

TERMS OF SERVICE

Please read all NOPIN® Terms of Service carefully before accessing or using this Service. By accessing or using this Service, you agree to be bound by the terms and conditions set forth below. Any use or purchase through this website is expressly conditioned on your acceptance of all terms and conditions stated herein and any others that may be available on www.nopin.us

DO NOT REGISTER, PURCHASE AND/OR USE NOPIN® Services and/or Products using this website, the Interactive Voice Response, our Customer Service or any other sales channel if you do not accept all of the terms and conditions stated herein.

WARNING: It is a Federal AND State Offense to purchase any product or service by fraudulent means. Any and all NOPIN® Products and Services purchased shall not be used for any unlawful purpose.

NOPIN® TERMS OF SERVICE

These Terms of Service constitute an agreement ("Agreement") between One World Telecom LLC, d/b/a NOPIN® ("NOPIN®", "we" or "us") and the user ("Customer" or "you") for residential and small business communications services and related features provided by NOPIN® ("Service") where an electronic or written Agreement does not exist for services purchased from NOPIN® and accessed by the Customer through this website, NOPIN® Customer Service Center, or NOPIN®'s authorized sales agents.

BY PURCHASING, ACTIVATING OR USING THIS SERVICE, YOU REPRESENT THAT YOU ARE OF LEGAL AGE TO ENTER INTO THIS AGREEMENT AND THAT YOU HAVE READ AND UNDERSTAND FULLY THE TERMS AND CONDITIONS OF THIS AGREEMENT

If you do not wish to be bound by these terms and conditions, you may not access or use the Services. If you utilize the Services in a manner inconsistent with these terms and conditions, NOPIN® may unilaterally terminate your access, block your future access and/or seek such additional relief as the circumstances of your misuse indicate is proper.

If there is any conflict between the terms of this Agreement and the terms contained on the website or in any materials regarding the Service, then the terms of this Agreement will control. This Agreement remains effective from the date of acceptance by you until terminated by you or One World Telecom in accordance with Section 3.15. THE FOLLOWING TERMS ARE APPLICABLE TO ALL NOPIN® SERVICES AND PRODUCT LINES:

Governing Law, Jurisdiction & Venue

These Terms of Use shall be governed exclusively and construed in strict accordance with the laws of the State of Florida. Customer, by virtue of purchase or use of NOPIN®, agrees to submit to exclusive jurisdiction and venue of the state and federal courts of Miami-Dade County Florida, and, expressly waive all defenses to jurisdiction without any consideration of conflict of law theories, case law or principles.

NOPIN ® is the VoIP Provider. NOPIN® LLC. d/b/a NOPIN® ("NOPIN ®") ® ("NOPIN ®") is the carrier providing their prepaid and postpaid interconnected VoIP calling services, and, sells consumer and business VoIP services to Customers through this website, by Phone, or in a store and in connection with the DirectFone, RapiFone™ , inFone and NOPIN ® SoftFone services. NOPIN ® is a Florida certified Inter-exchange carrier TK036 and an Interconnected VoIP service provider for federal regulatory purposes. Any and all services provided through this website are pursuant to Florida and U.S. federal authorization and regulation of as a Florida inter-exchange carrier and as an Interconnected VoIP service provider. All VoIP services furnished by NOPIN ® are done exclusively under Florida and U.S. Federal law and administrative regulation. Any claim or complaint as to quality of service, service interruption or furnishing of services shall be directed to the attention of NOPIN ® for resolution. NOPIN ®, as an Interconnected VoIP service provider, complies with all applicable federal requirements of the Federal Communication Commission's E911 Order and any questions, concerns or complaints regarding NOPIN ®'s E911 services may be directly addressed to the FCC through the VoIP911 Service. Florida and U.S. Federal law and administrative regulation exclusively regulate all VoIP services furnished by NOPIN®. Service outages extending over few hours to a couple of days may occur with any Interconnected VoIP service provider due to external events not within the control of NOPIN®. NOPIN® will not be liable for any such outage, and customers shall have no right to any refund, credit, compensation or damages from NOPIN® because of such service outages or any other situation arising out of service outage that is not in the control of NOPIN®.

Electronic Contract for Service

All NOPIN® services, or products, purchased or used are done by electronic format contract. NOPIN ® shall make available your agreement in electronic format upon request. You may request access to these electronic records in either HTML or text formats. At all times, you retain the right to request and receive documents on paper upon request to NOPIN ® via e-mail or fax.

Billing and Payment of Billed Charges.

The Customer is responsible for paying all charges posted to its account, including but not limited to, signup fee, activation fee, monthly service fee, usage charges, advanced feature charges, Device charges, shipping and handling, taxes and others. Charges, including disputed amounts, must be paid by the date shown on the invoice. NOPIN® calculates all rates at one-minute increments, rounded up to the nearest minute, commencing upon the first use of any services being provided. NOPIN® reserves the right to bill at more frequent intervals if the amount due at any time on a customer's account exceeds the plan associated with that specific customer. Depending of the origin, duration and/or the destination of the call, it could start to be billed when the customer connected with the NOPIN ®' Prepaid Platform or when the NOPIN®' Prepaid Platform receive the answer supervision signal from the called party's network or from 0 to ten, seconds after the NOPIN®'

Prepaid Platform receive the answer supervision signal from the called party's network.

The rate per minute for calls made from 800 access are billed an additional up to 2.5 cents per minute. An additional charge up to \$2 is added to first minute rate for each call from a payphone.

The total cost of each call is rounded to next full cent. Advertised minutes and rates are based on a single, non-payphone call from the U.S. using local access.

When dialing an access number or a toll free number for the Service from a mobile phone, DO NOT PRESS "SEND" after entering your called party destination number. This might result in additional charges from your wireless provider.

NOPIN® is not responsible for any costs incurred by you, including without limitation cell phone provider charges, in the event you incorrectly use the Service.

