VOICE TERMS & CONDITIONS

These Terms of Service constitute the agreement ("Agreement") between Managed Business Solutions ("we," "us" or "Managed Business Solutions") and the user ("you", "user", "Customer" or "Subscriber") of Managed Business Solutions 's business services and any software products or services ("Services"). This Agreement governs your use of any devices, such as an IP phone, Multimedia Terminal Adapter, Analog Telephone Adapter, switch, router or any other IP connection device ("Device" or "Equipment"), used in conjunction with the Service. If you purchased Equipment from a dealer, retail store or other provider other than Managed Business Solutions, you are a "Retail Customer" for purposes of this Agreement. BY ACTIVATING OR USING THE SERVICE, YOU REPRESENT THAT YOU ARE OF LEGAL AGE TO ENTER INTO THIS AGREEMENT AND THAT YOU HAVE READ, UNDERSTAND AND FULLY ACCEPT THE TERMS AND CONDITIONS OF THIS AGREEMENT. 1. EMERGENCY SERVICES – 911 DIALING 1.1 Non-Availability of Traditional 911 or E911 Dialing Service. The Service does not support traditional 911 or E911 access to emergency services in all locations. Where we do not offer traditional 911 or E911 access, we offer a feature known as "911 Dialing" which is a limited emergency calling service available only on Managed Business Solutions -certified Devices or Equipment. The 911 Dialing feature may not work at all when used in conjunction with a Soft Phone, Virtual Numbers or Subscriber provided Customer Premise Equipment. Our 911 Dialing feature is not automatic; you must separately take affirmative steps, as described in this Agreement and on our website, to register the address where you will use the Services in order to activate the 911 Dialing feature. You must do this for each Managed Business Solutions phone number that you obtain. The 911 Dialing feature of the Service is different in a number of important ways from traditional 911 or E911 service as described on our website page for 911 Dialing under "Features," and below. You shall inform any household residents, guests and other third persons who may be present at the physical location where you utilize the Service of (i) the non-availability of traditional 911 or E911, and (ii) the important differences in and limitations of the Managed Business Solutions 911 Dialing feature as compared with traditional 911 or E911 dialing. The documentation that accompanies each Device that you purchase should include a sticker concerning the potential non-availability of traditional 911 or E911 dialing (the "911 Sticker"). It is your responsibility, in accordance with the instructions that accompany each Device, to place the 911 Sticker on each Device that you use with the Service. If you did not receive a 911 Sticker with your Device, or you require additional 911 Stickers, please contact our customer care department. 1.2 Registration of Physical Location Required. For each phone number that you use for the Service, you must register with Managed Business Solutions the physical location where you will be using the Service with that phone number. When you move the Device to another location, you must register your new location. If you do not register your new location, any call you make using the 911 Dialing feature may be sent to an emergency center near your old address. You will register your initial location of use when you activate the Service. Thereafter, you may update your registered location by following the instructions from the "911" registration link on your Managed Business Solutions web account dashboard features page. For purposes of the 911 Dialing feature, you may only register one location at a time for each phone line you use with the Service.

1.3 Confirmation of Activation Required. Your 911 Dialing feature will not be activated for any phone line that you are using with the Service, unless and until you receive an email from us confirming that the 911 Dialing feature has been activated for that phone line. 1.4 How Emergency Personnel are contacted. We contract with a third party to use the address of your registered location to determine the nearest emergency response center and then forward your call to a general number at that center. When the center receives your call, the operator will not have your address and may not have your phone number. You must therefore provide your address and phone number in order to get help. Some local emergency response centers may decide not to have the call you make answered by live operators 24 hours a day. If we learn that the center to which your call is forwarded to a national emergency calling center and a trained agent will contact an emergency center near you to dispatch help. You hereby authorize us to disclose your name and address to third-party service providers, including, without limitation, call routers, call centers and public service answering points, for the purpose of dispatching emergency services personnel to your registered location. 1.5 Service Outages.

(a) Service Outages Due to Power Failure or Disruption. 911 Dialing does not function in the event of a power failure or disruption. If there is an interruption in the power supply, the Service, including 911 Dialing, will not function until power is restored. Following a power failure or disruption, you may need to reset or reconfigure the Device prior to utilizing the Service, including 911 Dialing.

(b) Service Outages Due to Internet Outage or Suspension or Termination of Broadband Service or ISP Service. Service outages or suspensions or terminations of service by your broadband provider or ISP will prevent all Service, including 911 Dialing, from functioning.

(c) Service Outage Due to Suspension or Termination of Your Managed Business Solutions Account. Service outages due to suspension or termination of your account will prevent all Service, including 911 Dialing, from functioning.

