### 3.7. Prepaid Calling Card Services

3.7.1 Customers can purchase Prepaid Phone Cards directly from Distributors. Prepaid Phone Service provides outbound voice grade communications services for calls charged to OPEX prepaid phone cards ("Prepaid Phone Cards"). Prepaid Phone Cards (physical or virtual) containing the OPEX brand, which includes cards co-branded with the brand of another company.
3.7.2 OPEX Prepaid Phone Service is available twenty-four hours a day, seven days a week.
3.7.3 OPEX Prepaid Phone Card Service is accessed using the toll-free access number printed on the card. All cards must be charged against a Prepaid Phone Card that has a sufficient available balance. After the number of the called party is dialed, an announcement ill provide the available balance of talk time based on the destination for that call.
3.7.4 A call made with a Prepaid Phone Card will be interrupted with an announcement when the available balance on the card drops to one minute/unit, based on the originating/terminating location of the call. On certain cards, the customer may be able to enter another valid Prepaid Phone Card PIN number to continue the call or, if available, set up auto-recharge on their existing card. If the balance on the card is insufficient to continue the call and the customer fails to enter the number of another valid Prepaid Phone Card or auto-recharge, OPEX will terminate the call.
3.7.5 The Prepaid Phone Card balance will be reduced by the appropriate number of minutes/units for each call. Calls are billed in one minute increments. Partial minutes used are billed as full minutes.
3.7.6 Rechargeable Cards - Some Prepaid Phone Cards have a feature whereby the customer may purchase or "recharge" additional minutes or dollars of OPEX Prepaid Phone Service. In addition to the regulations set forth above, rechargeable cards are also subject to the following conditions and limitations.
3.7.6.1 Recharge may be accomplished at selected retailer locations, by auto-recharging during the call, or by calling the toll free access number printed on the card and following the prompts. Recharge minutes or dollars of service purchased via the toll free access numbers or through auto-recharge must be paid for by credit/charge card and will be added to the card after the credit/charge card has been verified. In-store purchases of recharge minutes are subject to Distributor's authorized methods of payments.
3.7.6.2 OPEX reserves the right to impose a maximum number of minutes/units or U.S. dollar value that may reside on the card.

