply to direct-dialed calls made under the IDT America Additional Line Plan, domestic direct-dialed interstate calls are billed in thirty-second increments and international direct-dialed calls are billed in sixty-second increments. All calls made using an optional calling card provided under this Plan are billed in sixty-second increments.

For information on the application of Taxes and other Charges including, but not limited to the Subscriber Line Charge, Local Number Portability Charge, the Universal Service Fund and the National Carrier Charge to the IDT America Additional Line Plan, please see Section 2.8 of this Customer Service Manual.

Basic International rates for the IDT America Additional Line Plan are set forth in Section 4.1.2 of this Customer Service Manual.

For an additional \$2.00 per month, IDT America Additional Line subscribers may receive the International rates set forth in the World saver table, set forth in Section 4.1.2 of this Customer Service Manual.

For an additional \$3.95 per month, IDT America Choice Plan subscribers may receive the International rates set forth in the World saver Everywhere table, set forth in Section 4.1.2 of this Customer Service Manual.

#### 4.12.7 Interstate Rates

To the degree that per minute rates apply to interstate calls made under the IDT America Unlimited, Choice or Additional Line plans, the per minute rates for interstate direct-dialed toll service are set forth in the following chart. Interstate rates for the Additional Line plan is in *italics*:

<u>State</u>	<u>Interstate Rate</u>
Alabama	Not Available
Alaska	Not Available
Arizona	Not Available
Arkansas	Not Available
California (Pac Bell)	\$0.05/ <i>\$0.069</i>
California (Verizon)	Not Available
Colorado	Not Available
Connecticut	Not Available
Delaware	\$0.05/ <i>\$0.069</i>
District of Columbia	N/A
Florida	\$0.05/ <i>\$0.069</i>
Georgia	\$0.05/ <i>\$0.069</i>
Hawaii	Not Available
Idaho	Not Available
Illinois	Not Available
Indiana	Not Available
Iowa	Not Available
Kansas	Not Available
Kentucky	Not Available
Louisiana	Not Available
Maine	\$0.05/ <i>\$0.069</i>
Maryland	\$0.05/ <i>\$0.069</i>
Massachusetts	\$0.05/ <i>\$0.069</i>
Michigan	Not Available
Minnesota	Not Available
Mississippi	Not Available
Missouri	Not Available
Montana	Not Available
Nebraska	Not Available
Nevada	Not Available
New Hampshire	\$0.05/ <i>\$0.069</i>
New Jersey	\$0.05/ <i>\$0.069</i>
New Mexico	Not Available
New York	\$0.05/ <i>\$0.069</i>
North Carolina	Not Available
North Dakota	Not Available
Ohio	Not Available
Oklahoma	Not Available
Oregon	Not Available
Pennsylvania	\$0.05/ <i>\$0.069</i>
Rhode Island	\$0.05/ <i>\$0.069</i>
South Carolina	Not Available
South Dakota	Not Available
Tennessee	Not Available

Texas	Not Available
Utah	Not Available
Vermont	Not Available
Virginia	Not Available
Washington	Not Available
West Virginia	\$0.05/\$0.069
Wisconsin	Not Available
Wyoming	Not Available

To the degree that per minute rates apply to interstate calls made under the IDT America Unlimited, Choice or Additional Line plans, domestic interstate calls are billed in thirty-second increments and international calls are billed in sixty-second increments.

#### 4.12.8 Intrastate Rates

To the degree that per minute rates apply to intrastate calls made under the IDT America Unlimited, Choice or Additional Line plans, the per minute rates for intrastate toll service are set forth in the following chart. The rates set forth below are for informational purposes only; consumers should contact applicable state tariffs for rates in effect.

<u>State</u>	<u>Intrastate Rate</u>
Alabama	Not Available
Alaska	Not Available
Arizona	Not Available
Arkansas	Not Available
California (Pac Bell) California (Verizon)	
Colorado	Not Available
Connecticut	Not Available
Delaware	\$0.05
District of Columbia	N/A
Florida	\$0.05
Georgia	\$0.05
Hawaii	Not Available
Idaho	Not Available
Illinois	Not Available
Indiana	Not Available
Iowa	Not Available
Kansas	Not Available
Kentucky	Not Available
Louisiana	Not Available
Maine	\$0.09
Maryland	\$0.05
Massachusetts	\$0.07
Michigan	Not Available
Minnesota	Not Available
Mississippi	Not Available
Missouri	Not Available
Montana	Not Available
Nebraska	Not Available
Nevada	Not Available
New Hampshire	\$0.10
New Jersey	\$0.06 (Verizon ILEC territory) \$0.095 (Sprint ILEC territory)
New Mexico	Not Available
New York	\$0.08
North Carolina	Not Available
North Dakota	Not Available
Ohio	Not Available
Oklahoma	Not Available
Oregon	Not Available
Pennsylvania	\$0.08
Rhode Island	\$0.12
South Carolina	Not Available