(d) Service Outages Due to ISP or Broadband Provider Blocking of Ports or Other Acts. Your ISP or broadband provider or other third party may intentionally or inadvertently block the ports over which the Service is provided or otherwise impede the usage of the Service. In that event, provided that you alert us to this situation, we will attempt to work with you to resolve the issue. During the period that the ports are being blocked or your Service is impeded, and unless and until the blocking or impediment is removed or the blocking or impediment is otherwise resolved, your Service, including the 911 Dialing feature, may not function. You acknowledge that Managed Business Solutions is not responsible for the blocking of ports by your ISP or broadband provider or any impediment to your usage of the Service, and any loss of service, including 911 Dialing, which may result. In the event you lose service as a result of blocking of ports or any other impediment to your usage of the Service, you will continue to be responsible for payment of the Service charges unless and until you terminate the Service in accordance with this Agreement.

(e) Other Service Outages. If there is a Service outage for any reason, such outage will prevent all Service, including 911 Dialing, from functioning. Such outages may occur for a variety of reasons, including, but not limited to, those reasons described elsewhere in this Agreement. 1.6 Re-Activation Required if You Change Your Number or Add or Port New Numbers. 911 Dialing does not function if you change your phone number or if you add or port new phone numbers to your account, unless and until you successfully register your location of use for each changed, newly added or newly ported phone number.

1.7 Network Congestion; Reduced Speed for Routing or Answering 911 Dialing Calls. There may be a greater possibility of network congestion and/or reduced speed in the routing of a 911 Dialing call made utilizing the Service as compared to traditional 911 dialing over traditional public telephone networks. 1.8 Possible Lack of Automatic Number Identification. It may or may not be possible for the local emergency personnel to automatically obtain your phone number when you use 911 Dialing. Our system is configured to send the automatic number identification information; however, one or more telephone companies, not us, route the traffic to the emergency response center and that center may not be capable of receiving and passing on that information. As a result, the operator who answers your 911 Dialing call may not be able to automatically obtain your phone number and call you back if the call is not completed or is not forwarded, is dropped or disconnected. If you are unable to speak to the operator at your phone number, or if the Service is not operational for any reason, 1.9 No Automated Location Identification. In most service areas, it is not possible at this time to transmit to the local emergency response center the address that you registered for 911 Dialing. You will need to state the nature of your emergency promptly and clearly, including your location (and possibly your telephone number), as the operator will not have this information. Emergency personnel will not be able to find your location if the call is not completed or is not forwarded, is dropped or disconnected, if you are unable to speak to tell the operator your phone number, or if the Service is not operational for any reason. 1.10 Inclusion of Liability and Indemnification. We do not have any control over whether, or the manner in which, calls placed using 911 Dialing service are answered or addressed by our local emergency response center. We disclaim all responsibility for the conduct of local emergency response centers and the national emergency calling center. We rely on third parties to assist us in routing 911 Dialing calls to local emergency response centers and to a national emergency calling center. We disclaim any and all liability or responsibility in the event such third party data used to route calls is incorrect or yields an erroneous result. Neither Managed Business Solutions nor its officers or employees may be held liable for any claim, damage, or loss, and you hereby waive any and all such claims or causes of action, arising from or relating to your 911 Dialing or access emergency service personnel, 1.11 Alternate 911 Arrangements. If you are not comfortable with the limitations of the 911 Dialing service, you should consider having an alternate means of accessing traditional 911 or E911 services or terminating the Service. 2. SERVICE 2.1 Term. Service is offered on a monthly or multi-month basis as is determined in your Service Activation or order form, or via our online ordering process. The term begins on the date that Managed Business Solutions activates your Service and ends on the day before the anniversary date of your Term. Subsequent terms of this Agreement automatically renew on a quarterly basis unless you give us written notice of nonrenewal at least thirty (30) days before the end of the original or subsequent renewal term in which the notice is given. You are purchasing the Service for full monthly terms, even if you do not use the Service for the entire month. You will be responsible for the full month's charges to the end of the then-current term, including, without limitation, unbilled charges, plus a termination fee, if applicable, all of which will immediately become due and payable. You will also be responsible for the next full term's charges in the event that you do not provide the requisite thirty-days notice of termination prior to the expiration of the then-current term. Expiration of the term or termination of Service will not excuse you from paying all accrued and unpaid charges due under this Agreement. 2.2 Managed Business Solutions Cancellation Policy. You have a right to cancel services within thirty days of written notice to the customer for any reason. 2.3 Use of Service and Managed Business Solutions provided Device. 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 used the Service or the Device for an unlawful purpose, we may forward the relevant communication and other information, including your identity, to the appropriate authorities for investigation and prosecution. You hereby consent to our forwarding of your communications and information to those authorities. In addition, Managed Business Solutions will provide information in response to law enforcement requests, subpoenas, court orders, to protect it's rights and property and in the case where failure to disclose the information may lead to imminent harm to the customer or others. 