

Code of Commercial Practice

Preamble

FDI Telecom is committed to the best possible use of its expertise/experience in order to satisfy the customers. Exceeding their expectations will always be the first priority in planning and delivering telecom services.

Company Mission

FDI Telecom believes that prompt response/co-operation is the first step towards development of long-term and prospective business relationship. We are committed to Quality Services for dynamic growth of the company.

FDI Telecom is fully committed in fulfilling its Corporate Mission which is that:

“FDI Telecom shall enable the customers to communicate and interact with ease, and always perceive its services and customer handling to be of the highest quality. Our customers shall view us as a trusted and honest company that always delivers on its promises”.

Core Values

- Integrity
- Passion for business
- Operational Excellence
- Change and Constant Renewal
- Empowering People

Aim

To deliver the services to full fill customers’ requirement, which are:

- FDI Telecom and its staff core responsibility are to provide on time Customers’ services.
- We give full support to our Customers according to their requirements and to find the best solutions to their communications needs.
- We are flexible and responsive to our customers.
- FDI as company believe that customers’ satisfaction is the basic success, so our staff first training is to be courteous, friendly and attentive.

We therefore, aim to:

- Provide the services according to customers’ needs & wants.
- Just In Time: We make sure that action is taken in time and are just fair.

- Make sure our services are delivered by people who are well informed and trained.
- Provide information about our progress and invite views on our performance.
- Provide easy-to-understand information on our services and how they can be obtained.

Quality of Service

FDI Telecom will provide its customers the highest service quality that is in line with best international practices. Our customers will experience excellent connectivity 24 / 7.

FDI network will be very reliable and ensure that the connectivity remains high during all hours of the day. With our state-of-the-art equipment, the quality of service experienced by our customers will be in accordance with international standards. Calls dialed to other networks will be handed over under stringent parameters as well.

Quality of Service Standards

The Licensee shall take reasonable and prudent measures to ensure that its Telecommunication System and Licensed Services are available and operate properly at all times.

Any fault in any component of its Telecommunication System or Licensed Service shall be repaired as early as possible.

During each calendar month, Licensee shall meet or exceed the following quality of service standards (except for causes not attributable to another Operator or a service provides telecommunications services outside of Pakistan):

Quality of Service Indicator	Standard
(a) Maximum call failure rate, where call failure means the failure to establish a connection with a called number, whether or not the called party answers	4.1% for national long distance calls 7.5% for incoming international calls 4.1% for outgoing international calls
(b) Billing complaints	0.2 per 100 bills issued

Service Interruption

In addition, FDI give 30 days prior written service interruption notice to our customer whenever there are planned network system enhancements, updates or upgrades. In cases that our customers suffer inconvenience due to lengthy outages in our service, we shall take all reasonable and necessary measures for providing equitable concessions. For more clarification, service interruption does not

include suspension, termination or withdrawal of service as per terms and conditions of the **Contract of Service** signed with the customer.

Applicable Tariff and Rates

FDI Telecom will adhere to all the tariff and rates set by the Authority for the telecommunication service. Nevertheless, tariff will be decided by the operator under intimation to the Authority, should there be any provision available in Law. All the rates and tariffs will be notified to our customers.

Customer Complaints

FDI Telecom will take utmost efforts to continuously delight our customers with the quality of service and the variety of value-added options. However, we do realize that there are instances when a customer addresses us with their legitimate complaints. FDI will always listen to our customers with due care, attention, politeness and responsiveness.

How Complaints are Lodged?

In order to entertain customer complaints, following complaint lodging methods will be available to the customers.

Mail

Fast Developers International Telecom
30, 1st Floor Hafeez Center Gulberg III
Lahore, Pakistan.
Attn: Mr. Abid Kalair (Manager Customer Services)
UAN: + 92 (42) 111-000-019
Tel: +92 (42) 517-0318, Fax: +92 (42) 571-0319
Email: support@fditel.com

What is Complaint Handling Process?