No Refunds on Prepaid Services without cause NOPIN® is going to remove all the available balance of the dormant accounts that do not have any activity for 6 months or longer.

We defined dormant account as an account that does not have any activity such as either a call or a recharge. NOPIN® will not offer any refunds or reimbursements for the purchase price of a prepaid Calling Service, Service Plan or Product/Device without cause.

Should Customers experience problems with their prepaid service they must first contact our Customer service line at 1-866-965-5266 or e-mail it directly at info@nopin.us to determine the nature of problem or whether a refund is applicable.

NOPIN® exclusively reserves the right to determine whether a demand for refund is with or without cause. NOPIN® further reserves the right to charge any dormant account that has not been used of a period of ninety (90) days or longer up to \$1 monthly to cover administration cost.

No refunds will be provided for the application of those charges as a result of being dormant.

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Promotions.

NOPIN® may offer promotions, recharge bonus, free trial, reduced rates, or any other promotions. NOPIN® reserves the right to restrict these promotions to certain users, including new users. NOPIN® reserves the right to stop any promotions or to prohibit a customer from using or continuing using the service if NOPIN® determines that a customer is abusing the terms of the promotion.

Customer agrees that (a) it would be impractical to determine the exact amount of NOPIN®'s damages if you fail to pay promptly, and (b) in the event of such failure, Customer shall pay NOPIN® the amount due plus liquidated damages of one and one-half percent (1.5%) per month (or any portion thereof) of any amount unpaid when due. Liquidated damages shall be eliminated or reduced to the extent permitted or required by applicable law. If NOPIN® accepts late or partial payments or payments marked "Paid in Full" or similar notations, it will not waive any of NOPIN®'s rights hereunder nor will it constitute an accord or satisfaction.

Credit Card, Debit Card, Wallet Card and ACH Charges

NOPIN® could reject any transaction from any Issuers at the sole discretion of NOPIN® when it's determined as a potential insecure transaction. You must provide and pay from valid payment methods (Credit Card, Debit Card, Wallet Card, ACH or

any other valid payment method) of which you are the authorized holder when purchasing, activating, or re-charging any NOPIN® service. If Customer pays by any, it thereby authorizes NOPIN® to charge the authorized method of payment account number for NOPIN® charges that accrue during the billing cycle. The charge will be reflected in your statement as: "NOPIN®". Customers may re-authorize NOPIN® to charge its designated method of payment account each time it uses Service and/or as required by the Calling Plan Customer chooses. Such authorizations will remain valid until terminated by proper notice to NOPIN® through this website or in writing. It is expressly understood and agreed that in such cases the term for Service will automatically renew for a similar term until such time as Customer notifies us in writing of its intention not to renew. NOPIN® may terminate your account at any time, in NOPIN®'s sole discretion, for declined transactions or any other non-payment of account charges with the understanding, however, that Customer remains fully liable to NOPIN® for all charges accrued from usage of Service and all charges incurred by NOPIN® due to said declines, etc. You must notify NOPIN® in writing within 7 days after receiving your credit card statement if you dispute any NOPIN® charges on that statement or such dispute will be deemed waived. Any applicable billing discrepancy resulting in the consumer initiating a charge-back by the issuer through Federal Truth in Lending Act, 12 C.F.R. Part 266 (1998), REG-Z, is not waived and NOPIN® must be given reasonable time to investigate the nature of the Customer's claim, billing and the specific charge prior to the initiation of a consumer chargeback.

Failure to Pay.

Upon advance notice, we may suspend, restrict, or cancel the Services and this Agreement if you do not make payments for current or prior bills by the required due date. Service suspension or cancellation will result in your loss of the number associated with the Service.

Late Payment Charge

We may add interest charges to any past-due amounts at the lower of 1.5% per month or the maximum rate allowed by state law, prorated for each day payment is past due. Acceptance of late or partial payments (even if marked "Paid in Full" or with other restrictions) shall not waive any of our rights to collect the full amount of your charges for the Service. Notice of any disputes must be in writing and received by us within 30 days after you received your bill or you will waive any objection. You agree to reimburse us for reasonable attorneys' fees and any other costs associated with collecting delinquent or dishonored payments. If charges cannot be processed through your credit card, we will charge you an additional \$15.00. If the state law where you receive the Service requires a different fee, we will charge you that amount.

Taxes.

Any applicable sales, use, excise, utility or other taxes, fees or charges imposed on NOPIN® as a result of providing the Service or a Device will be added to Customer's account when imposed or required by law.

Residential Use of NOPIN® Services and Devices

If you subscribe to NOPIN®'s residential services, the Service and any devices are provided to you solely for residential use. Residential use shall constitute normal and regular use of NOPIN® services or products by you and/or your household based upon volumes of usage that NOPIN® determines are not those of corporate use by a small business enterprise, or at home office. NOPIN® reserves the right to transfer any residential use customer or account that NOPIN® believes is in fact a small business enterprises based from a residence, or at home business based upon their volumes of usage, to a Corporate Use account or service, or alternatively cancel the customer's service. Customer shall not resell or transfer the Service or the Device to another party without our prior written consent. Customers are prohibited from using the Service or the Device for auto-dialing, continuous or extensive call forwarding, telemarketing (including, without limitation, charitable or political solicitation or polling), fax or voicemail broadcasting or fax or voicemail blasting. We reserve the right to immediately terminate or modify your Service if we determine, in our sole and absolute discretion, that your use of the Service or the Device is, or at any time was, inconsistent with normal residential usage patterns. In addition, you will be required to pay our higher rates for commercial service for all periods in which your use of the Service or the Device was inconsistent with normal residential use. The products and services offered by NOPIN® are for residential use only unless otherwise noted and not intended for independent resale or mass distribution by commercial resellers or distributors. Any purchases by distributors and resellers, for the purpose of further resale, must be done through direct contact with NOPIN®, under a separate agent agreement.