2.4 Use of Service and Device by Customers Outside the United States. Although we encourage you to use of the Service to place calls to foreign countries from within the United States, we do not presently offer or support the Service in any countries other than the United States and Canada. If you use the Service or the Device outside of the United States or Canada, 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 or Canada. 2.7 Copyright; Trademark; Unauthorized Usage of Device; Firmware or Software. (a) Copyright; Trademark. The Service and Device and any firmware or software used to provide the Service or provided to you in conjunction with providing the Service, or embedded in the Device, and all Services, information, documents and materials on our websites are protected by trademark, copyright or other intellectual property laws and international treaty provisions. All of our websites, corporate names, service marks, slogans, trademarks, trade names, logos and domain names (collectively "marks") are and will at all times remain our exclusive property. Nothing in this Agreement grants you the right or license to use any of our marks. (b) Unauthorized Usage of Device; Firmware or Software. You have not been granted any license to use the firmware or software used to provide the Service or provided to you in conjunction with providing the Service, or embedded in the Device, other than a nontransferable, revocable license to use such firmware or software in object code form (without making any modification thereto) strictly in accordance with the terms and conditions of this Agreement. You expressly agree that the Device is exclusively for use in connection with the Service and that we will not provide any passwords, codes or other information or assistance that would enable you to use the Device for any other purpose. You may not use any interface device that we have not provided to you. You hereby represent and warrant that you possess all required rights, including software and/or firmware licenses, to use any interface device that we have not provided to you. In addition, you shall indemnify and hold us harmless against any and all liability arising out of your use of such interface device with the Service. You shall not reverse compile, disassemble or reverse engineer or otherwise attempt to derive the source code from the binary code of the firmware or software. 2.8 Tampering with the Device or Service. You shall not change the electronic serial number or equipment identifier which is programmed into a factory reset of the Device without our prior written consent. We reserve the right to terminate your Service if we believe, in our sole and absolute discretion, that you havetampered with the Device. In the event of such termination, you will remain 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 immediately become due and payable. You shall not attempt to hack or otherwise disrupt the Service or make any use of the Service that is inconsistent with its intended purpose. 2.9 Theft of Service. You shall notify us immediately, in writing or by calling our customer support line, if the Device is stolen or if you become aware at any time that your Service is being stolen, fraudulently used or otherwise being used in an unauthorized manner. When you call or write us, you must provide your account number and a detailed description of the circumstances of the Device theft, fraudulent use or unauthorized use of Service. Failure to do so in a timely manner may result in the termination of your Service and additional charges to you. Until such time as we receive notice of the theft, fraudulent use or unauthorized use, you will be liable for all use of the Service using a Device stolen from you and any and all stolen, fraudulent or unauthorized use of the Service. 2.10 Return of Device (Does Not Apply to Customers who use Devices not provided by Managed Business Solutions directly) (a) Retail Customers. A Retail Customer may only return the Device to the retail store, dealer or other provider from which the Retail Customer purchased the Device. All returns will be subject to the return policy of such retail store, dealer or other provider. We will not accept any Device returned to us from a Retail Customer. (b) Non-Retail Customers. Non-Retail Customers may return the Device to us within fourteen (14) days of the termination of Service to receive a credit for any termination fee (See Section 3.6) provided that: " the Service is terminated within the first thirty (30) days following the activation of the Service; " the Device is in original condition, reasonable wear and tear excluded; " the original proof of purchase is returned with the Device, together with the original packaging, all parts, accessories, and documentation; " prior to returning the Device to us, you obtain a valid return authorization number from our customer care department, which can be reached at aharsch@metromibs.com. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. This email address is being protected from spam bots. you need JavaScript enabled to view it or 908-842-0000; and " you pay all costs of shipping the Device back to us. If you disconnect multiple lines, we will issue you a credit for all termination fees upon receipt of all Devices in accordance with the requirements set forth above. If you receive cartons or Devices that are visibly damaged, you must note the damage on the carrier's freight bill or receipt and keep a copy. In such event, you must keep the original cartons and packing materials and turn them over to the carrier when requested by the carrier and contact our customer care department immediately at aharsch@metromibs.com. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. This email address is being protected from spam bots. you need JavaScript enabled to view it. 2.11 Number Transfer on Service Termination. Upon the termination of your Service, we may, in our sole and absolute discretion, release to your new service provider the telephone number that you ported (transferred or moved over) to us from your previous service provider and used in connection with the Service. If such new service provider is able to accept such number, " your account has been properly terminated; " your account is completely current, including payment for all charges and applicable termination fees; and " you request the transfer upon terminating your account. 2.12 Service Distinctions. The Service is not a telecommunications service and we provide it on a best efforts basis. Important distinctions exist between telecommunications service and the Service offered via the Device. The Service is subject to different regulatory treatment than telecommunications service. This treatment may limit or otherwise affect your rights of redress before regulatory agencies.