South Dakota	Not Available
Tennessee	Not Available
Texas	Not Available
Utah	Not Available
Vermont	Not Available
Virginia	Not Available
Washington	Not Available
West Virginia	\$0.14
Wisconsin	Not Available
Wyoming	Not Available



#### 4.12.9 Calling Features

Where available, IDT offers calling features with its IDT America Unlimited, Choice and Additional Line plans. As set forth above, certain features are included with the Unlimited and Choice plans. As set forth below, the following features may be ordered by the subscriber for an additional fee. Not all features are available in all states and not all features are priced the same in all states. The information and rates set forth below are for informational purposes only; consumers should contact applicable state tariffs for rates in effect.

**Anonymous Call Rejection (ACR)** - Anonymous Call Rejection (ACR) allows a customer to reject calls from callers who have blocked the display of their telephone numbers from a Caller ID device. ACR discourages anonymous calls, since callers must allow their numbers to be displayed in order to reach you.

When a customer activates Anonymous Call Rejection, callers who have blocked the display of their numbers will hear an announcement telling them that the Customer are not accepting blocked calls. They will be instructed to hang up, unblock their number and dial again if they wish to reach you.

A customer will hear a confirmation announcement whenever the Customer activate or deactivate the Anonymous Call Rejection feature.

**Call Block** - Provides ability to block up to a certain number of calls (telephone numbers) from reaching the subscriber.

**Call Forwarding Variable** - Call Forwarding Variable allows the Customer to choose to reroute incoming calls to another specified telephone number. The Customer must activate and deactivate this feature.

**Call Return** - Call return stores the number of the most recent incoming call (including unanswered calls) to a Customer's number. This allows a Customer to dial back any missed or unanswered telephone calls.

**Call Trace** – allows Customers to key in a code that alerts the network to trace the last call received. The traced telephone number is automatically sent to the company for storage for a limited amount of time and is retrievable by legally constituted authorities upon proper request by them. By contacting the company the Customer can use this application to combat nuisance calls. This service may be ordered on a Monthly or per trace basis.

**Call Waiting** Call Waiting provides a tone signal to indicate to a Customer already engaged in a telephone call that a second caller is attempting to dial in. It will also permit the Customer to place the first call on hold, answer the second call and then alternate between both callers.

**Call Waiting Deluxe** - provides the Customer with Call Waiting, Caller Id and Call Waiting Id.

**Caller ID** - allows a Customer to see a caller's number previewed on a display screen before the call is answered allowing a Customer to prioritize and or screen incoming calls. Caller ID records the number, date and time of each incoming call - including calls that aren't answered by the Customer. Caller ID service requires the use of specialized CPE not provided by the company. It is the responsibility of the Customer to provide the necessary CPE.

**Caller ID with Name** - allows a Customer to see a caller's name previewed on a display screen before the call is answered allowing a Customer to prioritize and or screen incoming calls. Caller ID records the name, date and time of each incoming call - including calls that aren't answered by the Customer. Caller ID service requires the use of specialized CPE not provided by the company. It is the responsibility of the Customer to provide the necessary CPE.

**Deny Call Trace** - Prevents the use of the Call Trace (\*57) per use feature for Trap and Trace.

**Deny Repeat Call** - Prevents the use of the Repeat Call (\*66) per use feature.

**Deny Return Call**- Prevents the use of the Return Call (\*69) per use feature.

**Line Blocking** - - Available via per use (\*67) or monthly subscription; prevents name and phone number from appearing on another person's caller ID.

**Repeat Dialing (\*66)** - Automatically redials the last telephone number the Customer dialed in the Customer's local calling area. The system will keep retrying the number attempting to make the connection if the line is busy.

**Speed Dialing (8)** - This feature allows a user to dial selected numbers using one digits. Up to eight telephone numbers can be selected. The Speed Calling list can only accommodate a number consisting of 15 digits or less.

**Speed Dialing (30)** - This feature allows a user to dial selected numbers using two digits. Up to thirty telephone numbers can be selected. The Speed Calling list can only accommodate a number consisting of 15 digits or less.

**Three Way Calling** - Permits the Customer to add a third party to an established connection. When the third party answers, a two-way conversation can be held before adding the original party for a three-way conference. The Customer initiating the conference controls the call and may disconnect the third party to reestablish the original connection or establish a connection to a different third party. The feature may be used on both outgoing and incoming.