Corporate Use of Service and Device.

If you subscribe to NOPIN®'s corporate services, the Service and Device are provided to you as a corporate user. You shall not resell or transfer the Service or the Device to another party without our prior written consent. You are prohibited from using the Service or the Device for auto-dialing, continuous or extensive call forwarding, telemarketing (including, without limitation, charitable or political solicitation or polling), fax or voicemail broadcasting or fax or voicemail blasting. We reserve the right to immediately terminate or modify your Service if we determine, in our sole and absolute discretion, that you have at any time used the Service or the Device for any of the aforementioned or similar activities. The products and services offered by NOPIN® are for personal and business use only and not intended for independent resale or mass distribution by commercial resellers or distributors. Any purchases by distributors and resellers, for the purpose of further resale, must be done through direct contact with NOPIN® under a separate agent agreement.

Use by Customers outside the United States NOPIN® does not presently offer or support the Service in any countries other than the United States. If you use the Service or the Device outside of the United States, you will be solely responsible for any violations of local laws and regulations resulting from such use. We reserve the right to terminate your Service immediately if we determine, in our sole and absolute discretion, that you have used the Service or the Device outside of the United States.

Export Control Laws.

The export and re-export of Materials of this website are controlled by the export laws and regulations of the United States, as they may be amended from time to time. Accordingly, you certify that you are aware of and will comply with all applicable export rules and regulations, including the responsibility to obtain a license for the export or re-export of the Materials to any destination requiring such a license. In addition, the Materials may not be exported or re-exported to Cuba, Iran, Iraq, Libya, Sudan, the Taliban-controlled regions of Afghanistan or to any other country to which the United States prohibits the export of goods, technology or services or to nationals of those countries, wherever located. Moreover, neither the Software nor Materials may be distributed to persons on the Table of Denial Orders, the Entity List, or the List of Specially Designated Nationals maintained by the U.S. government. By downloading the Software and/or Materials you are certifying that you are not a national of one of the above-listed countries or of any other country to which the United States embargoes goods, services or technology and that you are not a person on the Table of Denial Orders, the Entity List, or the List of Specially Designated Nationals.

NOPIN® and CALEA Compliance.

Be advised that should a request come from governmental or law enforcement agencies, with the authority to require NOPIN® to report information related to your services, or, should law enforcement request this information or access pursuant to CALEA or the Patriot Act, NOPIN® shall be obligated to cooperate and disclose this information in accord with the laws of the United States of America and the State of Florida.

Account Number and Password Security.

You are responsible for maintaining the confidentiality and security of your account number (sometimes called a PIN) and/or password. You are responsible for all uses of your account, whether or not actually or expressly authorized by you. Any unauthorized access of the Customers NOPIN® account that is the result of the Customer's negligent handling of any NOPIN® account number or password is expressly the liability of the Customer. The Customer expressly waives all legal defenses and relief against NOPIN® for any collectable debt that arises from the unauthorized access of their services, by and through their PIN and/or account that is a result of their own mishandling, negligence, or intentional disclosure of their account Number, password or PIN

Inappropriate Use and/or Conduct as cause for termination or breach of Agreements.

The Customer agrees to use the Service and/or Device for lawful purposes only. The Customer shall not use, or allow any third (3rd) parties to use, the Service or the Device in any way that is unlawful, harmful, threatening, libelous, deceptive, fraudulent, abusive, harassing, defamatory, vulgar, obscene, sexually explicit, profane, hateful, discriminatory, or other objectionable material of any kind, including, without limitation, material that encourages unlawful conduct. If NOPIN® believes, at its sole discretion, that a customer has engaged in any of the foregoing conduct, NOPIN® reserves the right to (i) immediately suspend or terminate your Service; and/or (ii) forward the offensive materials, your communications with NOPIN®, and your identify and other personal information to the proper authorities for investigation and prosecution. The Customer consents to the forwarding of any such communications and information to these authorities or law enforcement. In the event of such termination, you will be responsible for the full month's charges to the end of the current term, including, without limitation, unbilled charges, plus a termination fee, if applicable, all of which will become immediately due and payable upon termination of your Service.

Inconsistent with Normal Use of Service.

If you use the NOPIN® service or the device in a way that is inconsistent with the normal use for your service or plan, you will be required, at NOPIN®'s sole discretion, to pay the rates for the service or plan that would apply to the way you used the service or device, or terminate the plan. For example, if you subscribe to one of our residential service calling plans, and you are notified that your usage is inconsistent with normal residential use, you may thereafter be required to pay our higher rates for commercial service for all periods in which your use of our service or the device was inconsistent with normal residential use determined to be more than 2,500 minutes per account per month for unlimited residential calling plans. The creation or use of related multiple accounts or excessive residential lines to circumvent these levels shall also be considered inconsistent with normal use. Usage over these levels or other inconsistent use will result, in NOPIN®'s sole discretion, in immediate mandatory transfer to another appropriate plan, suspension or termination of service. You acknowledge that if your service is terminated under this provision, you will not be entitled to any type of refund or credit for your purchase.

Here is a non-exhaustive list of examples of uses of our service inconsistent with normal residential use:

- Commercial, not-for profit, governmental use or other similar use
- The use of the service at a multi-residential address for more than one single residence; or
- The use of the service by others who do not reside in your personal residence primarily by reason of its unlimited feature
- Calls to or from more than 5 Registered Telephone Numbers
- More than 2,500 minutes of use per month per calling plan per account

Inappropriate Content.

You will be solely liable for any and all liability that may arise out of the content transmitted by you or any person, whether authorized or unauthorized, using your Service or Device. You shall assure that the use of the Service and content comply at all times with all applicable laws, regulations and written and electronic instructions for use. NOPIN® reserves the right to terminate or suspend your Service and remove your content from the Service, if we determine, in our sole and absolute discretion, that such use or content does not conform to the requirements set forth in this Agreement or interferes with our ability to provide Services to you or others. Our action, or inaction, under this Section will not constitute any review or approval of your use or content.