2.13 Ownership and Risk of Loss. You will own the Device and bear all risk of loss of, theft of, casualty to or damage to the Device, from the time it is shipped to you until the time (if any) when it is returned to us in accordance with this Agreement. 2.14 No 0+ or Operator Assisted Calls. We Do Not Support +1, 0+ or Operator Assisted Calls. We do not support 0+ or operator assisted calling (including, without limitation, collect calls, third party billing calls or calling card calls). The Service may not support 311, 511 and/or other x11 (other than certain specified dialing such as 911 and 411, which are provided for elsewhere in this Agreement) services in one or more (or all) service areas. 2.15 No Directory Listing. The phone numbers you obtain from us will not be listed in any telephone directories. Phone numbers transferred from your local phone company may be listed. As a result, someone with your phone number may not be able to utilize a reverse directory to lookup your address. 2.16 Incompatibility With Other Services. (a) Security Systems. The Service may not be compatible with security systems. You may be required to maintain a telephone connection through your local exchange carrier for your security system installed in your home or business. You are responsible for contacting the alarm monitoring company to test the compatibility of any alarm monitoring or security system with the Service. (b) Certain Broadband and Cable Modem Services. You acknowledge that the Service presently may not be compatible with some broadband services. You further acknowledge that some providers of broadband service may provide modems that prevent the transmission of communications using the Service. We do not warrant that the Services will be compatible with all broadband services and expressly disclaim any express or implied warranties regarding the compatibility of the Service with any particular broadband service. 3. CHARGES; PAYMENTS; TAXES; TERMINATION 3.1 Billing. When the service is activated, you must provide us with a valid email address and a credit or debit card number from a card issuer that we accept if that is your preferred method of payment. We also provide the option for monthly invoicing and payment by check. We reserve the right to stop accepting credit or debit cards from one or more issuers. If your credit or debit card expires, you close your account, your billing address changes, or your credit or debit card is refused for an account of any kind, we may charge you a late fee of $5.00 per month or the maximum allowable as of once. We will bill all charges, applicable taxes and surcharges monthly in advance (except for usage-based charges, which will be billed monthly in arrears, and any other charges which we decide to bill in arrears if applicable) to your credit card, debit card, or by invoice including but not limited to: " activation fees; " monthly Service fees; " international usage charges; " advanced feature charges; " equipment purchases; " termination fees; and " shipping and handling charges. The amount of such fees and charges shall be published on our website and may change from time to time. Notification of monthly invoices will be sent to you via your email address on file with us. We reserve the right to bill at more frequent intervals if the amount you owe to us at any time exceeds $250. Any usage charges will be billed in arrears for the previous month and are recorded up to the nearest minute unless otherwise set forth in the rate schedules found on our website or by request. 3.2 Billing Disputes. You must notify us in writing within seven days after receiving your credit or debit card statement if you dispute any Managed Business Solutions charges on that statement or you will be deemed to have waived any right to contest such charges. All notices of disputed charges should be sent to: Customer Care Billing Department Managed Business Solutions 1216-22 Kennedy Blvd. Bayonne, NJ 07062 OR aharsch@metromibs.com This e-mail address is being protected from spambots. You need JavaScript enabled to view it. 3.3 Payment and Collection. If you fail to pay any amounts when due, we may suspend or terminate your Service and collect any unpaid amounts. Late payments may be subject to a finance charge of 1.5% per month or the maximum allowable rate, whichever is less, and you will be responsible for all costs of shipping the Device back to us. If you disconnect multiple lines, we will issue you a credit for all termination fees upon receipt of all Devices in accordance with the requirements set forth above. If you receive cartons or Devices that are visibly damaged, you must note the damage on the carrier's freight bill or receipt and keep a copy. In such event, you must keep the original cartons and packing materials and turn them over to the carrier when requested by the carrier and contact our customer care department immediately at aharsch@metromibs.com. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. This email address is being protected from spam bots. you need JavaScript enabled to view it. 2.11 Number Transfer on Service Termination. Upon the termination of your Service, we may, in our sole and absolute discretion, release to your new service provider the telephone number that you ported (transferred or moved over) to us from your previous service provider and used in connection with the Service. If such new service provider is able to accept such number, " your account has been properly terminated; " your account is completely current, including payment for all charges and applicable termination fees; and " you request the transfer upon terminating your account. 2.12 Service Distinctions. The Service is not a telecommunications service and we provide it on a best efforts basis. Important distinctions exist between telecommunications service and the Service offered via the Device. The Service is subject to different regulatory treatment than telecommunications service. This treatment may limit or otherwise affect your rights of redress before regulatory agencies.

