



# TeleCard Regulatory Services, Inc.

DEPOSIT                      DATE  
D502                      APR 14 1997

April 09, 1997

*970458 - TL*

Division of Administration  
Florida Public Service Commission  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, FL 32399-0850

RE: Bell Holdings International Corporation  
dba MobiS Communications

Dear Division of Administration:

Enclosed, please find the original and six (6) copies of the application for authority to provide Interexchange Telecommunications Services within the state of Florida. I am also enclosing the companies check in the sum of \$250 as the nonrefundable application fee.

I am enclosing a copy of this letter to be stamped as filed and returned to this address. Thank you for you attention to this matter.

ACK \_\_\_\_\_ Sincerely,  
AFA \_\_\_\_\_  
APP \_\_\_\_\_ *R.E. Scribner*  
CAF \_\_\_\_\_ Rebecca Scribner  
                    Assistant

- CMU \_\_\_\_\_
- CTR \_\_\_\_\_
- EAG \_\_\_\_\_
- LEG \_\_\_\_\_
- LIN \_\_\_\_\_
- OPC \_\_\_\_\_
- RCH \_\_\_\_\_
- SEC \_\_\_\_\_
- WAS \_\_\_\_\_
- OTH \_\_\_\_\_

Suite 23  
11655 SW Allen Blvd.  
Beaverton, Oregon 97005-4849

DOCUMENT NUMBER-DATE  
503792 APR 14 97

FPSC-RECORDS/REPORTING

# State of Florida



Department of State

I certify from the records of this office that BELL HOLDINGS INT'L CORPORATION, is a corporation organized under the laws of the State of Florida, filed on October 21, 1996.

The document number of this corporation is P96000086719.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1997, that its most recent annual report was filed on April 2, 1997, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Check received with filing and  
forwarded to Fiscal for deposit.  
Fiscal to forward a copy of check  
to RAR with proof of deposit.  
Initials of person who forwarded check:

*A.G.*

Given under my hand and the  
Great Seal of the State of Florida,  
at Tallahassee, the Capitol, this the  
Ninth day of April, 1997



CR2EO22 (2-95)

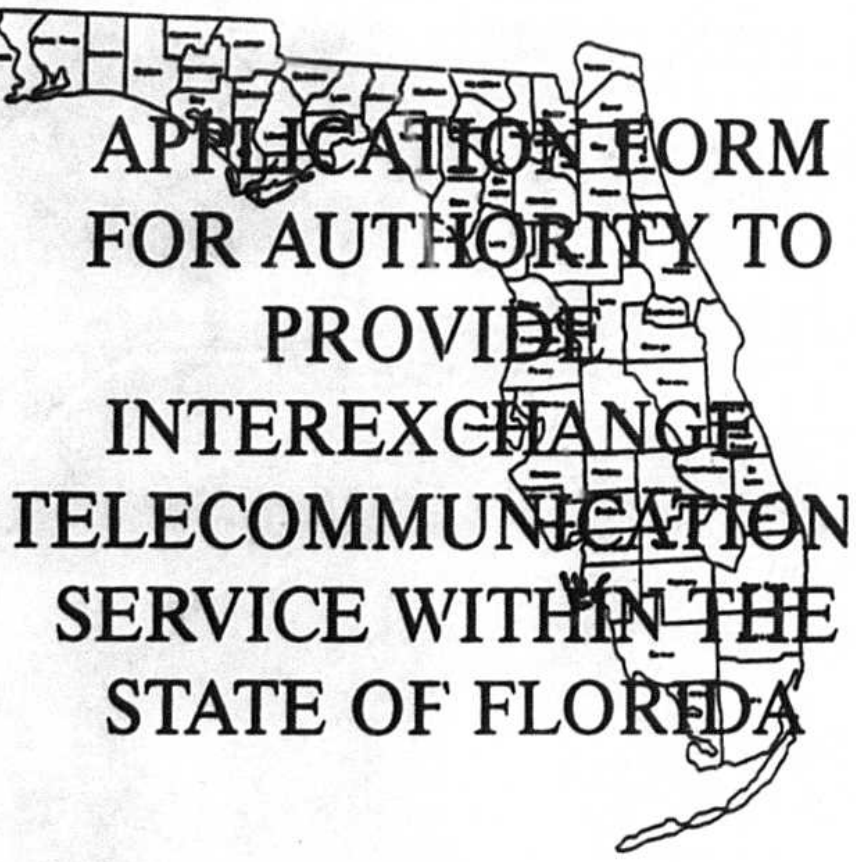
*Sandra B. Northam*

Sandra B. Northam  
Secretary of State

DOCUMENT NUMBER DATE

03792 APR 14 97

5950-RECORDS/REPORTING



**APPLICATION FORM  
FOR AUTHORITY TO  
PROVIDE  
INTEREXCHANGE  
TELECOMMUNICATION  
SERVICE WITHIN THE  
STATE OF FLORIDA**