On receipt of a customer complaint, customer support team of FDI Telecom will acknowledge the complaint in writing within 24 hours by issuing a reference/ticket number against the complaint. Complaints are handled 24 hours a day, 7 days a week throughout the year.

Customer Services Manger will remain the point of contact for the complaints. The relevant department will be notified by email that a complaint is assigned to them and they must get back with all relevant information. The relevant department must take action on any issues in their area to resolve the complaint.

Special Arrangements for Complaint Handling on Holidays

Call Centers established for handling the complaints will be working on 24 X 7 basis throughout the year. Customer Service Manager will be available on Telephone Number 042-3517-0318 to address any problem in resolution of the registered complaints.

What is Response Time for a Complaint?

It is our aim to resolve all complaints as quickly as possible and to the customer satisfaction. When we acknowledge a complaint we will inform you on a time scale of investigation and resolution of the complaint, however if we cannot reach that deadline we will inform you. We shall resolve the complaint within 48 hours of receiving the complaint.

Bill itemization

FDI Telecom will provide you with an itemized bill to the customers on request, free of charge. Please use the contact details as mentioned below.

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Lahore, Pakistan.
Attn: Mr. Abid Kalair (Manager Customer Services)
UAN: + 92 (42) 111-000-019
Tel: +92 (42) 571-0318, Fax: +92 (42) 571-0319
Email: support@fditel.com

Non-payment of Bills and Disputes

Your contract with FDI Telecom sets out the terms on which FDI Telecom provides you service. This includes advice on what you should do in the event of a dispute about your bill. If you do have a dispute about your bill, you must still pay the amount owed by the due date, but you may withhold the value of the disputed amount. You must notify FDI Telecom of your dispute and provide us with all the relevant details.

Please notify FDI Telecom of your dispute in writing and include the following information:

- the date and number of disputed invoice, service provided;
- the amount or service in dispute; and
- the reason for the dispute; and
- any relevant supporting documentation.

Please send your written notification, e-mail etc. to FDI Telecom at the address listed above, which will be investigated by FDI Telecom. If the disputed amount was withheld in error, or FDI Telecom was not notified of the dispute, FDI Telecom will send you a letter advising that payment is due and FDI Telecom has not received your payment. If it does not receive payment within the stated period, it will send a final demand letter. This letter states that, if payment is not received within a stipulated time, FDI Telecom will suspend the service.

Payments and Reimbursements in Settlement of Disputes

FDI Telecom will make full payment and/or reimbursement of funds in settlement of disputes where FDI Telecom are at fault or responsible for disputes or losses. References to your rights and obligations are outlined below.

The timeframe for such payments or reimbursements will be dictated by statutory payment periods in Pakistan on agreement under your rights and obligations and that shall be 30 days period.

The customer's rights and obligations in relation to the provision of FDI Telecom services are set out in the relevant service request form or in a framework agreement signed by the customer. This framework agreement is typically:

Dispute Resolution

Our efforts will be focused on quick and appropriate action that is necessary to solve the problem and satisfy our customers. If however, a customer is not satisfied with the initial response; their complaint shall be escalated to the next level within 48 hours of submission of the complaint and resolved in a timely fashion. We are committed to quick resolution of formal complaints and will ensure that complaints are handled without bias or prejudice. In this regard, we will ensure the following:

- If for some reason, a complaint is not sorted out promptly, customers can complain in writing.
- We will investigate the complaint and will write to the customer within 3 working days to apprise them of the outcome.

Policy on disconnection

- **In relation to Bad Debt**

FDI Telecom reserves the right to disconnect a customer when his account falls into arrears and he continually fails to make payment, as per terms and conditions of the customer's contracts, only after a representation from FDI Telecom has reminded the customer of the terms and conditions that bind him. In instances where it is not possible to contact the customer, for example, if the customer fails to respond to any of the reminders/final demands issued by FDI Telecom, FDI Telecom will disconnect service immediately. This is without prejudice to other legal remedies

available to FDI Telecom for the recovery of the defaulted amount and/or other losses incurred by FDI Telecom.