3.4 Taxes. You will pay all taxes, fees, duties and assessments (except taxes based on our net income) now or hereafter levied, imposed or collected by any governmental authority on the Service, the Device or the transaction between you and us, including, without limitation, all local, state, federal and foreign taxes, fees, duties and assessments now or hereafter levied, imposed or collected by any governmental authority on the Service, the Device or the transaction between you and us. 3.5 Fees. You are responsible for all applicable federal, state, provincial, municipal, local or other governmental sales, use, excise, value-added, personal property, public utility or other taxes, fees or charges now in force or enacted in the future, that arise from or as a result of your subscription or use or payment for the Service or a Device. Such amounts are in addition to payment for the Service and will be billed to your credit card as set forth in this Agreement. If you are exempt from payment of such taxes, you must provide us with an original certificate that satisfies applicable legal requirements attesting to tax-exempt status. Tax exemption will only apply from and after the date we receive such certificate. 3.6 Termination Fee. You may be charged a termination fee specified per phone number or device, and the FULL RETAIL PRICE for each Device supplied by Managed Business Solutions if your Service is terminated for any reason during the Term following the activation of your Service. 3.7 Money Back Guarantee; Limitations and Conditions. (a) Money Back Guarantee. We offer business subscribers a 30-day money back guarantee from the date of activation of Service. The money back guarantee applies only to the first-order charges for the Service, not to additional charges. We will refund the active and monthly charge for the first month of Service provided that: " you have not exceeded 2500 minutes of usage; and " you cancel your Service within the 30-day period. Federal excise taxes and any other applicable taxes cannot be refunded. You will remain responsible for any charges for usage fees including but not limited to local or international usage, calls to Managed Business Solutions toll free numbers and directory assistance. We reserve the right to terminate or revoke this money back guarantee at any time, without prior notice. 3.8 Payphone Charges. If you use our "Toll Free" feature or any other toll free feature we provide in the future, we will be entitled to recover from you any charges imposed on us either directly or indirectly in connection with toll free calls made to your number. We may recover these amounts by means of a per-call charge, rounded up to the next cent, or in such other fashions, as we deem appropriate for the recovery of these costs. 3.9 Charges for Directory Calls (411). We will charge an amount specified for each call made to Managed Business Solutions directory assistance.

3.10 Charges for Conference Bridge Calls. We will charge you per minute for each caller who calls into your conference bride. Your Conference Bridge per minute usage fee will be the lower of (i) 3.9 cents per minute, or (ii) the per minute Conference Bridge usage fee determined in your Service Activation Form or online order form. Per minute usage fees will be calculated based on all participants on the conference bridge, including on-network and off-network participants. 4. LIMITATION OF LIABILITY; INDEMNIFICATION; WARRANTIES 4.1 Limitation of Liability. We will not be liable for any delay or failure to provide the Service, including 911 Dialing or access to emergency services, or for any loss or damage from time to time, or any interruption or degradation of voice quality that is caused by any of the following: " an act or omission of an underlying carrier, service provider, vendor or other third party; " equipment, network or facility failure; " equipment, network or facility upgrade or modification; " force majeure events such as (but not limited to) acts of God, acts of nature, strikes, fire, war, riot, acts of terrorism and government actions; " equipment, network or facility shortage; " equipment or facility relocation; " service, equipment, network or facility failure caused by the loss of power to you; " outage of, or blocking of ports by, your ISP or broadband service provider or other impediment to usage of the Service caused by any third party; " any act or omission by you or any person using the Service or Device provided to you or " any other cause that is beyond our control, including, without limitation, a failure of or defect in any Device, the failure of an incoming or outgoing communication, the inability of communications (including, without limitation, 911 Dialing) to be connected or completed, or forwarded. Our aggregate liability under this agreement will in no event exceed the Service charges with respect to the affected time period. 