**\*\* FLORIDA PUBLIC SERVICE COMMISSION/ \***

**DIVISION OF COMMUNICATIONS**  
**BUREAU OF SERVICE EVALUATION**

**APPLICATION FORM**  
**for**  
**AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE**  
**WITHIN THE STATE OF FLORIDA**

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**Instructions**

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:
- E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission  
Division of Communications  
Bureau of Service Evaluation  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6600

Florida Public Service Commission  
Division of Administration  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6251

1. Select what type of business your company will be conducting (check all that apply):

- Facilities based carrier - (company owns and operates or plans to own and operate telecommunications switches; and transmission facilities in Florida.
- Operator Service Provider -- company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller - company has or plans to have one or more switches but primarily leases the transmission facilities; of other carriers. Bills its own customer base for services used.
- Switchless Reseller - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebillis end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- Multi-Location Discount Aggregator - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.
- Prepaid Debit Card Provider - any person or entity that purchases 8000 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

2. This is an application for (check one):

- Original Authority (New company).
- Approval of Transfer (To another certificated company).
- Approval of Assignment of existing certificate (To an uncertificated company).
- Approval for transfer of control (To another certificated company).

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

Bell Holdings International Corporation

4. Name under which the applicant will do business (fictitious name, etc.):

MobIS Communications

5. National address (including street name & number, post office box, city, state and zip code).

2900 Bridgeport Avenue, #200, Miami, FL 33133

6. Florida address (including street name & number, post office box, city, state and zip code):

2900 Bridgeport Avenue, #200, Miami, FL 33133

7. Structure of organization;

- Individual
- Foreign Corporation
- General Partnership
- Other, \_\_\_\_\_
- Corporation
- Foreign Partnership
- Limited Partnership

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners: NA

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

None

(2) officer, director, partner or stockholder in any other Florida certificated telephor company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: P98000086719

- (b) Name and address of the company's Florida registered agent.

Klonda Newell

2900 Bridgeport Avenue, #200, Miami, FL 31133

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number: G98341800003

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. None

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

Leandro Klein is co-owner of Global Interconnect Communication Corporation - Which filed in Florida in March of 1997 and

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

- (a) **The application;**  
Rebecca Scribner  
11655 SW Allen Blvd., #23, Beaverton, OR 97005
- (b) **Official Point of Contact for the ongoing operations of the company;**  
Klonda Newell  
2900 Bridgeport Avenue, #200, Miami, FL 33133
- (c) **Tariff;**  
Rebecca Scribner  
11655 SW Allen Blvd., #23, Beaverton, OR 97005
- (d) **Complaints/Inquiries from customers;**  
Klonda Newell  
2900 Bridgeport Avenue, #200, Miami, FL 33133

11. List the states in which the applicant:

- (a) **Has operated as an interexchange carrier.**  
None
- (b) **Has applications pending to be certificated as an interexchange carrier.**  
Florida
- (c) **Is certificated to operate as an interexchange carrier.**  
None
- (d) **Has been denied authority to operate as an interexchange carrier and the circumstances involved.**  
None
- (e) **Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.**  
None
- (f) **Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.**  
None

FORM PSC/CNU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).



12. What services will the applicant offer to other certificated telephone companies: None

- Facilities.  Operattors.
- Billing and Collection.  Salles.
- Maintenance.
- Other: \_\_\_\_\_

13. Do you have a marketing program?

Yes

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises?
- Offer multi-level sales incentiives?
- Offer other sales incentives?

15. Explain any of the offers checked in quuestion 14 (To whom, what amount, type of franchise, estc.).

Phone card packets will be sold to sales agents who will receive a 25% to 37% commission of their sales.

16. Who will receive the bills for your serrvice (Check all that apply)? We do not bill

- Residential customers.  Businesss customers.
- PATS providers.  PATS station end-users.
- Hotels & motels.  Hotel & moteel guests.
- Universities.  Univ. dormittory residents.
- Other: (specify) \_\_\_\_\_

17. Please provide the following (if appliccable):NA

- (a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to askk questions about the bill (provide name annd phone number) and how is this informaation provided?
- (b) Name and address of the firm wwho will bill for your service.

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability.

Regarding the showing of financial capability, the following applies:

See Attached

The application should contain the applicant's financial statements for the most recent 3 years, including:

1. the balance sheet
2. income statement
3. statement of retained earnings.

Further, a written explanation, which can include supporting documentation, regarding the following should be provided to show financial capability.

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.

2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service.

3. Please provide documentation that the applicant has sufficient financial capability to meet its lease or ownership obligations.

NOTE: This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

If available, the financial statements should be audited financial statements.

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should affirm that the financial statements are true and correct.

B. Managerial capability.

C. Technical capability.

19. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

See Attached

20. The applicant will provide the following interexchange carrier services (Check all that apply): NA

MTS with distance sensitive per minute rates

Method of access is FGA

Method of access is FGB

Method of access is FGD

Method of access is 800

MTS with route specific rates per minute

Method of access is FGA

Method of access is FGB

Method of access is FGD

Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA

Method of access is FGB

Method of access is FGD

Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)  
 Method of access is via dedicated facilities  
 Method of access is via switched facilities

Private Line services (Channel Services)  
(For ex. 1.544 mbs., DS-3, etc.)