NO WARRANTIES ON SERVICE. NOPIN® DOES NOT MAKE ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF TITLE OR NONINFRINGEMENT, OR ANY IMPLIED WARRANTIES OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE SERVICES OR DEVICE, ANY TRANSACTION PERFORMED THROUGH THE SERVICES OR ON THE INTERNET GENERALLY, OR AS TO THE QUALITY OF THE CALL. NOPIN® SHALL NOT BE LIABLE FOR ANY COST OR DAMAGE ARISING EITHER DIRECTLY OR INDIRECTLY FROM ANY SUCH TRANSACTION, USE OF THE SERVICE OR DEVICE. NOPIN® DOES NOT WARRANT THAT THE SERVICES OR DEVICE WILL BE UNINTERRUPTED OR ERROR-FREE OR WILL OPERATE WITHOUT FAILURE, PACKET LOSS, DEGRADATION OR INTERRUPTION NOR DOES NOPIN® WARRANT ANY CONNECTION TO OR ANY TRANSMISSION OVER THE INTERNET OR THAT ANY DEFECTS IN THE SERVICES OR MATERIALS WILL BE CORRECTED. NEITHER NOPIN ® NOR ITS OFFICERS, DIRECTORS, EMPLOYEES, AFFILIATES OR AGENTS, OR ANY OTHER SERVICE PROVIDER OR VENDOR WHO FURNISHES SERVICES, DEVICES, OR PRODUCTS TO CUSTOMER IN CONNECTION WITH THE SERVICE, WILL BE LIABLE FOR UNAUTHORIZED ACCESS TO OUR OR YOUR TRANSMISSION FACILITIES OR PREMISES EQUIPMENT OR FOR UNAUTHORIZED ACCESS TO, OR ALTERATION, THEFT OR DESTRUCTION OF, CUSTOMER'S DATA FILES, PROGRAMS, PROCEDURES OR INFORMATION THROUGH ACCIDENT, FRAUDULENT MEANS OR DEVICES OR ANY OTHER METHOD, REGARDLESS OF WHETHER SUCH DAMAGE OCCURS AS A RESULT OF NOPIN® OR ITS SERVICE PROVIDER'S OR VENDORS' NEGLIGENCE. STATEMENTS AND DESCRIPTIONS CONCERNING THE SERVICE OR DEVICE, IF ANY, BY NOPIN® OR OUR AGENTS OR INSTALLERS ARE INFORMATIONAL AND ARE NOT GIVEN AS A WARRANTY OF ANY KIND.

EXPRESSED LIMITATION OF LIABILITY. IN NO EVENT WILL NOPIN ® BE LIABLE TO THE CUSTOMER FOR (I) ANY INCIDENTAL, CONSEQUENTIAL, OR INDIRECT DAMAGES (INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF PROGRAMS, DATA OR INFORMATION, AND THE LIKE) ARISING OUT OF THE USE OF OR INABILITY TO USE THE SITE, SERVICES OR MATERIALS, OR ANY TRANSACTIONS PROVIDED ON THE SERVICE OR DOWNLOADED OR HYPERLINKED FROM THE SITE, EVEN IF "CV" OR ITS AUTHORIZED REPRESENTATIVES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, OR (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR

OTHER INACCURACIES IN THE SERVICE AND/OR MATERIALS OR INFORMATION DOWNLOADED THROUGH, OR HYPERLINKED FROM, THE SITE.
INDEMNIFICATION.

The Customer agrees to indemnify, defend and hold NOPIN®, its officers, directors, employees, agents, shareholders, licensors, suppliers, business partners and any third party information providers to the Site, Services or Devices from and against all losses, expenses, damages and costs, including reasonable attorneys' fees, resulting from Customer's use of any Services or Devices, including, without limitation, 911 Dialing, or any violation of this Agreement by Customer. The provisions of this paragraph are for the benefit of NOPIN® and its officers, directors, employees, agents, shareholders, licensors, suppliers, business partners and any third party information provider for the Site, Services or Materials. Each of these individuals or entities shall have the right to assert and enforce these provisions directly against Customer on its own behalf.

NO WARRANTIES ON WEBSITE. HYPERLINKS OR OTHER WEB PAGES ACCESSIBLE FROM THE SITE WILL ENABLE YOU TO LEAVE NOPIN®'S SITE. THE LINKED SITES ARE NOT UNDER THE CONTROL OF NOPIN® AND NOPIN® IS NOT RESPONSIBLE FOR THE CONTENTS OF ANY LINKED SITE OR ANY LINK CONTAINED IN A LINKED SITE, OR ANY CHANGES OR UPDATES TO SUCH SITES. NOPIN® IS PROVIDING THESE LINKS TO YOU ONLY AS A CONVENIENCE, AND THE INCLUSION OF ANY LINK DOES NOT IMPLY ENDORSEMENT BY NOPIN® OF THE SITE. NOPIN® AND ITS AFFILIATES DO NOT CONTROL OR ENDORSE THE CONTENT OF THIRD PARTY WEBSITES. ALL SERVICES AND MATERIALS PROVIDED ON THE NOPIN® SITE ARE PROVIDED "AS IS". NOPIN® DOES NOT GUARANTEE OR WARRANT THAT THE FILES AVAILABLE FOR DOWNLOADING FROM THE SITE WILL BE FREE OF INFECTION OR VIRUSES, WORMS, TROJAN HORSES OR OTHER CODE THAT CONTAINS CONTAMINATING OR DESTRUCTIVE PROPERTIES. YOU ARE RESPONSIBLE AND ARE URGED TO IMPLEMENT SUFFICIENT PROCEDURES AND CHECKPOINTS TO SATISFY YOUR PARTICULAR REQUIREMENTS FOR ACCURACY OF DATA INPUT AND OUTPUT, AND FOR MAINTAINING A MEANS EXTERNAL TO THE SITE FOR THE RECONSTRUCTION OF ANY DATA LOSS. YOU ASSUME TOTAL RESPONSIBILITY AND RISK FOR YOUR USE OF THE SERVICES, DEVICE AND THE INTERNET.

