

**JUNCTION CONNECTIONS SERVICES AGREEMENT – SIP TRUNKING & CALLING CARD- January 25, 2011**

The customer shall not use this service as their sole call termination service, and shall be advised to have a backup solution in any case this service does not deliver the customer demand. The customer understands that Junction Connections does not guarantee any privacy on the communications through Junction Connections. Junction Connections offers no warranty for failure of service.

All questions and concerns regarding this agreement should be in writing. Junction Connections' contact information is:

Junction Connections, Inc.  
PO Box 20478  
New York, NY 10001  
(212) 796-5035  
support@junctionconnections.com

Junction Connections does not claim that its service is "standard line quality", and the client understands that the service quality is "as is", and should vary depending on the location of the customer and the destination of each call.

Due to the nature of our offering that allow customers to bring their own device, software, PBX or switch, the customer shall understand that the level of support, and the service offered is intended to customers with a higher technical level.

The customer is responsible for the safekeeping of their Login and Password information. If this information is lost or given to any other party in any way, the customer understands that this will be his sole responsibility. The customer agrees to evenly change his passwords to protect his account from any suspicious act.

The customer agrees to follow lawful purposes while using this service. Call usage has to comply with all application laws the United States and the location country of the customer. The customer agrees to set the Caller ID in their configuration is accurate correspondence to them, without creating any confusion to another person or party.

Junction Connections makes no warranties, expressed or implied including or but not limited to merchantability or fitness for a particular purpose, regarding its product or service.

Junction Connections will direct any payment, firstly to pay negative balances. The customer understands that all negative balances are due, and use the service with the acceptance that any call below negative balance does not mean that the calls are not due. Junction Connections reserves the right to suspend any negative account or any account that does not have a minimum \$5 balance.

Junction Connections reserves the right to temporarily or permanently discontinue service at anytime and this without any notice, if this occurs, it will issue full refunds on unused balances.

All calculations and ratings of calls will be rounded up to the nearest whole cent for each call.

Originating from payphones to Junction Connections toll-free numbers will result in a \$1 per call surcharge

The use of scripts that modify the customer portal interface in a way that goes beyond cosmetic modifications (for example, Grease monkey scripts to add additional choices in web forms) are strictly forbidden and can lead to immediate account deletion and legal actions.

The customer is responsible for all usage of his/her accounts and is also responsible of the actual balance in his account.

At Junction Connections' sole discretion, you may incur a port away fee for any DID number(s) leaving our network as this is a pass-through charge from Junction Connections carrier(s). All area code 212 DIDs will incur a \$400 port out fee if the DID has not been ported out with explicit written permission by Junction Connections.

All traffic routed (termination and origination) is billed at 60 second increments. An additional 3 cents per minute is applied to all calling card calls when using a toll-free access number. We therefore recommend that you only use local or long distance access numbers. It is very rare that you will need to use a toll free access number. The only time you should be required to use one is if you are using a payphone or using a phone that does not have a long distance calling plan, and no access number that we provide is a local number to your phone.

Junction Connections reserves the right to charge connection fees and maintenance fees on select calling cards. The calling card itself will state details, if Junction Connections does decide to charge a connection fee or maintenance fee.

Junction Connections reserves the right to charge connection fees and maintenance fees on select calling cards. The calling card itself will state details, if Junction Connections does decide to charge a connection fee or maintenance fee.

The customer agrees that he is not provided with the right to start any claim, remedy or action, legal or OTHERWISE THAT may harm Junction Connections in any way that includes but is not limited to financially.

Junction Connections agrees to not sell your personal or corporate information to third parties.

Junction Connections reserves to change these terms at any time and terms will be posted to [www.junctionconnections.com](http://www.junctionconnections.com).

NON-DISCLOSURE: ONLY IF SPECIFICALLY REQUESTED BY LAW, CUSTOMERS ARE ALLOWED TO DIVULGATE THE STRICTLY NECESSARY INFORMATION ABOUT USE OR PAYMENTS OF THEIR JUNCTION CONNECTIONS SERVICES, IN ALL OTHER CASES, IT IS PROHIBITED TO DIVULGATE INFORMATION ABOUT JUNCTION CONNECTIONS INCLUDING BUT IS NOT LIMITED TO END USERS. In the event that Junction Connections sells its corporation or assets to another corporation, customer information will be passed on and privacy will be maintained.

Junction Connections does not encrypt its transmissions, or sensitive parts of customer information in its database. Junction Connections retains the right to voluntary hand over information regarding customers, usage and calls if it is requested by law by governmental organizations.

Refund policy: Junction Connections guarantees the client that its service will be working as offered in its website. A customer can ask for a refund on its unused balance under the present :

-If a customer made a first deposit and did not used its credits for the reason that he can't use the service , for any reason, Junction Connections will refund 100% of the deposited amount to the client.