#### 4.12.10 Calling Features Rates

Product/Feature Service	Monthly Rate
3 Way Calling	\$1.95
3 Way Calling (per use)	\$0.75*
Anonymous Call Rejection	\$2.95
Call Block	\$2.95
Call Forwarding Variable	\$1.95
Call Return (*69)	\$2.95
Call Return (*69) (per use)	\$0.75*
Call Waiting	\$4.50
Call Waiting Deluxe	\$5.95
Caller ID	\$4.95
Caller ID with Name	\$5.95
Deny Call Trace	N/A
Deny Repeat Call	N/A
Deny Return Call	N/A
Line Blocking	N/A
Repeat Call	\$1.95
Repeat Call (per use)	\$0.75*
Speed Dial 30	\$2.95
Speed Dial 8	\$1.95
Call Trace (when used with Call Trap & Trace Procedures)	\$1.00*
* indicates per call rate when subscriber does not receive monthly service	

## 4.12.11 Directory Assistance Service

### **Directory Assistance Service**

#### **Basic Directory Assistance**

A Customer may obtain assistance, for a charge, in determining a telephone number by dialing Directory Assistance Service.

A Customer may request up to two telephone numbers per Directory Assistance call.

There are no call allowances for interstate Directory Assistance Service. Call allowances and other exemptions may apply for intrastate Directory Assistance Service. Consumers should contact applicable state tariffs for policies in effect.

The rates specified below apply when Customers request company assistance in determining telephone numbers of Customers who are located within or without the state. Intrastate Directory Assistance Service rates are provided for informational purposes only. Consumers should contact applicable state tariffs for rates in effect.

#### **Directory Assistance Call Completion**

Directory Assistance Call Completion (DACC) is a service that provides customers the option of having their calls automatically completed when they request a telephone listing from the Directory Assistance operator. The call may be completed automatically or by the Directory Assistance operator. DACC is available where facilities permit.

There are no call allowances for interstate DACC. Call allowances and other exemptions may apply for intrastate DACC. Consumers should contact applicable state tariffs for policies in effect.

The rates specified below apply when Customers request DACC for telephone numbers of Customers who are located within or without the state. Intrastate DACC rates and terms may vary by state are provided for informational purposes only. Consumers should contact applicable state tariffs for rates in effect.

#### 4.12.12 Directory Assistance Rates

	<b>Directory Assistance</b>	<b>Directory Assistance Call Completion (DACC)</b>
Intrastate	\$0.95 (per call)	\$0.30 (per completed call)
Interstate	\$0.95 (per call)	\$0.30 (per completed call)

## 4.12.13 Operator Services

### Operator Services

The Company's operator services, available to presubscribed Customers, are accessible on a twenty-four (24) hour per day seven (7) days per week basis. In addition to the per call service charge, usage rates apply. The types of calls handled are as follows:

**Busy Line Verification and Interrupt Service** – Upon request of a calling party the Company will verify a busy condition on a designated local service line. The operator will determine if the line is clear or in use and report to the calling party. At the request of the Customer, the operator will interrupt the call on the busy line. Busy Line Interruption is only permitted in cases where the calling party indicates an emergency exists and requests interruption. Verification and emergency interrupt service is offered where facilities permit.

The Customer shall identify and save the Company harmless against all claims that may arise from either party to the interrupted call or any person.

**Collect** – This charge applies when a calling party dials '0-NPA-NXX-XXXX' from any originating line and asks the operator to place a collect call to a terminating line. Collect calls can be local, regional or long-distance and are charged to the terminating line.

**Third Party Billed** – This charge applies when the calling party dials '0-NPA-NXX-XXXX' and asks the operator to bill the call to any line. Calls can be local, regional or long-distance, and originate from any line and terminate to any line.

**Customer Dialed Calling/Credit Card Call** - This charge applies in addition to usage charges for station to station calls billed to an authorized Calling Card or Commercial Credit Card. The Customer must dial the destination telephone number where the capability exists for the Customer to do so. A separate rate applies in the event operator assistance is requested for entering the Customer's card number for billing purposes.

**Operator Dialed Calling/Credit Card Call** - This charge applies in addition to usage charges for station to station calls billed to an authorized telephone Calling Card or Commercial Credit Card and the operator dials the destination telephone number at the request of the Customer.

**Operator Station** - These charges apply in addition to usage charges for non-Person-to-Person calls placed using the assistance of a Company operator and billed Collect, to a Third Party, by deposit of coins in Pay Telephones, or via some method other than a Calling Card or Commercial Credit Card.