Force Majeure.

NOPIN® shall not be liable for any failure or delay in performing an obligation or service under this Agreement that is due to causes beyond its reasonable control, such as natural catastrophes, governmental acts or omission, laws or regulations, labor strikes or difficulties, computer viruses, war, domestic or international acts of terrorism, transportation stoppages or slowdowns or the inability to procure content, information, service, carriers, product, software, or demonstrations that flow from Force Majeure events. If any of these causes continue to prevent or delay performance for more than 180 days, you may terminate this Agreement, effective immediately upon notice to NOPIN®.

Trademarks

All corporate names, service marks, logos, trade names, trademarks, websites and domain names of NOPIN® (collectively "Marks") are and shall remain the exclusive property of NOPIN® and nothing in this agreement shall grant Customer or any Third party the license to use such Marks.

Copyright All Services, Software and Materials found at this Website are protected under U.S. Copyright, or, by and through other intellectual property laws. Any commercial use of the Services Software, and Materials found on the Website is strictly prohibited, without the express, prior, written consent of NOPIN®. Any reproduction or redistribution of the Services and/or Materials not in accordance with the terms set forth herein is expressly prohibited by law, and may result in severe civil and criminal penalties.

NOPIN ® Customer Service Center

NOPIN® Customer Service Center (hours of operation 8am EST to 10pm EST Monday through Sunday)

Contact our Customer service line at 1-8005038622 or e-mail it direct at info@nopin.us.

Important Notes: - NOPIN® is not responsible for any long distance charges incurred by the customers while dialing a local access number. Customer needs to verify its existing local and long distance plan to guarantee that no long distance charges will be charge to Customer's account.

Customer needs to verify with its existing mobile phone provider to guarantee that no long distance charges will be charged to Customer's account and the appropriate use of the service NOPIN® from their mobile phone.

Prices and rates for local and long distance calls are subject to change without notice. Intrastate calls are not allowed in any states of United States.

Local Access Charges

Local and Regional Phone Company charges may apply and such fees shall be charged to your NOPIN® Account for services associated with connecting your calls. Access fees to local access numbers may be applied. Federal, State, and local taxes for Lifeline Assistance and Universal Service Fund will be deducted from your account. Calls to Directory Assistance could be charged at a higher rate and such fee shall be charged to your account. NOPIN® does not warrant or guarantee that the customer will have availability of the toll or access number from all locations within North America.

NOPIN® is not responsible for any international termination charges incurred by the customers. Customer needs to follow-up NOPIN® dialing instructions and avoid any misuse or changes in the process.

Written Notice to Customer

By activation and use of the NOPIN® Account, the Customer agrees to all official Notices from NOPIN® to Customer shall be sent and delivered via e-mail, SMS or

automatic dialed calls. The Customer represents that the e-mail provided NOPIN® is his or her account, or alternatively, is an e-mail account to which the customer has regular access, or alternatively is an e-mail account to which the Customer agrees notice remitted thereto are effectually received.

Written Notice to NOPIN® through Customer Service Center
NOPIN® Customer Service Center (hours of operation 8am EST to 10pm EST
Monday through Sunday)

Contact our Customer service line at 1-800-503-8622 or e-mail it direct at
info@nopin.us

By activation and use of the NOPIN® Account, the Customer agrees to all official Notices from Customer to NOPIN® must be in writing (in forma of e-mail fax or letter) and shall be directed to NOPIN®'s Customer Service Center at the following contact points:

NOPIN® Customer Service Center
FAX: (305) 407-1696

THE FOLLOWING TERMS ARE APPLICABLE TO SPECIFIC NOPIN® SERVICES AND PRODUCT LINES:

The NOPIN ® Service Online Calling Plans.

The NOPIN® Account offers calling specific discount plans to maximize savings to consumers calling regularly to specific destination. Any claim or complaint as to quality of service, service interruption or furnishing of services of the NOPIN® Plans shall be directed to the attention of NOPIN® for resolution, or alternatively, made with the Florida Public Service Commission with NOPIN® as the inter-exchange carrier.

The NOPIN ® prepaid cards.

By purchasing or using the prepaid card, you agree to the terms and conditions described here. If you do not agree or have any questions about the terms and conditions, do not purchase or use our products without contacting our customer service. To opt out of the list of communication of the promotions, bonus and discount please call Customer Service. Your phone company may charge you for dialing local access. Total number of announced minutes is based on a single call from a non-public phone. Calls are billing in 1 minute upward rounding. A Maintenance fee of up to \$0.89 is applied after 1st completed call and every 7 days thereafter. A disconnection fee of up to \$0.99 on \$2 cards or up to \$2.49 in \$5 cards may apply per call. If card is used from a payphone a compensation fee of \$1.00 is applied. Calls made using a toll free number are billed an additional fee of \$0.015 per minute. Int'l rates may vary by city or cellular network. Card expires on the earlier of stated expiration date or 60 days from first use. For rates or fee inquiries, call customer service toll free number indicated in the back of the card. Service only available from the 48 states within the US continent. Used only to make international calls, not valid for intrastate calls.

Consent to Receive SMS: By using the Service, You consent to receive SMS text messages from NOPIN® and its authorized distributors of the Service. To opt out at any time, please contact NOPIN®.

The NOPIN ® Top Ups.

NOPIN® could resale International and Domestic Top Up. The Top Up services available on the Website are subject to change and availability. You agree and understand that NOPIN® only acts on your authorization to send Top Up and the relevant mobile operator shall be solely liable to you and the recipient of Top Up for the provision of mobile services related to the Top Up. Once the Top Up is sent to a mobile phone number, it can be used immediately therefore it cannot be refunded or removed from the phone. Due to the nature of the Top Up service, you have no right to cancel this Agreement and request a refund.