4.2 Disclaimer of Liability for Damages. IN NO EVENT WILL Managed Business Solutions, ITS OFFICERS, DIRECTORS, EMPLOYEES, AFFILIATES OR AGENTS OR ANY OTHER SERVICE PROVIDER INVOLVED IN CONNECTION WITH THE SERVICE BE LIABLE FOR ANY INDIRECT, INCIDENTAL, INDIRECT, SPECIAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, OR FOR ANY OTHER DAMAGES, INCLUDING BUT NOT LIMITED TO PERSONAL INJURY, WRONGFUL DEATH, PROPERTY DAMAGE, LOSS OF DATA, LOSS OF REVENUE OR PROFITS, OR DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE USE OR INABILITY TO USE THE SERVICE, INCLUDING INABILITY TO ACCESS EMERGENCY SERVICE PERSONNEL THROUGH THE 911 DIALING SERVICE OR TO OBTAIN EMERGENCY HELP. THE LIMITATIONS SET FORTH HEREIN SHALL APPLY TO ANY CAUSE OF ACTION OR CLAIM BROUGHT BY YOU IN CONNECTION THE SERVICE, INCIDENTAL, INDIRECT, SPECIAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES, OR FOR ANY OTHER DAMAGES, INCLUDING BUT NOT LIMITED TO PERSONAL INJURY, WRONGFUL DEATH, PROPERTY DAMAGE, LOSS OF DATA, LOSS OF REVENUE OR PROFITS, OR DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE USE OR INABILITY TO USE THE SERVICE, INCLUDING INABILITY TO ACCESS EMERGENCY SERVICE PERSONNEL THROUGH THE 911 DIALING SERVICE OR TO OBTAIN EMERGENCY HELP. THE LIMITATIONS SET FORTH HEREIN SHALL APPLY TO ANY CAUSE OF ACTION OR CLAIM BROUGHT BY YOU IN CONNECTION WITH THE SERVICE, BREACH OF WARRANTY, PRODUCT LIABILITY, TORT AND ANY AND ALL OTHER THEORIES OF LIABILITY AND APPLY WHETHER OR NOT WE WERE INFORMED OF THE LIKELIHOOD OF ANY PARTICULAR TYPE OF DAMAGES. 4.3 Indemnification and Survival. (a) Indemnification. You shall defend, indemnify, and hold harmless Managed Business Solutions, its officers, directors, employees, affiliates and agents and any other service provider who furnishes services to you in connection with the Service, from any and all claims, losses, damages, fines, penalties, costs and expenses (including, without limitation, attorneys fees) by, or on behalf of, you or any third party relating to the absence, failure or outage of the Service, including 911 Dialing, incorrectly routed 911 Dialing calls, or the inability of any of the foregoing to utilize the Service or 911 Dialing or access emergency service personnel, 1.11 Alternate 911 Arrangements. If you are not comfortable with the limitations of the 911 Dialing service, you should consider having an alternate means of accessing traditional 911 or E911 services or terminating the Service. 2. SERVICE 2.1 Term. Service is offered on a monthly or multi-month basis as is determined in your Service Activation or order form, or via our online ordering process. The term begins on the date that Managed Business Solutions activates your Service and ends on the day before the anniversary date of your Term. Subsequent terms of this Agreement automatically renew on a quarterly basis unless you give us written notice of nonrenewal at least thirty (30) days before the end of the original or subsequent renewal term in which the notice is given. You are purchasing the Service for full monthly terms, even if you do not use the Service for the entire month. You will be responsible for the full month's charges to the end of the then-current term, including, without limitation, unbilled charges, plus a termination fee, if applicable, all of which will immediately become due and payable. You will also be responsible for the next full term's charges in the event that you do not provide the requisite thirty-days notice of termination prior to the expiration of the then-current term. Expiration of the term or termination of Service will not excuse you from paying all accrued and unpaid charges due under this Agreement. 2.2 Managed Business Solutions Cancellation Policy. You have a right to cancel services within thirty days of written notice to the customer for any reason. 2.3 Use of Service and Managed Business Solutions provided Device. 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 used the Service or the Device for an unlawful purpose, we may forward the relevant communication and other information, including your identity, to the appropriate authorities for investigation and prosecution. You hereby consent to our forwarding of your communications and information to those authorities. In addition, Managed Business Solutions will provide information in response to law enforcement requests, subpoenas, court orders, to protect it's rights and property and in the case where failure to disclose the information may lead to imminent harm to the customer or others. 2.6 Use of Service and Device by Customers Outside the United States. Although we encourage you to use of the Service to place calls to foreign countries from within the United States, we do not presently offer or support the Service in any countries other than the United States and Canada. If you use the Service or the Device outside of the United States or Canada, 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 or Canada. 2.7 Copyright; Trademark; Unauthorized Usage of Device; Firmware or Software. (a) Copyright; Trademark. The Service and Device and any firmware or software used to provide the Service or provided to you in conjunction with providing the Service, or embedded in the Device, and all Services, information, documents and materials on our websites are protected by trademark, copyright or other intellectual property laws and international treaty provisions. All of our websites, corporate names, service marks, slogans, trademarks, trade names, logos and domain names (collectively "marks") are and will at all times remain our exclusive property. Nothing in this Agreement grants you the right or license to use any of our marks. (b) Unauthorized Usage of Device; Firmware or Software. You have not been granted any license to use the firmware or software used to provide the Service or provided to you in conjunction with providing the Service, or embedded in the Device, other than