Travel Service  
 Method of access is 950  
 Method of access is 800

900 service

Operator Services  
 Available to presubscribed customers  
 Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals.  
 Available to inmates

**Services included are:**

Station assistance  
 Person to Person assistance  
 Directory assistance  
 Operator verify and interrupt  
 Conference Calling

21. What does the end user dial for each of the interexchange carrier services that were checked in services included (above). NA

22.  Other:

**\*\* APPLICANT ACKNOWLEDGEMENT STATEMENT \*\***

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement.  
Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083".

**UTILITY OFFICIAL:**

Klonda Newell  
Signature

April 11, 1997  
Date

Klonda Newell

Secretary  
Title

305-444-0700 ext. 44  
Telephone No.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

**\*\* APPENDIX A \*\***

**CERTIFICATE TRANSFER STATEMENT**

I, (TYPE NAME) \_\_\_\_\_,  
(TITLE) \_\_\_\_\_, of (NAME OF COMPANY)  
\_\_\_\_\_, and current  
holder of certificate number \_\_\_\_\_, have reviewed  
this application and join in the petitioner's request for a  
transfer of the above-mention certificate.

**UTILITY OFFICIAL:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone No.

**\*\* APPENDIX B \*\***

**CUSTOMER DEPOSITS AND ADVANCE PAYMENTS**

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- ( X )            The applicant will not collect deposits nor will it collect payments for service more than one month in advance.
- (   )            The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

**UTILITY OFFICIAL:**

Klonda Newell  
Signature

April 11, 1997  
Date

Klonda Newell

Secretary  
Title

305-444-0700 ext 44  
Telephone No.

**\*\* APPENDIX C \*\***

**INTRASTATE NETWORK**

1. **POP:** Addresses where located, and indicate if owned or leased. NA

1) 2)

3) 4)

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased. NA

1) 2)

3) 4)

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased. NA

1) POP-to-POP                      TYPE                      OWNERSHIP

2)

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).



5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has ( ) or has not (x) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

a) What services have been provided and when did these services begin?

b) If the services are not currently offered, when were they discontinued?

**UTILITY OFFICIAL:**

Klonda Newell  
Signature

April 11, 1997  
Date

Klonda Newell

Secretary  
Title

305-444-0700 ext 44  
Telephone No.

**\*\* APPENDIX D \*\***

**FLORIDA TELEPHONE EXCHANGES**

**AND**

**EAS ROUTES**

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**\*\* FLORIDA EAS FOR MAJOR EXCHANGES \*\***

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:		Belleview, Citra, Dunnellon,

Forest Lady Lake (B21),  
McIntosh, Oklawaha,  
Orange Springs, Salt Springs and  
Silver Springs Shores.

**DAYTONA BEACH:**

New Smyrna Beach.

**TAMPA:**

Central	None
East	Plant City
North	Zephyrhills
South	Palmetto
West	Clearwater

**CLEARWATER:**

St. Petersburg, Tampa-West and  
Tarpon Springs.

**ST. PETERSBURG:**

Clearwater.

**LAKELAND:**

Bartow, Mulberry, Plant City,  
Polk City and Winter Haven.

**ORLANDO:**

Apopka, East Orange, Lake Buena  
Vista, Oviedo, Windermere,  
Winter Garden,  
Winter Park, Montverde, Reedy  
Creek, and Oviedo-Winter  
Springs.

**WINTER PARK:** Apopka, East Orange, Lake Buena Vista,  
Orlando, Oviedo, Sanford, Windermere,  
Winter Garden, Oviedo-Winter Springs  
Reedy Creek, Geneva and Montverde.

**TITUSVILLE:**

Cocoa and Cocoa Beach.

**COCOA:**

Cocoa Beach, Eau Gallie,  
Melbourne and Titusville.

**MELBOURNE:**

Cocoa, Cocoa Beach, Eau Gallie  
and Sebastian.

**SARASOTA:**

Bradenton, Myakka and Venice.

**FT. MYERS:**

Cape Coral, Ft. Myers Beach, North Cape  
Coral, North Ft. Myers, Pine Island, Lehigh  
Acres and Sanibel-Captiva Islands.

**NAPLES:**

Marco Island and North Naples.

**WEST PALM BEACH:**

Boynton Beach and Jupiter.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-  
24.480(2).