Website Terms & Condition

This Website (the "Site") is operated by OWT LLC DBA NOPIN ® (referred to herein as "NOPIN ®" or "we" or "us"). By accessing or using this Site (or any part thereof), you agree to be legally bound by these Terms and Conditions of Use as we may modify them at any time without notice to you. Each use of the Site and the Materials (defined below) constitutes your acceptance of these Terms and Conditions of Use as then-posted on the Site. If you do not agree to the Terms and Conditions of Use, or if you do not have the right, power, and authority to agree to and be bound by these Terms and Conditions of Use, you may not use the Site or the Materials.

Limited License to Use the Site and The Materials. You are granted a limited, non-exclusive, non-transferable license to access and use the Site, and the content, information, documents, software, services and materials provided through the Site (collectively the "Materials"), in accordance with these Terms and Conditions of Use for your internal business purposes. You agree that you will not: (i) use the Site or the Materials for any unlawful purpose or in violation of any laws; (ii) use the Site or Materials to reproduce, transmit, display or distribute copyrighted material; (iii) copy, store, edit, change, prepare any derivative work of, or alter in any way, any of the Materials provided on or through this Site; (iv) mirror the Site or resell the Materials or the Site's services. In addition, you agree that you will not: (a) impersonate any person or entity or misrepresent your affiliation with any other person or entity; (b) engage in spamming, flooding, harvesting of e-mail addresses or any personal information, spidering, screen scraping, database scraping; or (c) attempt to gain unauthorized access to other computer systems through the Site or Materials. You agree that you will not use the Site or the Materials in any manner that could damage, disable, overburden, or impair the Site or interfere with any other party's use and enjoyment of the Site or Materials. You shall not make any commercial use of the Site or the Materials. Any use of the Site or the Materials not specifically permitted under these Terms and Conditions of Use is strictly prohibited.

Personal Information and Privacy.

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In the event that any area of the Site requires you to register with us prior to our granting you access to such areas, you agree to provide truthful information when registering and to update your information as necessary to keep your information accurate. You are solely responsible for maintaining the security of your Site access name and password. You agree to notify us immediately of any unauthorized use of your Site access name, password or account. NOPIN® shall not be responsible for any losses arising out of the unauthorized use of the Site or the Materials through your Site account.

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Severability. If any portion of these Terms and Conditions of Use is deemed unlawful, void or unenforceable, then that portion shall be deemed severable and shall be construed in accordance with applicable law and such term will not affect the validity and enforceability of any remaining provisions. NOPIN®' failure to act with respect to a breach of these Terms and Conditions of Use by you or others does not constitute a waiver and shall not limit NOPIN®' rights with respect to such breach or any subsequent breaches.

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These Terms and Conditions of Use will be governed by the laws of the state of Florida, without regard to choice of law principles. The exclusive jurisdiction for any and all claims, actions or disputes with NOPIN® or relating in any way to your use of the Site or the Materials shall be in the state and federal courts serving Miami-Dade County, Florida and you hereby agree to submit to the jurisdiction of the state and federal courts serving of Miami-Dade County, Florida. Any cause of action or claim you may have with respect to the Site must be commenced within one (1) year after the claim or cause of action arises.

Termination of Use.

NOPIN®, in its sole discretion, may terminate your use of the Site or the Materials at any time without notice to you for any or no reason. NOPIN® shall not be liable to you or any third party for any termination of use of the Site or the Materials.

These Terms of Service were last updated on February 1, 2014.

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at the time of collection we will notify users by posting a notice on our website for 30 days, so be sure to check back here periodically for any changes.

Information - How We Get It

When you register for our products or services, you will be providing personal information to NOPIN® such as your name, phone number, address, e-mail and other information by which you can be personally identified. You will also be asked to provide demographic information such as zip code and age. If you purchase products or services on our site, you will be asked for financial information such as account or credit card numbers. We do not knowingly collect personal information from children under the age of 13. We also collect usage information from you when you visit us. Website usage information is not typically personally identifiable information. It describes how our website is used and navigated, including the number and frequency of visitors to each Web page and the length of their stay. Website usage information also includes the domain names of browsers and IP addresses that visit our Website, time of day the website was visited, and other non-personally identifiable information. Throughout the website are forms which enable prospective customers, partners, and distributors to contact us to learn more about our products and services. The information we collect on these forms is only used to facilitate our business relationship with you. It is not used for any other purpose.

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administrative bodies. As such, NOPIN® may provide aggregate statistics about customers, sales and traffic patterns. None of these reports or statistics will include personally identifiable information. However, NOPIN® reserves the right to use personally identifiable information to investigate and help prevent potentially unlawful activity that threatens either NOPIN® or any company affiliated with NOPIN®. Moreover, upon the appropriate request of a government agency, law enforcement, court or as otherwise required by law, NOPIN® may disclose personally identifiable information.

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From time to time our site requests information from users via surveys or sweepstakes. Participation in these surveys or sweepstakes is completely voluntary and you therefore have a choice whether or not to disclose this information. Information requested may include contact information (like name and shipping address) and demographic information (such as zip code and age). Contact information will be used to notify sweepstakes winners and award prizes and may be shared with third party sponsors of the sweepstakes. It will be clear at the point of collection who is collecting the information and whose privacy statement governs. Survey information will be used for purposes of monitoring or improving your use and satisfaction of this site.

Ability to Opt-Out of messages from NOPIN®

Upon registration for products and services, you will receive a welcome message from NOPIN® introducing you to NOPIN® product and service offerings. If you do not wish to receive future e-mails from NOPIN® please follow the instructions contained in the e-mail to unsubscribe from receiving future e-mails from NOPIN®.