a nontransferable, revocable license to use such firmware or software in object code form (without making any modification thereto) strictly in accordance with the terms and conditions of this Agreement. You expressly agree that the Device is exclusively for use in connection with the Service and that we will not provide any passwords, codes or other information or assistance that would enable you to use the Device for any other purpose. You may not use any interface device that we have not provided to you. You hereby represent and warrant that you possess all required rights, including software and/or firmware licenses, to use any interface device that we have not provided to you. In addition, you shall indemnify and hold us harmless against any and all liability arising out of your use of such interface device with the Service. You shall not reverse compile, disassemble or reverse engineer or otherwise attempt to derive the source code from the binary code of the firmware or software. 2.8 Tampering with the Device or Service. You shall not change the electronic serial number or equipment identifier which is programmed into a factory reset of the Device without our prior written consent. We reserve the right to terminate your Service if we believe, in our sole and absolute discretion, that you havetampered with the Device. In the event of such termination, you will remain 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 immediately become due and payable. You shall not attempt to hack or otherwise disrupt the Service or make any use of the Service that is inconsistent with its intended purpose. 2.9 Theft of Service. You shall notify us immediately, in writing or by calling our customer support line, if the Device is stolen or if you become aware at any time that your Service is being stolen, fraudulently used or otherwise being used in an unauthorized manner. When you call or write us, you must provide your account number and a detailed description of the circumstances of the Device theft, fraudulent use or unauthorized use of Service. Failure to do so in a timely manner may result in the termination of your Service and additional charges to you. Until such time as we receive notice of the theft, fraudulent use or unauthorized use, you will be liable for all use of the Service using a Device stolen from you and any and all stolen, fraudulent or unauthorized use of the Service. 2.10 Return of Device (Does Not Apply to Customers who use Devices not provided by Managed Business Solutions directly) (a) Retail Customers. A Retail Customer may only return the Device to the retail store, dealer or other provider from which the Retail Customer purchased the Device. All returns will be subject to the return policy of such retail store, dealer or other provider. We will not accept any Device returned to us from a Retail Customer. (b) Non-Retail Customers. Non-Retail Customers may return the Device to us within fourteen (14) days of the termination of Service to receive a credit for any termination fee (See Section 3.6) provided that: " the Service is terminated within the first thirty (30) days following the activation of the Service; " the Device is in original condition, reasonable wear and tear excluded; " the original proof of purchase is returned with the Device, together with the original packaging, all parts, accessories, and documentation; " prior to returning the Device to us, you obtain a valid return authorization number from our customer care department, which can be reached at aharsch@metromibs.com. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. This email address is being protected from spam bots. you need JavaScript enabled to view it or 908-842-0000; and " you pay all costs of shipping the Device back to us. If you disconnect multiple lines, we will issue you a credit for all termination fees upon receipt of all Devices in accordance with the requirements set forth above. If you receive cartons or Devices that are visibly damaged, you must note the damage on the carrier's freight bill or receipt and keep a copy. In such event, you must keep the original cartons and packing materials and turn them over to the carrier when requested by the carrier and contact our customer care department immediately at aharsch@metromibs.com. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. This email address is being protected from spam bots. you need JavaScript enabled to view it. 2.11 Number Transfer on Service Termination. Upon the termination of your Service, we may, in our sole and absolute discretion, release to your new service provider the telephone number that you ported (transferred or moved over) to us from your previous service provider and used in connection with the Service. If such new service provider is able to accept such number, " your account has been properly terminated; " your account is completely current, including payment for all charges and applicable termination fees; and " you request the transfer upon terminating your account. 2.12 Service Distinctions. The Service is not a telecommunications service and we provide it on a best efforts basis. Important distinctions exist between telecommunications service and the Service offered via the Device. The Service is subject to different regulatory treatment than telecommunications service. This treatment may limit or otherwise affect your rights of redress before regulatory agencies.

