

PTI
MESSAGE TELECOMMUNICATIONS SERVICE
Optional Calling Plans

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Effective: December 1, 2002

A. INTERNATIONAL HIGH VOLUME PLAN (IHVP)

1. In order to qualify for the IHVP, a customer must select PTI as its international primary interexchange carrier, commit to keeping service for a 12-month period, and have minimum annual estimated revenues of \$700,000 for the 12-month term commitment. The estimated revenues, as determined by PTI, will be based on the prior year's international long distance calling.
2. A qualified Customer is defined as meeting the requirements of being a Qualified Business Affinity Group. A qualified Business Affinity Group refers to a trade association representing business entities or individuals within an industry, professional or business classification, or a commercial organization with affiliated franchisees, independent agents, independent distributors or other multiple commercial representatives, which has the authority to select a single international carrier for all members of the group.
3. Qualified IHVP customers will receive an 18% discount on all IDDD calls originating in Saipan for all rate periods and to all destinations.
4. In addition, at the conclusion of each 12-month term commitment period, the customer will receive an incentive credit, provided the customer made at least \$700,000 of international calls during the term commitment. The incentive credit will be 50% of the gross average monthly billing during the prior 12-month period, and will be paid during the month following the conclusion of each term commitment.
5. Customers who qualify for the IHVP cannot be enrolled in any other discount or commission program.

B. Business Discount Plan

1. A customer must select PTI as its international primary interexchange carrier, subscribe to a term commitment of at least 1 year, and have minimum monthly charges as specified in 4 below in order to be eligible to participate.
2. The Business Discount Plan will apply to business customers. A business customer is defined as a customer paying business local exchange service access line rates.
3. All participants in the Business Discount Plan will receive a discount on International Direct Distance Dialed (IDDD) charges, for traffic which the customer elects to send to PTI, for all rate periods accumulated in a Main Billed Account or by a Qualified Business Affinity Group.

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4. Discounts will be based on accumulated monthly IDDD charges as follows:

Minimum IDDD Charges Percentage			
	<u>Per Month</u>		<u>Discount</u>
\$0	-	\$1,000	25.00%
\$1,001	-	\$5,000	26.50%
\$5,001	-	\$10,000	28.00%
\$10,001	-	\$25,000	29.50%
\$25,001	-	\$50,000	33.00%
\$50,001	-	and above	33.00%

5. A customer may receive additional discounts for term commitments longer than 1 year as set forth below:

<u>Additional</u> <u>Term Commitment</u>	<u>Discount</u>
2 Years	2%
3 Years	3%
4 Years	4%

6. Should the term commitment be terminated by the customer at any time before its expiration, the customer will be liable to return to PTI 100% of the discount received under this plan.
7. At the end of the subscription period the customer will be automatically enrolled to another term similar to the expired term unless the customer notifies PTI Incorporated in writing that they wish to either terminate their subscription or change the terms of their subscription. For example, a customer whose 2-year commitment has expired will automatically be enrolled for another 2-year term at the expiration of the first term.

C. Residential Discount Plan

1. All customers who select PTI as its international primary interexchange carrier will automatically received a 15% discount whenever their International Direct Distance Dialed (IDDD) monthly charges exceeds \$25.
2. The Residential Discount Plan will apply to residential customers. A residential customer is defined as a customer paying residential local exchange service access line rates.

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D. Hospitality Discount Plan

(See separate file on Hospitality Discount Plan)

E. Hospitality Affinity Discount Plan

1. This plan is available to employees of a Hospitality Discount Plan customers.
2. Customers subscribing to the Hospitality Affinity Discount Plan must select PTI as their primary international carrier to qualify for the discount applicable to this Plan.
3. Customers subscribing to the Hospitality affinity Discount Plan will receive a 5% discount on international direct dial calls. This discount will be in addition to any other discount the customer is eligible for.
4. Customers are eligible to subscribe to this Plan only while they are an active employee of a customer to the Hospitality Discount Plan.

F. Business Line 800 Service for Merchants

1. This plan is available to banks specifically for credit card verification
2. Customers subscribing to this service will be provided with a toll free number for their respective customers to use for credit card verification. Calls to this number will be translated into the appropriate validation provider's number and processed as a sent paid direct dial call.
3. The customer will be responsible for all toll charges to the specific toll free number.
4. The rate for this service is \$0.16 per minute.

G. WorldPass Extra Savings Plan for Business

(See WorldPass Extra Savings Plan File)

H. WorldPass Extra Savings Plan for Residential

(See WorldPass Extra Savings Plan File)

I. US Prepaid Calling Plan

Guam and CNMI customers who purchase prepaid calling cards in denominations of \$10.00 or more will have their calls to the US mainland, Hawaii, Guam and the CNMI rated at \$2.00 for the initial

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minute or fraction thereof and \$0.06 for each additional minute or fraction thereof.

J. US Prepaid Calling Plan II

Guam, CNMI, and Hawaii customer who purchase prepaid calling cards designated as single rate cards in denominations of \$10.00 or more will have calls to the US Mainland, Hawaii, Guam, and CNMI rated at \$0.10 for the initial Minute or fraction thereof and \$0.10 for each minute or fraction thereof.

K. WorldPass Extra Savings Plan for Guam

(See WorldPass Extra Savings Plan File)

L. PTI Guam Simplicity Plan for Hospitality

1. This plan applies to hotel customers on Guam only. A hotel customer is defined as a customer in the hospitality business.
2. A customer must select PTI as its primary interexchange carrier.
3. This plan is available to customers whose billable minutes exceed 15,000 minutes per month.
4. For customers who meet the above conditions and choose to subscribe to this plan, direct dial calls will be rated as follows:

<u>Destination</u>	<u>Rate Per Minute</u>
US Mainland (conterminous 48 states and the District of Columbia)	\$0.15
Hawaii	\$0.15
CNMI	\$0.15
Inmarsat	\$3.25
All other destinations	\$0.50

5. There will be a minimum charge of one minute per call. For calls exceeding 1 minute, calls will be rated at 6-second increment equal to the rates provided in 4 above divided by 10.
6. Operator handled calls will be charged in accordance with rates shown in the General Rate Table.

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M. WorldPass Extra Savings Plan for Public School Systems.

This plan is available to all public school systems in the Commonwealth of the Northern Mariana Islands. The following international direct dial rates will apply to calls from the CNMI to the destinations listed. For all other international destinations, direct dial and operator handled rates shown in the Table for World Pass Extra Savings Plan for Business will be applicable.

<u>Destination</u>	<u>Rate Per</u> <u>Minute</u>
American Samoa	\$ 0.50
Micronesia, Federated States of	\$ 0.85
Marshall Islands	\$ 0.81
Palau	\$ 0.81

N. WorldPass Extra Saving Plan for Government. (See WorldPass Extra Savings Plan File)