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NOPIN® shall honor any message requests sent to the above address from customers to change their account information (i.e., name, address, or billing information) or otherwise correct inaccurate information. NOPIN® will gladly correct such information and customers are welcome to verify that the appropriate corrections have been made. In addition, if you believe that your personally identifiable information is being mishandled in light of this Privacy Policy, please immediately notify NOPIN® by e-mail at info@nopin.us so that we can address your concern.

Security

We take great care and use of the latest technologies to ensure the security and safety of all your transactions with NOPIN®. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we have put in place safeguards to secure the information we collect online. Our servers use encryption technology to protect the transfer of your credit card data to unauthorized parties. When these types of measures are taken, shopping online is safe and secure. We use industry-recognized standards in transaction security to protect the information you provide when you make a purchase at NOPIN®.

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If, after reading our Privacy Policy, you have questions or concerns about any of the statements herein, we welcome your feedback. You may contact our Customer Service Department at 1-800-503-8622.

SUMMERTIME SWEEPSTAKES NOPIN & LAKAYATI.COM

**One World Telecom
Nopin & Lakayayiti.com
"Summertime" Sweepstakes
Official Rules**

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

Participation constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules. The NOPIN "SUMMERTIME" Sweepstakes begins at 12:00:01 a.m., Eastern Daylight Time ("EDT") on JUNE 6, 2015 and ends at 11:59:59 p.m., ("EDT") on AUGUST 31, 2015 ("Sweepstakes Period"). Sweepstakes is sponsored by One World Telecom dba Nopin Long Distance, 2620 SW 27th Ave., Miami, FL 33133, & Lakayayiti.com who are solely responsible for all aspects of this Sweepstakes.

Eligibility: The Sweepstakes is intended for viewing and participation in the 50 United States (omitting residents of Rhode Island) and the District of Columbia ("U.S.") only and shall only be construed and evaluated according to U.S. law. Do not enter the Sweepstakes if you are not (i) a legal U.S. resident located in the U.S., and (ii) age 18 or older as of JUNE 6TH, 2015. Employees, officers and directors of Sponsors, its parent company, franchisees, affiliates, subsidiaries, agents and advertising, public relations and promotion agencies ("Released Parties"), as well as the immediate family members (parents, children, siblings, spouses) and/or persons living in the same household (whether related or not) of each are not eligible to participate in the Contest. All federal, state and local laws and regulations apply. **Void in Puerto Rico, the U.S. Virgin Islands, U.S. Military installations in foreign countries, and where prohibited, taxed or restricted by law.**

Four Ways to Enter: Participants will receive one (1) entry for every purchase transaction made during the Sweepstakes Period. A qualified person may enter the Sweepstakes any of the following ways:

- 1) *ONLINE* - Consumers can gain entry into the Sweepstakes by visiting www.nopin.us and making a purchase transaction online.
- 2) *BY PHONE* - Consumers can gain entry into the Sweepstakes by calling 1-800-503-8622 and making a purchase transaction over the phone. (with a Customer Service Agent or using the Automated Recharge System)

- 3) *IN STORE* - Consumers can also gain entry into the Sweepstakes by visiting any participating retail location and making a purchase transaction.
- 4) *BY MAIL* - To enter by mail, without purchase or obligation, send your name, address, city, state, zip code and day and evening telephone numbers with area code hand-printed on a 3-1/2" x 5" piece of paper. On the reverse side of the 3-1/2" x 5" paper hand-print "Nopin" Sweepstakes. In addition, mail your completed Sweepstakes entry in a hand-addressed stamped envelope to: Nopin & Lakayiti.com "SUMMERTIME" Sweepstakes: 2620 SW 27 AVE, MIAMI, FL 33133. **Limit of one (1) Mail Entry per envelope/or mailing address per day.** All Mail Entries must be postmarked by JUNE 6TH, 2015 and received by August 31, 2015. The Sponsor is not responsible for lost, late, incomplete, illegible, stolen, misdirected, mutilated, delayed, destroyed or postage due entries. Incomplete information may result in disqualification of entry. Entries generated by script, macro, robotic, programmed, or any other automated means are prohibited and will be disqualified. No mechanical reproductions or facsimiles of entries allowed. Entries become the property of the Sponsor and will not be acknowledged or returned.

Official Rules available at: www.nopin.us

Internet Limitations of Liability: If for any reason this Sweepstakes is not capable of running as planned due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, at any time, without notice and award the prizes using all non-suspect eligible entries received as of or after (if applicable) this termination or suspension date. Sweepstakes Entities assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Sweepstakes Entities are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer on-line systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Sweepstakes or downloading any materials in this Sweepstakes. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON (S) RESPONSIBLE FOR THE ATTEMPT TO THE

FULLEST EXTENT PERMITTED BY LAW. In the event of a dispute as to the identity of a winner based on an e-mail address, the winning entry will be declared made by the authorized account holder of the e-mail address submitted at time of entry. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, on-line service provider or other organization (e.g., business, educational, institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

Grand Prize: One (1) Grand Prize winner will receive will receive a five days/4 nights at Participating Hotels in Port-au-Prince, HAITI (Karibe, Kinan, Marriot, Royal Oasis) Stay for two (2) people , Airport transfers in Haiti, Full access to all Events and select Tours in HAITI Approximate Retail Value (ARV \$900)..No cash option is available for this prize. Prize is to be redeemed in HAITI. Winner in United States may use the prize themselves in HAITI or delegate the prize to any chosen 2 people of the winner's choice in HAITI for redemption.
. Winner is responsible for any and all applicable fees, service charges, surcharges and all insurance costs, federal, state, local and foreign taxes, if any, gratuities, meal, incidentals and any other unspecified expenses associated with acceptance or use of the Prize

Additional Prizes:

One (1) First Prize winner will win a Caribbean Cruise for two (2) people with an Approximate Retail Value ("ARV") of \$700. The winner will have the option of accepting a \$500 cash prize in lieu of accepting the Cruise.