**Person-to-Person** - This charge applies in addition to usage charges for calls placed with the assistance of a Company operator to a particular party at the destination number. This charge applies regardless of billing method, including but not limited to billing to a Calling Card, Commercial Credit Card, Collect, by deposit of coins in Pay Telephones, or to a Third Party. Charges do not apply unless the specified party or an acceptable substitute is available.

#### 4.12.14 Operator Service Rates

The rates specified below apply for intrastate and interstate Operator Services. Intrastate Operator Service rates and terms may vary by state and are provided below for informational purposes only. Consumers should contact applicable state tariffs for rates and terms in effect.

Usage charges for local operator assisted calls are those usage charges that would normally apply to the calling party's service. In addition to usage charges, an operator assistance charge applies to each call.

<b>Service</b>	<b>Intrastate Rate</b>	<b>Interstate Rate</b>
Busy Line Interrupt	\$5.00	\$5.00
Busy Line Verify	\$2.25	\$2.25
Collect	\$1.33	\$1.33
Customer Dialed Calling Card	\$0.40	\$0.40
Operator Dialed Calling Card	\$1.58	\$1.58
Operator Dialed Surcharge	\$0.80	\$0.80
Person-to-Person	\$3.49	\$3.49
Third Party Billed	\$1.33	\$1.33

#### 4.12.15 Miscellaneous Services

Where available, IDT offers Miscellaneous Services with its IDT America Unlimited, Choice and Additional Line plans. As set forth above, certain miscellaneous services may be ordered or requested by the subscriber for an additional fee. Unless otherwise noted, rates are non-recurring. Not all services are available in all states and not all services are priced the same in all states. The information and rates set forth below are for informational purposes only; consumers should contact applicable state tariffs for rates in effect.

**Service Connection** – When a subscriber requests initial connection or establishment of telephone service (Primary Line) and/or a second or additional line when the second or additional line is ordered simultaneously with the initial connection for service (Secondary Line). Rates for this Service vary, depending on whether IDT was required to make a home visit to install the Service.

**Migration** – Transfer of existing service from one local service provider to another.

**Move Order** – There are two types of Move Orders: Outside Move - Moving service from one location to another requiring a continuation of service at the new location; and Inside Move - Moving service to a different premise within the same address such as a move to a different apartment.

**Transfer of Calls** – Interception and referral of incoming calls to any telephone number.

**Change of Telephone Numbers** – When a subscriber retains service at the same location, but changes his telephone number.

**Feature Add** – When a subscriber customer requests a change, adding or removing a feature.

**Delete a Feature** – When a subscriber requests deletes of a presently received calling feature. Rates for this Service will vary, depending on whether the feature requested to be deleted is included in the caller's service package or not.

**Move Plan** – When a subscriber switches from one IDT Unlimited plan (*i.e.*, Unlimited, Choice or Additional Line) to another. Rates for this Service will vary, depending on the original plan and new plan.

**Disconnect Line** – When a subscriber requests disconnection of one or more telephone lines.

**Suspend Line** - Upon the request of the customer, service may be temporarily suspended. Neither outward nor inward calling is provided during the period of suspension.

**Restore Suspended Line/Service** - A restoration charge applies to the restoration of suspended line and/or service and facilities because (voluntary or nonvoluntary) and is payable at the time that the restoration of the suspended service and facilities is arranged. The restoration charge does not apply when, after disconnection of service, service is later re-installed.

**Change Parameter Within Feature (FID)** –Changing one or more attributes of a feature such as the ring cycle, call forwarding busy telephone number, call forwarding don't answer telephone number, etc.

**Blocking Charge (Add or Delete)** – Service request processing fee to add, change, or delete a blocking feature.

**Supplemental Orders** – Updates to an original service request to modify, change the due date, or cancel the request.



**PIC Change** - After a Customer's initial selection for a presubscribed carrier, for any change thereafter, a Presubscription Change Charge will apply. Customers who request a change in intraLATA and interLATA carriers with the same order will be assessed a single charge per line.

**Keep Same Number/New Location** - When a subscriber retains service and telephone number, but changes location. Rates will vary for secondary/additional lines.

**New Location/New Number** - When a subscriber retains service but moves to a new location and switches telephone number.

**Request Call Detail Report** - When a subscriber requests local call detail for a given month.

**Add/Delete PIC Freeze** – When a subscriber adds or deletes a PIC Freeze, thus preventing his or her service from being switched without undergoing applicable PIC Freeze requirements.

