

2.8.2 Telecom Units are deducted from Prepaid Calling Cards only when the called party answers and two way communication is possible, 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 software utilizing audio tone detection. Timing for each call ends when either party hangs up. When the balance is depleted, the customer can dispose of the Prepaid Calling Card and purchase a new Prepaid Calling Card.

2.8.3 The Company will not deduct Telecom Units for uncompleted calls.

2.9 Customer Complaints and/or Disputes Regarding Charges

2.9.1 Customer inquiries or complaints regarding the Service or accounting may be made in writing or by telephone to the Company at:

P.O. Box 3249
Secaucus, NJ 07096

For the "Mi Morena," "Loca Loca," "Isla Margarita,"
"Codetel Card," and "Caribe" cards:

English: (800) 359-9684
Spanish: (800) 359-9674

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For all Prepaid Calling Cards:
English: (800) 590-0475
Spanish: (800) 590-0482

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Any objections to charges should be reported within seven (7) calendar days to the Company. Adjustments to a Customer's Telecom Unit balance shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such deductions are not in accordance with approved rates or the terms of this tariff, or that an adjustment may otherwise be appropriate.