One (1) Second Prize winner a 32' HD LED TV HAIER. Approximate Retail Value ("ARV") of \$600. Prize is to be redeemed in HAITI. Winner in United States may use the prize themselves in HAITI or delegate the prize to any chosen 2 people of the winner's choice in HAITI for redemption. No cash prize in available for this prize, in lieu of accepting the TV.

One (1) Third Prize winner will receive a 18.5" HDMI READY LED CTV. Approximate Retail Value ("ARV") of \$210. Prize is to be redeemed in HAITI. Winner in United States may use the prize themselves or delegate the prize to any one person of the winner's choice in HAITI for redemption. No cash prize in available for this prize, in lieu of accepting the TV.

One (1) Forth Prize winner will receive a MICROWAVE WESTPOINT. Approximate Retail Value ("ARV") of \$115. Prize is to be redeemed in HAITI. Winner in United States may use the prize themselves or delegate the prize to any one person of the winner's choice in HAITI for redemption. No cash prize in available for this prize, in lieu of accepting the MICROWAVE.

Fifth Prize winner will receive a BLENDER WESTPOINT. **Approximate Retail Value ("ARV") of \$45.** Prize is to be redeemed in HAITI. Winner in United States may use the prize themselves or delegate the prize to any chosen one person of the winner's choice in HAITI for redemption. No cash prize is available for this prize, in lieu of accepting the BLENDER.

Sixth Prize winner will receive a 16" FAN WESTPOINT. **Approximate Retail Value ("ARV") of \$38.50.** Prize is to be redeemed in HAITI. Winner in United States may use the prize themselves or delegate the prize to any chosen one person of the winner's choice in HAITI for redemption. No cash prize is available for this prize, in lieu of accepting the FAN.

Total Prize Pool - \$2700.00

Prize Conditions: Prize winners are solely responsible for all applicable federal, state, and local taxes associated with the receipt of any prize. The winner's travel companions must also execute and return a Travel Companion Waiver. If the travel companion is a minor, parent or legal guardian must sign and return release and accompany minor on trip. The winner's entry and acceptance of the prize offered constitutes permission (except where prohibited by law) for the Sponsor to use said winner's name, photograph, likeness, statements, biographical information, voice and address (city and state), in all forms of media, in perpetuity, without notice or further compensation.

Drawing and Notification: The Prize winners will be selected from among all eligible entries received, in a random drawing. All decisions are final in all matters relating to this Sweepstakes. The winner selection process will be completed on or about SEPTEMBER 2, 2015. Odds of winning will depend on the total number of eligible entries received. . The potential Winners will be notified by phone and/or email on or about SEPTEMBER 2, 2015 and will be required to confirm his/her address for paperwork delivery. If potential Winner does not meet the eligibility requirements or does not confirm his/her address within five (5) days of initial contact, an alternate potential Winner will be selected from a random drawing from among all remaining Eligible Entries.

The potential Winner will be required to sign and return an Affidavit of Eligibility and Release as well as an IRS W-9 (i.e. Request for Taxpayer Identification Number and Certification) should the prize received exceed \$600 ARV. This must be completed, signed and returned within five (5) days from date of issuance, or the Prize will be forfeited and awarded to an alternate Winner to be selected in a random drawing from among the remaining Eligible Entries (such documentation may be sent by facsimile provided the facsimile documents are received within five

(5) days and the original documents are sent via mail and received within ten (10) days. If any Prize notification or attempted notification is returned as undeliverable, the Prize will be forfeited and will then be awarded to an alternate Winner to be selected in a random drawing from among all of the remaining Eligible Entries received. Except where prohibited, acceptance of a Prize constitutes Winner's consent to use of his/her full name and/or photograph without further compensation for advertising, promotional and publicity purposes by Sponsor. By accepting Prize, Winner acknowledges compliance with these Official Rules.

Terms & Conditions: This Sweepstakes is subject to all applicable federal, state, and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sweepstakes Administrator, and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Entrants also consent to the use of the personal data they submit to be used solely by the sponsor and affiliated partners for marketing purposes, statistical analysis, or customer relations. This information will never be sold or shared with third parties and all entrants will be given the opportunity to opt-out at any time. The Prize winners and all entrants also agree to release, discharge, indemnify and hold harmless the Sweepstakes Entities from and against any claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in any part, directly or indirectly, from acceptance, possession, use or misuse of prize offered, or participation in this Sweepstakes. Any person attempting to defraud or in any way tamper with the Sweepstakes mechanics and/or implementation will be prosecuted to the full extent of the law.

This Sweepstakes is void where prohibited.

Disputes: By entering the Sweepstakes, entrants agree that 1.) Any and all disputes, claims, and causes of action arising out of or connected with the Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; 2.) Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Sweepstakes but in no event attorneys' fees; and 3.) Under no circumstances will any entrant be permitted to obtain any award for, and entrant hereby waives all rights to claim punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, shall be governed by, and construed in accordance with the laws of the state of Florida without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction other than the state of Florida. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and be

construed in accordance with their terms as if the invalid or illegal provision were not contained herein. The value of the prizes set forth above represents Sponsor's good faith determinations of the ARV thereof and such determinations are final and binding and cannot be appealed.

Winners List Request: To request the name of the winners, please send a self-addressed, stamped business size envelope, by September 15, 2015, to: Nopin & Lakayiti.com "summertime" Sweepstakes Winners List Request, 2620 SW 27TH AVE, MIAMI, FL 33133

Official Rules by Mail: For your own copy of the Official Rules, send a self-addressed stamped envelope to Nopin & Lakayiti.com "summertime" Official Rules By Mail, 2620 SW 27TH AVE, MIAMI, FL 33133

Sponsor: One World Telecom dba Nopin Long Distance, 2620 SW 27th Ave., Miami, FL 33133 & Lakayiti.com