-If a client made a first deposit and does not want to continue the service , for any reason, Junction Connections will refund the unused part of the deposit (initial deposit - usage by the client)

- If a client request for a refund on a deposit that is not its first deposit, Junction Connections will refund the unused balance of the client, after charging a US\$ 20.00 fee for administration and close client account. All refunds can take up to 7 business days after client request.

We use a private security firm to automatically screen IP addresses upon logging in to the customer portal and also when you sign up for a new account. If this score is too high, you may be denied access by the system. You will not held Junction Connections accountable for any inconvenience, financial loss or other issues related to this security measure.

The customer will not use Junction Connections termination (outbound) services for telemarketing purposes (Including, but not limited to Automated Dialers, Call Centers and collection agencies). Junction Connections will suspend such activities without warning. Junction Connections offers dialing and telemarketing traffic servers that have a specialized rate sheet. If you are interested in this service please contact us.

### **e911 Terms & Conditions**

#### Definitions

911 – Emergency call service typically used for delivering emergency calls to a public safety access point.

PSAP: Public Safety Answering Point

VoIP: Voice over IP

#### Terms

Due to recent pursuant FCC rulings and regulations, all customers using Junction Connections as their primary residential or business telephone carrier must activate 911 Emergency Services on at least one of their DIDs.

Enhanced 911, the portion of our 911 service which delivers physical address information to your local PSAP is not guaranteed. It is possible that your physical address information may not be passed to the PSAP dispatcher. On occasions such as this you will be required to give the dispatcher the location of your emergency in order to receive emergency service assistance.

Enhanced 911 service is not available to every location within the United States at this time. For locations e911 is not currently available, you will be required to announce the location of your emergency to the PSAP dispatcher.

Due to the nature and instability of VoIP networks, we cannot and do not guarantee your emergency call will complete. Loss of power, Internet access and or several other conditions may cause 911 to be inoperable. We have no control over those types of situations therefore are not held liable.

In order for e911 address information to be passed to your local PSAP dispatcher, you must set your outbound caller ID value to the specific DID you are purchasing e911 service for. Therefore, by agreeing to these Terms & Conditions, you the customer agree to set the outbound Caller ID number to the DID you have enabled e911 services for when making an outbound 911 emergency call. Failure to set the correct caller ID value will result in a non-refundable \$250 surcharge per 911 call.

By using Junction Connections' Enhanced 911 service, Customer agrees that Junction Connections, it's contractors, executives, members, customers, agents, employees, carriers, 911 providers, and any anyone else associated with Junction Connections is not held liable for emergency calls failing, even if it is determined that it is the fault of

Junction Connections or its associates. Customer further agrees that they will notify their Customers, contractors, agents, employees, associates, shareholders, partners, and anyone who may use the Junction Connections 911 service of our limitations and make Customers agree to not hold Junction Connections or Customer liable.

Customer may not use Junction Connections' service with least cost routing (LCR) systems except when routing of calls is outside United States.

Junction Connections may suspend or deactivate Customer's account at any time with or without notice depending on the situation. An effort will be made to provide a reasonable time notice.

Junction Connections is not responsible for false answering as we have no control over our carrier's systems. However, if reported with call examples, we can get the issue rectified with our carrier. We only use top-grade carriers, but because there are so many countries to manage, there is no system that is 100% perfect.

## Privacy Policy

At Junction Connections, we recognize that you may be concerned about our collection, use, and disclosure of the personally identifiable information and non-personal information that we collect when you use our services, our web site and the services offered on our web site. Your privacy is very important to us. This **Privacy Policy** describes the information that we collect from you, how we collect this information, and what we do with it after we collect it. By using our web site you are accepting the practices described in this **Privacy Policy**. If you have any questions or comments regarding this **Privacy Policy**, please contact us at support@junctionconnections.com.

**Analytic and Reporting Technologies** We use analytic and reporting technologies to record Non-Personal Information such as Internet domain and host names, Internet protocol (IP) addresses, browser software, operating system types, click stream patterns, and the dates and times that our web site and the junctionconnections.com services are accessed. We also contract with several online partners to help manage, monitor and optimize our web site and the junctionconnections.com services. This helps us measure the effectiveness of our advertising, communications and how visitors use our web site. To do this, we may use web beacons and cookies.

### **What are Web Beacons and Cookies?**

**A cookie** is a small file placed on the hard drive of your computer. Most web sites use cookies. We use cookies to track your use of the Web site and services used on our website.

**A web beacon** is an often-transparent graphic image, usually no larger than a 1x1 pixel that is placed on a web page or in an e-mail that is used to monitor the behavior of the user visiting the Web site or receiving the e-mail.