**EQUAL ACCESS EXCHANGE AREAS:** EAEA means a geographic area, configured based on 1987 planned toll center/access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

**EXCHANGE:** The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.

**EXCHANGE (SERVICE) AREA:** The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

**EXTENDED AREA SERVICE:** A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

**FACILITIES BASED:** An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

**FOREIGN EXCHANGE SERVICES:** A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

**FEATURE GROUPS:** General categories of unbundled tariffs to stipulate related services.

**Feature Group A:** Line side connections presently serving specialized common carriers.

**Feature Group B:** Trunk side connections without equal digit or code dialing.

**Feature Group C:** Trunk side connections presently serving AT&T-C.

**Feature Group D:** Equal trunk access with subscription.

**Bell Holdings Int'l Corp.**

**Financial Statements**

**December 1996**

**Bell Holdings Int'l Corp.**  
**Balance Sheet**  
 As of December 31, 1986

	<u>Dec 31, '86</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
Barnett	1,578
Cash in Bank - Cert. of Deposit	<u>75,000</u>
<b>Total Checking/Savings</b>	76,578
<b>Other Current Assets</b>	
Subscription Stock Receivable	<u>150</u>
<b>Total Other Current Assets</b>	<u>150</u>
<b>Total Current Assets</b>	76,728
<b>Fixed Assets</b>	
Furniture	7,180
Office Equipment	1,500
Switching Equipment	<u>45,384</u>
<b>Total Fixed Assets</b>	54,064
<b>Other Assets</b>	
Recoverable Deposits	<u>875</u>
<b>Total Other Assets</b>	<u>875</u>
<b>TOTAL ASSETS</b>	<u><u>131,668</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts Payable	
Accounts Payable	<u>5,939</u>
<b>Total Accounts Payable</b>	5,939
Credit Cards	
VISA	<u>2,032</u>
<b>Total Credit Cards</b>	<u>2,032</u>
<b>Total Current Liabilities</b>	7,971
<b>Long Term Liabilities</b>	
Barnett Bank Loan	<u>47,845</u>
<b>Total Long Term Liabilities</b>	<u>47,845</u>
<b>Total Liabilities</b>	55,816
<b>Equity</b>	
Additional Paid in Capital	84,982
Capital Stock	150
Net income	<u>-19,280</u>
<b>Total Equity</b>	<u>75,852</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>131,668</u></u>

04/09/97

**Bell Holdings Int'l Corp.**  
**Profit and Loss**  
 October through December 1996

	<u>Oct - Dec '96</u>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
Sales	405
<b>Total Income</b>	405
<b>Cost of Goods Sold</b>	
Cost of Goods Sold	1,544
<b>Total COGS</b>	1,544
<b>Gross Profit</b>	-1,139
<b>Expense</b>	
Answering Service	449
Bank Service Charges	72
Insurance	109
Interest Expense	1,500
Leasehold Improvements	160
Licenses and Permits	1,480
Miscellaneous	2,705
Office Supplies	215
Pagers	110
Postage and Delivery	37
Printing and Reproduction	2,039
Professional Fees	300
Recruiting	100
Rent	3,728
Repairs	80
Service Contracts	93
Telephone	2,444
Travel & Ent	2,500
<b>Total Expense</b>	16,121
<b>Net Ordinary Income</b>	-19,260
<b>Net Income</b>	-19,260



**FLORIDA DEPARTMENT OF STATE**  
**Sandra B. Mortham**  
Secretary of State

December 6, 1996

**MOBIS COMMUNICATIONS**  
2900 BRIDGEPORT AVE #200  
MIAMI, FL 33133

**Subject: MOBIS COMMUNICATIONS**

**REGISTRATION NUMBER: G96341900003**

This will acknowledge the filing of the above fictitious name registration which was registered on December 6, 1996. This registration gives no rights to ownership of the name.

Each fictitious name registration must be renewed every five years between July 1 and December 31 of the expiration year to maintain registration. Three months prior to the expiration date a statement of renewal will be mailed.

**IT IS THE RESPONSIBILITY OF THE BUSINESS TO NOTIFY THIS OFFICE IN WRITING IF THEIR MAILING ADDRESS CHANGES.** Whenever corresponding please provide assigned Registration Number.

Enclosed is your certificate(s) as requested.

Should you have any questions regarding this matter you may contact our office at (904) 488-9000.

/ah  
Division of Corporations

Letter No. 896A00054716



\*\*\*\*\*  
 \*\*\*\*\*

4/08/97 CORPORATE DETAIL RECORD SCREEN 3:30 PM  
 NUM: P96000086719 ST:FL ACTIVE/FL PROFIT FLD: 10/21/1996  
 FEI#: 65-0694052  
 NAME : BELL HOLDINGS INT'L CORPORATION  
 PRINCIPAL: 2900 BRIDGEPORT AVENUE  
 ADDRESS SUITE 200  
 MIAMI, FL 33133  
 RA NAME : RODRIGUEZ, JORGE A C.P.A.  
 RA ADDR : 7721 SW 62ND AVENUE  
 SUITE 201  
 SOUTH MIAMI, FL 33143 US  
 ANN REP : (1997) BY 04/02/97

4/08/97 OFFICER/DIRECTOR DETAIL SCREEN 3:30 PM  
 CORP NUMBER: P96000086719 CORP NAME: BELL HOLDINGS INT'L CORPORATION  
 TITLE: D NAME: NEWELL, KLONDA  
 12010 SW 94TH STREET  
 MIAMI, FL 33186

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**BELL HOLDINGS INTERNATIONAL CORPORATION**

**STATE OF FLORIDA**

**TITLE SHEET**

**FLORIDA TELECOMMUNICATIONS TARIFF**

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telephone communications services provided by Bell Holdings International Corporation, with principal offices at 2900 Bridgeport Avenue #200, Miami, FL 33133. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the company's principal place of business.