**Technician Dispatch** - A separate Technician Dispatch Charge applies, in addition to all other charges for the visit, when a visit to the Customer's premises is necessary to isolate a problem reported to the Company but identified by the Company's technician as attributable to Customer-provided equipment or inside wire. This charge also applies for visits by the Company's agents or employees, at the Customer's request, to the Premises of the Customer, when the Customer fails to meet the Company's agent or employees for the prearranged appointment as requested.

**Vanity Number** – A Customer requests a specific telephone number.

**Duplicate Invoice** - A Customer requests an additional copy of a current bill or invoice.

**Toll Restriction** - At the Customer's request, the Company will restrict an individual residence or business line, from access to the interexchange carrier toll network, where facilities permit. The nonrecurring charge will apply to each line at the time of restriction. A nonrecurring Toll Service Restoral Charge will apply to each line when the customer requests that toll service be restored.

**Electronic Check Processing Fee** – When a customer submits payment by check or credit card over the telephone.

#### 4.12.16 Miscellaneous Service Rates

<b>Miscellaneous Service</b>	<b>Rate</b>
Service Connection Charge without installation visit	\$69.00 (Primary Line)* \$55.00 (each additional line)*
Service Connection Charge with installation visit	\$97.50
Migration	No charge
Move Order	TBD
Transfer of Calls	TBD
Change of Telephone Numbers	TBD
Feature Add	\$4.95
Delete a Feature (Included in Package)	No charge
Delete a Feature (Not Included in Package)	\$4.95
Move (from Any Plan to Unlimited Plan)	No charge
Move (from Unlimited Plan to Any Other Plan)	\$4.95
Disconnect Line	No charge
Suspend Line (Voluntary or Involuntary)	No charge
Restore Suspended Line	\$29.99 (per occasion, per line)
Change Parameter Within Feature (FID)	\$1.50 per request
Blocking Change (Add or Delete)	\$4.95
Supplemental Orders	No charge
PIC Change	\$5.00 per line, per service
Keep Same Phone Number – New Location	\$19.99 (Primary Line) \$4.95 (each additional line)
New Location/New Number	\$69.00 (Primary Line) \$55.00 (each additional line)
Request Call Detail Report	\$10.00
Add/Delete PIC Freeze	TBD
Repair Charge with Technician Dispatch	TBD
Vanity Number	TBD
Duplicate Invoice	No Charge
Toll Restriction	TBD
Electronic Check Processing Fee	\$3.00 per use

\*Service Connection fee waived for those customers who are served by a carrier prior to requesting service from IDT and who retain their existing telephone number when switching their service to IDT.

#### 4.12.17 Payphone Surcharge

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all calls that originate from any pay telephone used to access Company provided services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with service, applies for the use of the instrument used to access Company provided service and is unrelated to the service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and interexchange carriers. The Payphone Surcharge applies to the initial completed call and any reoriginated call (e.g., using the "#" symbol). The Payphone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

Whenever possible, the Payphone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Payphone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The payphone surcharge may vary for intrastate calls. The information and rates set forth below for intrastate payphone surcharge is for informational purposes only; consumers should contact applicable state tariffs for rates in effect.

	<b>Intrastate Rate</b>	<b>Interstate Rate</b>
Rate Per Call	\$0.75	\$1.00

#### 4.12.18 Apportionment of Service Fee

For the purpose of apportioning applicable taxes and fees to the monthly service fee for IDT America Unlimited, IDT America Choice and IDT America Additional Line Plan, as well as for applying partial payments and determining amounts required to be paid to avoid disconnection for non-payment of local service, the monthly service fee is apportioned as set forth below.<sup>19</sup>

<b>Product Name</b>	<b>Percentage</b>	<b>Service</b>	<b>Service Category</b>
IDT America Unlimited	45.70%	Local	Basic
	26.40%	Local	Non-Basic
	00.78%	IntraLATA Toll	Intrastate Interexchange
	00.32%	InterLATA Toll	Intrastate Interexchange
	16.90%	InterLATA Toll	Interstate Interexchange
IDT America Choice	72.1%	Local	Basic
	20.1%	Local	Non-Basic
IDT America Additional Line	100%	Local	Basic

This information is provided for informational purposes where such information is listed in the applicable state tariff. Where the information is not provided in a state tariff, it shall be considered binding.

<sup>19</sup> The following chart applies for states legally distinguishing between basic local services and non-basic local services. For states that do not distinguish between basic and non-basic local service, the Service Categories labeled “Basic” and “Non-Basic” shall be combined into one Service Category labeled “Basic.” Similarly, for states that contain only one local access transport area (“LATA”), percentages ascribed for the two categories listed under “Intrastate Interexchange,” namely IntraLATA Interexchange and IntraLATA Interexchange, shall be combined.

