VTX FAIR USE POLICY

1.0 Description of VTX Fair Use Policy

VTX has prepared this Fair Use Policy ("Policy") as a guide for its customers to understand the intended and permissible uses of our service, and to prevent exploitation, fraud, and abuse of its unlimited calling plans and features. This Policy is based upon the relevant provisions in our Terms of Service and is applicable to all our services. Our Terms of Service are located at www.vtxtelecom.com/terms.html for our residential and small business services.

Subject to this Policy, VTX unlimited calling plans allows aggregate usage of 3,000 minutes in the 30-day billing cycle, per subscription or digital phone lines, to the subscribed countries with some restrictions to mobile termination or special regions. For example, a 4- user or 4-digital phone line system allows 10,000 minutes in total, under the same account.

For calls that are not included in your selected service plan, or that exceed any plan limitations including those set forth in the Fair Use Policy, usage based charges will be charged monthly as due or mid-cycle if they exceed \$300.00.

2.0 Impermissible Use(s)

Unlimited plans also may not be used for any of the following prohibited uses (which are in addition to the other prohibited uses applicable to all Services):

- Trunking or forwarding Your VTX number to (an)other phone number(s) capable of handling multiple simultaneous calls, or to a
 private branch exchange (PBX) or a key system.
- Spamming or blasting (e.g., sending one hundred (100) or more bulk and/or junk voicemail or faxes simultaneously).
- Bulk call-in lines (e.g., customer support or sales call centers, "hotlines", 900 numbers, sports-line numbers, etc.).
- Auto-dialing or "predictive" dialing (i.e., non-manual dialing or using a software program or other means to continuously dial or place out-bound calls).

3.0 For Lawful and Appropriate Purposes Only

You may not use our service or devices in any way that is illegal, fraudulent, improper or inappropriate. You may not use any automated means to manipulate our service or use our service to violate any law, rule, regulation or any third party's intell ectual property or personal rights.

4.0 VTX's Rights

We reserve the right to review your account and take further action if account usage is beyond normal standards, impermissible or detrimental to other customers' ability to use the service or adversely affects our operations. We may assess abnormal usage based on comparisons to the usage patterns and levels of our other customers. If we determine that you are engaging in abnormal or impermissible usage, we will use commercially reasonable efforts to inform you and provide you with the opportunity to correct the improper usage. If you fail to correct usage activity to conform to normal use, we may exercise our right to transfer your service to a more appropriate plan, charge applicable rates or suspend or terminate your service with or without notice. If we believe that our service has been used for an unlawful purpose, we may immediately terminate your service with or without notice and/or forward the relevant communication and other information to the appropriate authorities for investigation and prosecution. We reserve all of our legal rights.

5.0 Changes

Kloud S/N: 10-03-AC1

VTX reserves the right to change this Policy at any time. Changes shall become effective when a revised Policy is posted to VTX's website.

VTX reserves the right to amend, modify, delete or remove any component of our calling plans and unlimited offerings, at our sole discretion, with little or no prior notice and without liability to you as Customer, in response to changes in international rates or coverage service areas offered by our international carriers.