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**Issued:**

**Effective:**

**Issued By:**

**Leandro Klein, President  
Bell Holdings International Corporation  
2900 Bridgeport Avenue #200  
Miami FL 33133**

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**CHECK SHEET**

Sheets 1 through 27 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheets. Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<b><u>Sheet</u></b>	<b><u>Revision</u></b>	<b><u>Sheet</u></b>	<b><u>Revision</u></b>
1	Original	19	Original
2	Original	20	Original
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4	Original	22	Original
5	Original	23	Original
6	Original	24	Original
7	Original	25	Original
8	Original	26	Original
9	Original	27	Original
10	Original		
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15	Original		
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18	Original		

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**SYMBOLS**

The following are the only symbols used for the purposes indicated below:

D - Delete or Discontinue

I - Change Resulting In An Increase in Rates

M - Moved From Another Tariff Location

N - New

R - Change Resulting In A Reduction in Rates

T - Change In Text or Regulation But No Change In Rate or Charge

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**TARIFF FORMAT**

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A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the Florida Public Service Commission ("PSC"). For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Florida PSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff pages in effect.

C. Paragraph Numbering Sequence - There are five levels of paragraph coding. Each level of coding is subservient to its next higher level.

- 2.
- 2.1.
- 2.1.1
- 2.1.1.A.
- 2.1.1.A.I.

D. Check Sheets - When a tariff filing is made with the Florida PSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (\*). There will be no other symbols used on the check sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the Florida PSC.

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**SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS**

**Access Line**- An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a subscriber's location to Bell Holdings' location or switching center.

**Authorization Code** - A numerical code, one or more of which may be assigned to a subscriber, to enable Bell Holdings to identify the origin of the service User so it may rate and process the call. All authorization codes shall be the sole property of Bell Holdings and no Subscriber shall have any property or other right or interest in the use of any particular authorization code. Automatic numbering identification (ANI) may be used as or in connection with the authorization code.

**Bell Holdings**: - The term "Bell Holdings" shall mean Bell Holdings International Corporation

**Bell Holdings Calling Card** - A credit or debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to a credit or debit account. Calls charged to a Telecard Services-issued credit card will appear on the Subscriber's regular monthly bill. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account.

**Charitable Calling Card** - A debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to against the debit account of that card. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account. A portion of the price of each card is dedicated to an associated charity.

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**SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)**

**Collectible Calling Card** - A debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to against the debit account of that card. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account. A portion of the price of each card is allocated to the collectible value of the card, including, but not limited to payment of royalties associated with images, trademarks and trade names used in association with the card.

**Calling Card** - A debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to against the debit account of that card. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account.

**Common Carrier** - A company or entity providing telecommunications services to the public.

**Credit Card Calls** - Calls for which charges are billed not to the originating telephone number, but to a credit card, such as VISA, MasterCard, or American Express.

**Daytime** - From 5:00 a.m. up to, but not including, 5:00 p.m. Monday through Friday.

**Debit Card Calls** - Calls for which charges are billed not to the originating telephone number but are deducted from the remaining prepaid value of the debit card. Company debit card calls do not result in a bill being sent to the subscriber.

**Evening** - From 5:00 p.m. up to, but not including, 10:00 p.m. Sunday through Friday, and all holidays (unless night rates apply).

**FPSC** - Used throughout this tariff to mean the Florida Public Service Commission.

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**SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)**

**Local Access and Transport Area (LATA)** - The term "Local Access Transport Area" denotes a geographical area within which a local exchange company provides communications services.

**Measured Charge** - A charge assessed on a per minute basis in calculating the charges due for a completed call.

**Night** - From 10:00 p.m. up to, but not including, 5:00 a.m. (the next day), and from 10:00 p.m. Friday up to, but not including, 5:00 a.m. Monday.

**Postpaid Calling Card** - A travel card service to which users may subscribe. Payment for charges to such card are made at the time of billing, after the service has been rendered. A customer who elects to use this service will pay the tariffed rates for calls charged to the card. Charges for such calls appear on the Subscriber's regular monthly bill.

**Subscriber/User** - The person or legal entity which enters into arrangements for Bell Holdings' telecommunications services and is responsible for payment of Bell Holdings' services and/or the party utilizing the services of Bell Holdings and responsible for the payment of charges.

**Telecommunications** - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, metering, or other similar communications.