## 4.16 IDT Unlimited Long Distance Optional Calling Plans

### 4.16.1 Description of Service

IDT offers two basic unlimited long distance plans. Both include unlimited interLATA toll service (commonly referred to as “Long Distance”). However, one plan also includes unlimited regional toll service while the other does not include unlimited regional toll service. For this second plan, the subscriber may choose usage-based regional service from IDT or the subscriber may choose regional toll service from another provider.

Both plans come with IDT’s Basic International rates. Subscribers can pay an additional fee to receive IDT’s WorldSaver or WorldSaver Everywhere rates.

Unless specifically noted otherwise, IDT’s service is for residential voice service. At the Company’s sole discretion, if it determines that the Customer’s use of the service is inconsistent with residential voice applications, the Company will assess a \$50.00 monthly recurring usage charge to the Customer’s account or the account will be disconnected. The Customer’s use of more than 4,000 minutes per month for non-voice applications including, but not limited to information provider calls and/or Internet access, shall cause the usage charge or disconnection to be imposed.

The Company shall present invoices for recurring charges monthly to the Customer, in advance of the month in which service is provided, and Recurring Charges shall be due and payable within thirty (30) days after the invoice date. When billing is based on customer usage, charges will be billed monthly for the preceding billing periods. Depending upon billing cycle, customer’s first invoice may include partial monthly fee in addition to the standard monthly fee billed in advance.

The unlimited feature of IDT’s Unlimited Long Distance Optional Calling Plans pertains only to direct dialed interexchange toll calls within the United States, in accordance with the terms of the applicable plan, as set forth in this Service Manual and applicable tariff. The unlimited feature does not apply to other types of calls, unless specifically stated in the applicable service’s description. For example, the unlimited feature does not apply to any calls that are indirectly-dialed, e.g., Directory Assistance calls and Operator Service Calls. Additionally, the unlimited feature does not apply to 900 number pay-per-call and other information service calls. Where these calls are provided by IDT, they are billed in accordance with the rates, terms and conditions of this Service Manual and state tariffs, if applicable. Unless set forth in this Service Manual and/or applicable state tariffs, however, IDT does not provide the 900 number pay-per-call and other information service calls. For such calls not subject to rates in this Service Manual and/or applicable state tariffs, IDT does not set the rate: IDT acts solely as a conduit for the 900 number pay-per-call and/or other information service provider to bill the consumer.

#### 4.13.2 Plan Rates

	<b>Unlimited Long Distance And Unlimited Regional Toll Service</b>	<b>Unlimited Long Distance Service</b>	<b>Additional Fee for WorldSaver International Rates</b>	<b>Additional Fee for WorldSaver Everywhere Rates</b>
Alabama	\$24.95	\$28.90	\$2.00	\$3.95
Alaska	N/A	N/A	N/A	N/A
Arizona	\$24.95	\$28.90	\$2.00	\$3.95
Arkansas	\$24.95	\$28.90	\$2.00	\$3.95
California	\$24.95	\$28.90	\$2.00	\$3.95
Colorado	\$24.95	\$28.90	\$2.00	\$3.95
Connecticut	\$24.95	\$28.90	\$2.00	\$3.95
Delaware	\$24.95	\$28.90	\$2.00	\$3.95
Florida	\$24.95	\$28.90	\$2.00	\$3.95
Georgia	\$24.95	\$28.90	\$2.00	\$3.95
Hawaii	N/A	N/A	N/A	N/A
Idaho	\$24.95	\$28.90	\$2.00	\$3.95
Illinois	\$24.95	\$28.90	\$2.00	\$3.95
Indiana	\$24.95	\$28.90	\$2.00	\$3.95
Iowa	\$24.95	\$28.90	\$2.00	\$3.95
Kansas	\$24.95	\$28.90	\$2.00	\$3.95
Kentucky	\$24.95	\$28.90	\$2.00	\$3.95
Louisiana	\$24.95	\$28.90	\$2.00	\$3.95
Maine	\$24.95	\$27.90	\$2.00	\$3.95
Maryland	\$24.95	\$27.90	\$2.00	\$3.95
Massachusetts	\$24.95	\$27.90	\$2.00	\$3.95
Michigan	\$24.95	\$28.90	\$2.00	\$3.95
Minnesota	\$24.95	\$28.90	\$2.00	\$3.95
Mississippi	\$24.95	\$28.90	\$2.00	\$3.95
Missouri	\$24.95	\$28.90	\$2.00	\$3.95
Montana	\$24.95	\$28.90	\$2.00	\$3.95
Nevada	\$24.95	\$28.90	\$2.00	\$3.95
Nebraska	\$24.95	\$28.90	\$2.00	\$3.95
New Hampshire	\$24.95	\$28.90	\$2.00	\$3.95
New Jersey	\$24.95	\$24.95	\$2.00	\$3.95
New Mexico	\$24.95	\$28.90	\$2.00	\$3.95
New York	\$21.95	\$21.95	\$2.00	\$3.95
North Carolina	\$24.95	\$24.95	\$2.00	\$3.95
North Dakota	\$24.95	\$28.90	\$2.00	\$3.95
Ohio	\$24.95	\$28.90	\$2.00	\$3.95
Oklahoma	\$24.95	\$28.90	\$2.00	\$3.95
Oregon	\$24.95	\$28.90	\$2.00	\$3.95
Pennsylvania	\$24.95	\$28.90	\$2.00	\$3.95
Rhode Island	\$24.95	\$28.90	\$2.00	\$3.95