2.13 Ownership and Risk of Loss. You will own the Device and bear all risk of loss of, theft of, casualty to or damage to the Device, from the time it is shipped to you until the time (if any) when it is returned to us in accordance with this Agreement. 2.14 No 0+ or Operator Assisted Calls. We Do Not Support +1, 0+ or Operator Assisted Calls. We do not support 0+ or operator assisted calling (including, without limitation, collect calls, third party billing calls or calling card calls). The Service may not support 311, 511 and/or other x11 (other than certain specified dialing such as 911 and 411, which are provided for elsewhere in this Agreement) services in one or more (or all) service areas. 2.15 No Directory Listing. The phone numbers you obtain from us will not be listed in any telephone directories. Phone numbers transferred from your local phone company may be listed. As a result, someone with your phone number may not be able to utilize a reverse directory to lookup your address. 2.16 Incompatibility With Other Services. (a) Security Systems. The Service may not be compatible with security systems. You may be required to maintain a telephone connection through your local exchange carrier for your security system installed in your home or business. You are responsible for contacting the alarm monitoring company to test the compatibility of any alarm monitoring or security system with the Service. (b) Certain Broadband and Cable Modem Services. You acknowledge that the Service presently may not be compatible with some broadband services. You further acknowledge that some providers of broadband service may provide modems that prevent the transmission of communications using the Service. We do not warrant that the Services will be compatible with all broadband services and expressly disclaim any express or implied warranties regarding the compatibility of the Service with any particular broadband service. 3. CHARGES; PAYMENTS; TAXES; TERMINATION 3.1 Billing. When the service is activated, you must provide us with a valid email address and a credit or debit card number from a card issuer that we accept if that is your preferred method of payment. We also provide the option for monthly invoicing and payment by check. We reserve the right to stop accepting credit or debit cards from one or more issuers. If your credit or debit card expires, you close your account, your billing address changes, or your credit or debit card is refused for an account of any kind, we may charge you a late fee of $5.00 per month or the maximum allowable as of once. We will bill all charges, applicable taxes and surcharges monthly in advance (except for usage-based charges, which will be billed monthly in arrears, and any other charges which we decide to bill in arrears if applicable) to your credit card, debit card, or by invoice including but not limited to: " activation fees; " monthly Service fees; " international usage charges; " advanced feature charges; " equipment purchases; " termination fees; and " shipping and handling charges. The amount of such fees and charges shall be published on our website and may change from time to time. Notification of monthly invoices will be sent to you via your email address on file with us. We reserve the right to bill at more frequent intervals if the amount you owe to us at any time exceeds $250. Any usage charges will be billed in arrears for the previous month and are recorded up to the nearest minute unless otherwise set forth in the rate schedules found on our website or by request. 3.2 Billing Disputes. You must notify us in writing within seven days after receiving your credit or debit card statement if you dispute any Managed Business Solutions charges on that statement or you will be deemed to have waived any right to contest such charges. All notices of disputed charges should be sent to: Customer Care Billing Department Managed Business Solutions 1216-22 Kennedy Blvd. Bayonne, NJ 07062 OR aharsch@metromibs.com This e-mail address is being protected from spambots. You need JavaScript enabled to view it. 3.3 Payment and Collection. If you fail to pay any amounts when due, we may suspend or terminate your Service and collect any unpaid amounts. Late payments may be subject to a finance charge of 1.5% per month or the maximum allowable rate, whichever is less, and you will be responsible for all costs of shipping the Device back to us. If you disconnect multiple lines, we will issue you a credit for all termination fees upon receipt of all Devices in accordance with the requirements set forth above. If you receive cartons or Devices that are visibly damaged, you must note the damage on the carrier's freight bill or receipt and keep a copy. In such event, you must keep the original cartons and packing materials and turn them over to the carrier when requested by the carrier and contact our customer care department immediately at aharsch@metromibs.com. This e-mail address is being protected from spambots. You need JavaScript enabled to view it. This email address is being protected from spam bots. you need JavaScript enabled to view it. 2.11 Number Transfer on Service Termination. Upon the termination of your Service, we may, in our sole and absolute discretion, release to your new service provider the telephone number that you ported (transferred or moved over) to us from your previous service provider and used in connection with the Service. If such new service provider is able to accept such number, " your account has been properly terminated; " your account is completely current, including payment for all charges and applicable termination fees; and " you request the transfer upon terminating your account. 2.12 Service Distinctions. The Service is not a telecommunications service and we provide it on a best efforts basis. Important distinctions exist between telecommunications service and the Service offered via the Device. The Service is subject to different regulatory treatment than telecommunications service. This treatment may limit or otherwise affect your rights of redress before regulatory agencies.

3.4 Taxes. You will pay all taxes, fees, duties and assessments (except taxes based on our net income) now or hereafter levied, imposed or collected by any governmental authority on the Service, the Device or the transaction between you and us, including, without limitation, all local, state, federal and foreign taxes, fees, duties and assessments now or hereafter levied, imposed or collected by any governmental authority on the Service, the Device or the transaction between you and us. 3.5 Fees. You are responsible for all applicable federal, state, provincial, municipal, local or other governmental sales, use, excise, value-added, personal property, public utility or other taxes, fees or charges now in force or enacted in the future, that arise from or as a result of your subscription or use or payment for the Service or a Device. Such amounts are in addition to payment for the Service and will be billed to your credit card as set forth in this Agreement. If you are exempt from payment of such taxes, you must provide us with an original certificate that satisfies applicable legal requirements attesting to tax-exempt status. Tax exemption will only apply from and after the date we receive such certificate. 3.6 Termination Fee. You may be charged a termination fee specified per phone number or device, and the FULL RETAIL PRICE for each Device supplied by Managed Business Solutions if your Service is terminated for any reason during the Term following the activation of your Service. 3.7 Money Back Guarantee; Limitations and Conditions. (a) Money Back Guarantee. We offer business sub