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**SECTION 2. RULES AND REGULATIONS**

**2.1 Terms of Tariff**

- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by Bell Holdings for telecommunications between points within the State of Florida. Bell Holdings' services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 The services of Bell Holdings are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services, but do involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers who may be subject to the jurisdiction of this commission.
- 2.1.3 The rates and regulations contained in this tariff apply only to the services furnished by Bell Holdings and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Bell Holdings.
- 2.1.4 The services of Bell Holdings are furnished to purchasers of Bell Holdings Phone cards. The purchase of a card makes available to the purchasing subscriber Bell Holdings' nationwide services, including the intrastate services offered under the terms and conditions of this tariff.

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

**2.2 Use of Services**

- 2.2.1 Bell Holdings' services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.
- 2.2.2 The use of Bell Holdings' services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another, or in such a way as to unreasonably interfere with use by others, is prohibited.
- 2.2.3 The use of Bell Holdings' services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, false calling or credit cards or false Bell Holdings Calling Card™ Cards or false numbers of such cards, is prohibited.
- 2.2.4 Bell Holdings' services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 Bell Holdings does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 Bell Holdings' services may be denied for nonpayment of charges or for other violations of this tariff.
- 2.2.7 If a Bell Holdings Card is inactive for any 6 month period, an inactivity fee of \$2.00 per month will be assessed against the remaining balance on the card on a monthly basis until the card exhausts or is reused.

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

2.2.8 A purchaser of a Bell Holdings card may obtain a refund of any unused portion of a card by returning the card to the company, with a written request for such refund.

2.2.9 A purchaser of a Bell Holdings Card is responsible for all losses in the event that the card is lost, stolen, or used by an unauthorized person. In the event a card is lost or stolen, a purchaser may contact Customer Relations and have the unused portion of a card balance transferred to a new card and identification number.

**2.3 Liability of Telecard Services**

2.3.1 Bell Holdings shall not be liable for loss or damage sustained by reason of any failure in or breakdown of facilities associated with Bell Holdings or for any interruption or delay of services, whatever shall be the cause of such failure, breakdown, or interruption, and whether negligent or otherwise, and however long it shall last. In no event shall Bell Holdings' liability for any service exceed the charges applicable under this tariff to such service.

2.3.2 Bell Holdings shall be indemnified and saved harmless by any subscriber, user or by any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its services; and against all other claims arising out of any act or omission of a subscriber or of any other entity in connection with the services provided by Bell Holdings.

2.3.3 Bell Holdings is not liable for any act or omission of any entity furnishing facilities or services connected with or provided in conjunction with the services Bell Holdings.

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

- 2.3.4 Bell Holdings shall not be liable for any personal injury, or death of any person or persons, nor for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its services, whatever shall be the cause, and whether negligent or otherwise.
- 2.3.5 Bell Holdings shall not be liable for and shall be indemnified and saved harmless by any subscriber, user or other entity from any and all loss, claims, demands, suits, or other action or any liability whatever, whether suffered, made, instituted, or asserted by any subscriber, user or any other entity or any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any subscriber, user or any other entity of any other property whether owned or controlled by the subscriber, user or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the subscriber, user or others or by any installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of services, facilities or equipment provided by Bell Holdings which is not the direct result of Bell Holdings' negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of Bell Holdings
- 2.3.6 Bell Holdings shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof.

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

**2.4 Responsibilities of the Subscriber**

- 2.4.1 The subscriber is responsible for payment for use of Bell Holdings Calling Card Cards and for complying with tariff regulations. The subscriber is also responsible for the payment of charges for calls which the subscriber elects to continue following notification that the prepaid amount on the Bell Holdings calling card then in use has been fully used.
- 2.4.2 The subscriber must pay Bell Holdings for replacement or repair of damage to the equipment or facilities of Bell Holdings caused by negligence or willful act of the subscriber or others, by improper use of the services, or by use of equipment provided by the subscriber or others.
- 2.4.3 The subscriber is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.4.4 The subscriber is responsible for establishing its identity as often as necessary during the course of a call.
- 2.4.5 The subscriber is responsible for identifying the station, party, or person with whom communication is desired and/or made at the called number.

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

**2.5 Cancellation or Interruption of Services**

**2.5.1 Without incurring liability, Bell Holdings may immediately discontinue services to a subscriber or may withhold the provision of ordered or contracted services:**

- (A) For nonpayment of any sum due Bell Holdings for the use of Bell Holdings Calling Card Cards, or for nonpayment of any sum due Bell Holdings following full use of the prepaid amount on a Bell Holdings calling card.**
- (B) For violation of any of the provisions of this tariff,**
- (C) For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over Bell Holdings' services, or**
- (D) By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting Bell Holdings from furnishing its services.**

**2.5.2 Without incurring liability, Bell Holdings may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Bell Holdings' equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.**

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

2.5.3 Service may be discontinued by Bell Holdings, without notice to the subscriber, by blocking traffic to certain countries, cities, or exchanges, or by blocking calls using certain customer authorization code, when Bell Holdings deems it necessary to take such action to prevent unlawful use of its service. Bell Holdings will restore service as soon as it can be provided without undue risk, and will, upon request by the customer affected, assign a new account number to replace the one that has been deactivated.