South Carolina	\$24.95	\$28.90	\$2.00	\$3.95
South Dakota	\$24.95	\$28.90	\$2.00	\$3.95
Tennessee	\$24.95	\$28.90	\$2.00	\$3.95
Texas	\$24.95	\$28.90	\$2.00	\$3.95
Utah	\$24.95	\$28.90	\$2.00	\$3.95
Vermont	\$24.95	\$28.90	\$2.00	\$3.95
Virginia	\$24.95	\$28.90	\$2.00	\$3.95
Washington	\$24.95	\$28.90	\$2.00	\$3.95
West Virginia	\$24.95	\$28.90	\$2.00	\$3.95
Wisconsin	\$24.95	\$28.90	\$2.00	\$3.95
Wyoming	\$24.95	\$28.90	\$2.00	\$3.95

The plans in this section are only available to subscribers who receive their local exchange service from a regional bell operating company (RBOC): Verizon, BellSouth, SBC, or Qwest or RBOC affiliate.

An optional Travel Card with a per minute rate of \$0.10 for all domestic calls is available with this plan. All calls made using an optional Travel Card provided under the plans in this section are billed in sixty-second increments. International calls made with the calling card will be billed at the plan's applicable International rate. Calls made using the optional Travel Card are not included within the unlimited feature of these plans.

For information on the application of Taxes and other Charges including, but not limited to, the Universal Service Fund and the National Carrier Charge to the plans under this section, please see Section 2.8 of this Customer Service Manual.

All International calls are billed in sixty-second increments. International calls are not part of the unlimited feature of these plans.

Both the Unlimited Long Distance an Unlimited Regional Toll and the Unlimited Long Distance Only plans come with IDT's Basic International plan. International rates for the Basic plan are set forth in Section 4.1.2 of this Customer Service Manual.

Subscribers to the Unlimited Long Distance an Unlimited Regional Toll and the Unlimited Long Distance Only plans may subscribe to IDT's Worldsaver plan for an additional \$2.00 monthly recurring charge. International rates for the Worldsaver plan are set forth in Section 4.1.2 of this Customer Service Manual.

Subscribers to the Unlimited Long Distance an Unlimited Regional Toll and the Unlimited Long Distance Only plans may subscribe to IDT's Worldsaver Everywhere plan for an additional \$3.95 monthly recurring charge. International rates for the Worldsaver Everywhere plan are set forth in Section 4.1.2 of this Customer Service Manual.

The plans in this section cannot be combined with IDT's America Unlimited, Choice or Additional Line plans.

Subscribers to the Unlimited Long Distance Only plan may choose to receive pay-as-you-go regional toll service from IDT or from another carrier. If the customer is presubscribed to IDT for regional toll service, the per minute rates are set forth in IDT's applicable state tariffs.



## 4.13.2 Interstate and Intrastate Rates

### 4.13.3 Interstate Rates

To the degree that per minute rates apply to interstate calls made under the IDT America Long Distance and Unlimited Long Distance and Regional toll Service, the per minute rates for direct-dialed toll service are set forth in the following chart.