**Cookies and web beacons** used by junctionconnections.com and our online partners are not linked to personal information. Some of our shopkeepers may use cookies or web beacons on our web site. We have no access to or control over these cookies and web beacons. This **Privacy Policy** covers the use of cookies and web beacons by junctionconnections.com and our online partners only and does not cover the use of cookies or web beacons by any other third party.

### **What Types of Information Does Junction Connections Collect from me on junctionconnections.com?**

**Personal Information** We collect personal information that you provide to us, such as your name, account #, mailing address, phone number, email address, credit card number, and financial information.

**Non-Personal Information** We also collect non-personal information from you, such as your browser type, the URL of the previous web site you visited, your ISP, operating system, and your Internet protocol (IP) Address Non-personal information cannot be easily used to personally identify you.

### **How Does Junction Connections Use My Information?**

**Personal Information** We use personal information primarily for our own internal purposes, such as providing, maintaining, evaluating, and improving our services and web site, fulfilling requests for information, provisioning and shipping the products that you order, and providing customer support. If you sign up to receive a newsletter from Junction Connections, Inc., we will use the mailing address or email address you provide to send you the newsletters.

**Non-Personal Information** We use non-personal information to track the use of our web site and services on our web site; and for other internal purposes, such as providing, maintaining, evaluating, and improving our web site and services on our web site.

#### **How and When Does Junction Connections Collect This Information?**

**Information Provided to us** We collect personal information from you when you provide it to us. For example, if you pay your bill on our website, we may collect your name, mailing address, telephone number, credit card number, and email address. If you sign up to receive a newsletter, we will collect your mailing address and/or email address.

**Communications With Us** If you communicate with us regarding our web site or Junction Connections, Inc. services, we will collect any information that you provide to us in any such communication. In addition, certain personal information is required for us to have to be able to provide our services to you as well as additional contact information such as an alternate can be reached telephone number and your email address.

**Security** Whenever we obtain your personal information, we follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security. Accordingly, we assume no liability for any disclosure of data due to errors in transmission, unauthorized third party access or other acts of third parties, or acts or omissions beyond our reasonable control.

**Third Parties we may share your information with:** *We will not sell any of your personal or non-personal information* to third parties. By using our service, you acknowledge and authorize any affiliates or companies that are part of providing our services to you, to obtain your personal information for service purposes ONLY. In addition, we may need to share your account information with collection agencies who may in turn report to credit reporting agencies. We may disclose your personal information to prevent an emergency, to prevent harm to others, to respond to legal requirements, to protect or enforce our rights and policies, to protect or enforce the rights of a third party, or as required or permitted by law (including, without limitation, to comply with a subpoena or court order). We may contract with various third parties who help us provide, maintain and improve our web site and our services. For example, we use a third party to process payments made to us, and may subcontract out production, fulfillment, analytics, reporting or other operations. We also contract with several online partners to help manage, monitor and optimize our web site and our services and to help us measure the effectiveness of our advertising, communications and how visitors use our web site. We will use commercially reasonable efforts to prevent such third parties from disclosing your personal information. However, we cannot guarantee that such third parties will not disclose your personal information. Further, if we disclose your personal information to a third party in a manner that is not set forth in this **Privacy Policy** you will be notified so that you can make an informed choice about sharing your personal information with that third party.

#### **Does This Privacy Policy Apply When I Access Third Party Web sites?**

You may be able to access third party web sites directly from our web site. This **Privacy Policy** does not apply when you access third party web sites. We cannot control how third parties may use personal information you disclose to them, so you should carefully review the **privacy policy** of any third party web site you visit before using it or disclosing your personal information to its provider.

#### **Does Junction Connections, Inc. Make Changes to its Privacy Policy?**

We may make changes to the **Privacy Policy** periodically. We will notify you of any material changes by sending you an email, posting a notice on our web site, or posting a notice on your bill. If you receive notification of a change in our **Privacy Policy**, you must review the new **Privacy Policy** carefully to make sure you understand our practices and procedures. If you have chosen to receive such notices from us via email, you may not be able to

receive notices from us if your cookies are not set to accept and/or are disabled. In addition, such notifications will be deemed received and accepted with your continued use of our web site and/or our services.

**What About Children's Privacy?**

***Under Thirteen*** Junction Connections, Inc.'s services are intended for users ages 13 and older **ONLY**. Accordingly, we will not knowingly collect or use any personal information from children that we know to be under the age of 13. In addition, we will delete any information in our database that we know originates from a child under the age of 13.

***Thirteen to Seventeen*** Prospective users between the ages of 13 and 17 can only use Junction Connections' services under their parents or legal guardian's supervision. If you are between the ages of 13 and 17, you, your parent, or your legal guardian may request that we deactivate any of your personal information in our database and/or opt-out from receiving communications from us.

***To opt-out of receiving communications from us*** which includes but may not be limited to advertising of any kind, newsletters and emails from us. To opt-out of any and all of these types of communications, please contact customer service by calling (212) 796-5035.