**2.6 Billing Arrangements**

2.6.1 Bell Holdings Card Calls: Charges for calls of this type will be prepaid upon purchase by the subscriber of a Bell Holdings Calling Card. Bell Holdings customer service agents will have itemized call detail information on-line in order to answer customers' questions. Upon verification that the caller is a Bell Holdings customer, written itemization of charges can be obtained from customer service.

2.6.2 Credit Card Call: Itemization of charges posted to credit cards will be included on the subscriber's regular monthly statement from the card-issuing company.

2.7 Validation of Credit Bell Holdings reserves the right to validate the credit worthiness of users through available verification procedures. Where a requested billing method cannot be validated, the user may be required to provide an acceptable alternate billing method or Bell Holdings may refuse to place the call.

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

2.8 **Contested Charges:** All bills are presumed accurate, and shall be absolutely binding on the Subscriber unless objection is received by Bell Holdings within thirty (30) days after such bills are rendered. In the case of a billing dispute between the Subscriber and Bell Holdings for service furnished to the Subscriber, which cannot be settled with mutual satisfaction, the Subscriber can take the following course of action within thirty (30) days of the billing date:

2.8.1 First, the Subscriber may request, and Carrier will provide, an in-depth review of the disputed amount by contacting customer service at: 1-800-541-0361. The undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnect.

2.8.2 Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of Telecard Services, the Subscriber may file an appropriate complaint with the Florida Public Service Commission. The Commission's address is:

Florida Public Service Commission  
101 Gains St.  
Tallahassee, FL 32399-0850

904-413-6600 X 349

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**SECTION 2. RULES AND REGULATIONS (Cont'd)**

2.9 Taxes: All federal, state and local taxes (e.g., excise tax, gross receipts tax, sales tax, municipal Service tax) are included in the amount deducted for each call. Taxes are included in the quoted rates.

2.10 Deposits: Bell Holdings does not require a deposit from the Subscriber.

2.11 Directory Assistance: Bell Holdings does not provide Directory Assistance.

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**SECTION 3. DESCRIPTION OF SERVICE**

- 3.1 General Description of Services: Bell Holdings provides interexchange telecommunications services, including switched and dedicated access long distance communications service. Calls are rated based on the duration of the call.
- 3.2 Calling Card Service: Calling Card Service is a product that is neither time of day nor distance sensitive while calling within the United States, that provides prepaid calling card service (see "Service Offerings" below).
- 3.3 Charitable Calling Card Service: Charitable Calling Card Service is designed primarily as a card used in conjunction with governmentally registered charitable organizations for the purpose of fund raising. Each card user is charged an additional designated amount that is dedicated to the charitable organization sponsoring the card.
- 3.4 Collectible Calling Card Service: Collectible Calling Card Service is designed primarily as a card marketed for its collectible value rather than its MTS value. Each card has a value of 10-20% that is designated as the collectible value, and is used to pay royalties, copyrights and other promotion fees in conjunction with licenses, endorsements and images that may be associated with the card.
- 3.5 Postpaid Card Service. A travel card service to which users may subscribe. Payment for charges to such card are made at the time of billing, after the service has been rendered. A customer who elects to use this service will pay the tariffed rates for calls charged to the card. Charges for such calls appear on the Subscriber's regular monthly bill.

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**SECTION 3. DESCRIPTION OF SERVICE(Cont'd)**

- 3.6 **Calculation of Usage Rates:** Billing for calls placed over the Bell Holdings network is based on the distance and duration of the call. Billing is in one minute increments. Calls are rounded up to the next minute. Timing of each call begins as specified below, and ends when either the calling party or the called party hangs up.
- 3.6.1 Timing begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Bell Holdings will not bill for uncompleted calls.
- 3.7 **Minimum Call Completion Rate** A customer can expect a call completion rate of not less than 90% during peak use periods for all FG D services ("1+" dialing). Under normal circumstances, the call completion rate should be no less than 99%.
- 3.8 **Service Offerings**
- 3.8.1 **Bell Holdings Calling Card Service:** This service permits use of a prepaid Bell Holdings Calling Card for placing long distance calls. Users may purchase these cards at a variety of retail outlets or through other distribution channels. Bell Holdings Calling Cards are available at a face values of \$5.00, \$10.00, \$20.00, \$50.00 and \$100.00. A call is placed by dialing an 800 number to obtain access to Bell Holdings' network. The caller is prompted by an automated voice response system to enter his/her account number, and then to enter the terminating telephone number.

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**SECTION 3. DESCRIPTION OF SERVICE(Cont'd)**

**3.8.1.A** Bell Holdings' processor tracks the call duration and destination for rating purposes on a real time basis. The total price of each call, including applicable taxes, is deducted from the prepaid amount on the caller's Bell Holdings card. Should the balance on the card approach zero, the caller is so advised, and, if desired, the caller may follow voice prompts to reach a live operator who will aid the user in accomplishing a recharge.