State	Intrastate Rate	Interstate Rate
Alabama	0.05	0.05
Arizona	0.102	0.05
Arkansas	0.05	0.05
California	0.05	0.05
Colorado	0.10	0.05
Connecticut	0.08	0.05
Delaware	0.05	0.05
Dist. Col.	0.069	0.05
Florida	0.05	0.05
Georgia	0.05	0.05
Hawaii	0.1062	0.05
Idaho	0.102	0.05
Illinois	0.05	0.05
Indiana	0.05	0.05
Iowa	0.07	0.05
Kansas	0.07	0.05
Kentucky	0.05	0.05
Louisiana	0.05	0.05
Maine	0.09	0.05
Maryland	0.05	0.05
Massachusetts	0.07	0.05
Michigan	0.05	0.05
Minnesota	0.09	0.05
Mississippi	0.05	0.05
Missouri	0.102	0.05
Montana	0.07	0.05
Nebraska	0.07	0.05
Nevada	0.07	0.05
New Hampshire	0.10	0.05
New Jersey	0.06	0.05
New Mexico	0.106	0.05
New York	0.08	0.05
North Carolina	0.10	0.05
North Dakota	0.103	0.05
Ohio	0.05	0.05
Oklahoma	0.07	0.05
Oregon	0.08	0.05
Pennsylvania	0.08	0.05
Rhode Island	0.102	0.05
South Carolina	0.09	0.05
South Dakota	0.103	0.05
Tennessee	0.05	0.05
Texas	0.09	0.05
Utah	0.07	0.05
Vermont	0.106	0.05



## 4.14 IDT Passport

### 4.14.1 Description of Service

IDT Passport is a low cost international rate plan. For a full description of the plan, please go to <http://www.idt.net/personal/intl/passport/>.

### 4.16.1 Rates

For monthly fees and rates to individual countries, please go to <http://www.idt.net/personal/intl/passport/#> and click on the link that says "Click Here."

## 4.15 IDT International Minutes Package

### 4.16.1 Description of Service

IDT International Minutes Package is a Plan that lets you call 27 different countries at the package rate, up to the amount of minutes you've selected. 300 and 500 minute packages are available. Any additional minutes to the in-Plan countries and any minutes to countries outside the package will be charged at our WorldSaver Everywhere rates.

Unused plan minutes roll over to the next month.

The in-Plan countries are: Australia, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hong Kong, Hungary, Ireland, Italy, Japan, Malaysia, Mexico (Bands 2, 3, 5 and 8), Netherlands, New Zealand, Norway, Poland, Portugal, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan and United Kingdom.

For more information, go to: <http://www.idt.net/personal/intl/minutes/>.

### 4.16.2 Rates

The monthly fee for the 300 minute plan is \$14.00 and the monthly fee for the 500 minute plan is \$19.50.

In-Plan rates for the 300 minute package are \$0.047 per minute; In-Plan rates for the 500 minute package are \$0.039 per minute.

For more rate information, go to: <http://www.idt.net/personal/intl/minutes/#>.

## 4.16 Triple Play

### 4.16.1 Description of Service

IDT offers a package of IDT Unlimited phone service, DISH Network TV and Verizon Online DSL for a bundled rate of \$79.95 per month.

IDT also offers different packages at different rates, including IDT Unlimited phone service and Verizon Online DSL (available for \$55.45 per month with an option to upgrade DSL to 3.0M for \$67.41 per month), IDT Unlimited phone service and DISH Network TV (available for \$62.45 per month) and stand-alone DISH Network TV (available for \$24.99 per month).

Standard DSL speed is 768K with an upgrade to 3.0M available. A one-year commitment to DSL is required.

Dish Network TV provides 100 digital quality television channels plus free installation for up to 4 rooms and a DVR upgrade. Additional channels may be available for an additional fee.

All services and packages are subject to availability. Not all services and packages are available in all areas.

For more information on each service and package, please go to: <http://www.idt.net/personal/tripleplay/tripleplay.aspx>.

### 4.16.2 Rates

IDT's "Triple Play" of IDT Unlimited phone service, DISH Network TV and Verizon Online DSL for a bundled rate of \$79.95 per month.

IDT's "Double Play" of IDT Unlimited phone service and Verizon Online DSL is available for \$55.45 per month. Where available, customers may upgrade DSL to 3.0M for a total package price of \$67.41 per month.

IDT Unlimited phone service and DISH Network TV is available for \$62.45 per month.

Stand-alone DISH Network TV is available for \$24.99 per month.

For more information on rates, please go to: <http://www.idt.net/personal/tripleplay/tripleplay.aspx>.

## 5. MISCELLANEOUS CHARGES

### 5.1 Uncollectible Payment Charge

A fee of \$25.00 will be charged whenever a credit card payment or check or draft presented for payment of service is not accepted by the institution on which it is written or otherwise rejected by the institution.

### 5.2 Late Fee

A late fee of 1.5% monthly (30 days) or the amount otherwise authorized by law, whichever is lower, will be charged on any past due balances.

### 5.3 Electronic Check Payment

A fee of \$3.00 will be charged whenever a credit card payment or check presented for payment of service is submitted by the Customer to IDT over the telephone.

## 6. PROMOTIONS

### 6.1 Reserved for Future Use