**3.8.1.B** Special features are available for use with any Bell Holdings card. These features include speed calling capability for two digit dialing of up to ten numbers. In addition, multiple calls can be made without re-dialing an access number or account number.

**3.8.1.C** Bell Holdings offers universal origination from anywhere in the United States, and termination both domestically and internationally. Availability of termination may be limited by Bell Holdings' operating authority limits, or by service availability for international direct dialing.

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**SECTION 4. RATES AND CHARGES**

**4.1 Bell Holdings Calling Card Rates**

4.1.1 Bell Holdings will enter agreements with retailers or other distributors of a Bell Holdings card to discount the price of cards purchased by a particular retailer or other distributor in order to induce the distributor to offer the cards to end users. These distribution arrangements will not affect the rates charged to end users of the cards.

4.1.2 Bell Holdings may enter special arrangements with certain customers who purchase cards in volume directly from Telecard Services. The discount will consist of reductions of price for the denomination of card or cards being purchased.

**4.2 Charges Computation**

4.2.1 Calls processed by Bell Holdings are rated and charged in increments of one "unit". One unit equals one minute of usage. Calls are generally rated using the rate plan designated and chosen for the particular card being utilized to place a call.

4.2.2 Chargeable time begins when the called party answers and a connection has been established. Chargeable time ends when either party "hangs up" thereby releasing the network connection. Calls are measured and billed in one minute increments; fractional minutes of use are rounded up to the next full minute. Calls beginning in one rate period and ending in another will be billed at the rate applicable to at the beginning of the call. Consumers using Bell Holdings will not be charged for unanswered or uncompleted calls.

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**SECTION 4. RATES AND CHARGES (Cont'd)**

- 4.2.3 The Calling Card Cards expire six (6) months after the date of first use.
  
- 4.2.4 Call detail history is available on any particular card for a charge of \$5.00 per request; provided however, detail is not available for periods in excess of nine months from the date of request.

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**SECTION 4. RATES AND CHARGES (Cont'd)****4.3 Rate Schedules**

- 4.3.1: Postpaid Card Service: Postpaid travel card service is available to Subscribers of Bell Holdings' long distance services. Customers will reach Bell Holdings' network via a toll free number. A customer who elects to use this service will pay the tariffed rates for calls charged to the card. Charges for such calls appear on the Subscriber's regular monthly bill. Card calls are billed in one minute initial and additional increments.

Per Minute Rates: \$0.25

The following establishes minimum and maximum charges for Postpaid service.

<u>MINIMUM</u>	<u>MAXIMUM</u>
\$0.15	\$0.60

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**SECTION 4. RATES AND CHARGES (Cont'd)**

- 4.3.2 Prepaid Card Service: Prepaid card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. As Users access the service their usage is automatically deducted from the remaining card balance. Prepaid card calls are billed in one minute initial and additional increments.

**Per Minute Rates:**

Domestic 1	\$0.25
Domestic 2	\$0.33
Domestic 3	\$0.50

Domestic 1 rate shall be available for students. Domestic 2 shall be available through truck stops and other trucking oriented facilities. Domestic 3 shall be available as the normally available rate for domestic calling.

The following establishes minimum and maximum charges for Prepaid Service.

**MINIMUM****\$0.15****MAXIMUM****\$0.60**

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**SECTION 4. RATES AND CHARGES (Cont'd)**

- 4.3.3 **Charitable Calling Card Service:** Charitable Calling Card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. As Users access the service their usage is automatically deducted from the remaining card balance. Prepaid card calls are billed in one minute initial and additional increments. This service also deducts a charitable value per minute in one minute initial and additional increments, which is also deducted from the remaining debit balance of the card.

Per Minute Telecommunications Rates: \$0.33

Per Minute Charitable Rate up to: \$0.20

The following establishes minimum and maximum charges for Prepaid Charitable telecommunications service.

**MINIMUM**

\$0.15

**MAXIMUM**

\$0.60

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**Issued:****Effective:****Issued By:**

Leandro Klein, President  
Bell Holdings International Corporation  
2900 Bridgeport Avenue #200  
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**SECTION 4. RATES AND CHARGES (Cont'd)**

- 4.3.3 Collectible Calling Card Service:** Collectible Calling Card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. As Users access the service their usage is automatically deducted from the remaining card balance. Prepaid card calls are billed in one minute initial and additional increments. This service also deducts a value allocated to the collectible value of the card, on a per minute basis, in one minute initial and additional increments, which is also deducted from the remaining debit balance of the card.

Per Minute Telecommunications Rates: \$0.33

Per Minute Collectible Rate up to: \$0.50

The following establishes minimum and maximum charges for Prepaid Collectible telecommunications service.

<u>MINIMUM</u>	<u>MAXIMUM</u>
\$0.15	\$0.60

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