- **In relation to Fraud**

FDI Telecom will contact customers who are deemed to have supplied false or misleading information when applying for service. If they are able to give misleading information when applying for service but are able to give an adequate explanation for such information, disconnection of service will not occur. If the customer is not able to give an adequate explanation, service will be disconnected with immediate effect. FDI Telecom will contact customers who have been detected as accessing FDI Telecom's network or a customer's network fraudulently. If accessing has been on the customer's own site, FDI Telecom will inform the customer and will not disconnect unless the customer requests such action. If accessing is affecting another party, FDI Telecom will inform the customer which will result in withdrawal of service until FDI Telecom and/or the customer is satisfied of the customer's intentions.

- **In relation to security concerns**

FDI Telecom shall retain the right to disconnect its service to a customer due to security concerns as per governmental and authoritative directives. FDI Telecom shall also retain the right to disconnect service to any customer on the basis of any illegal activity on part of the customer, including but not limited to harassing, offensive and illegal calls as per the law, rules and regulations applicable in Islamic Republic of Pakistan and the license of FDI Telecom.

Billing Information

FDI Telecom will endeavor to propose to our customers the most appropriate service package to meet their expressed needs. Our billing will be accurate and we shall ensure that there are no more than 2 valid complaints for every 1000 bills issued to our customers. If we have to suspend a service due to delinquency, the service will be reconnected in the quickest possible time. Billing and other account information shall be available to settle any valid complaints.

Security and Confidentiality of Information

FDI Telecom shall make every effort to protect our customers' privacy and to assure a secure network for the confidentiality of their information. In addition our customers' personal information shall be safe with us and will be strictly guarded as per laws of Pakistan.

Disclaimers

FDI Telecom is not responsible for service interruption and delays that are outside our control – for instance but not limited to, those caused by national security imperatives, natural calamity, vandalism or other actions by third parties.

It is our highest priority to maintain and secure the information regarding the customer and will only be shared as per laws of Pakistan.

Customer Feedback

FDI Telecom welcomes comments, suggestions and views on any aspects of our services because this will help us to not only meet but exceed their expectations.

- **Updates:** Either directly or via the customer service team if a trouble ticket has been opened).
- **Billing:** If you have an issue with your bill please contact customer services and request for opening of a trouble ticket.
- **Repairs:** Once a trouble ticket has been opened in respect of a fault all queries are processed through the customer service team. If the customer is still dissatisfied he can correspond with the relevant details through the points of contact below:

Correspondence Address

Fast Developers International Telecom
30, 1st Floor Hafeez Center Gulberg III
Lahore, Pakistan.
UAN: + 92 (42) 111-000-019
Tel: +92 (42) 5710318, Fax: +92 (42) 571-0319

- **General Customer satisfaction**

FDI Telecom goes to great lengths to ensure that all members of staff are professionally trained to treat all customers with courtesy and respect. If your experience falls below your expectations, feel free to contact FDI Telecom customer services department.

Customer Services Form

The terms and conditions set out in the service request form and/or the framework agreement apply to the exclusion of all other terms and conditions in relation to the provision of the FDI Telecom services.

Force Majeure

FDI Telecom shall not be liable for any failure of performance hereunder due to causes beyond it's reasonable control ("Force Majeure", including, without limitation, acts of God, fire, explosion, vandalism, cable cut, storm or other catastrophes, national emergency, insurrections, riots, wars or

strikes, lockouts, work stoppages or other labour disputes, or any law, order, regulation, direction, action or request of any government or authority or instrumentality thereof. FDI Telecom obligation to perform shall be suspended for the duration of a period of Force Majeure and shall resume as soon as reasonably possible, upon the cessation of the event of Force Majeure.

FDI Telecom Calling Card Service

Conditions Of Other Contracts: The obligations of FDI Telecom and the terms applicable to Prepaid Calling Card Services and sale of Prepaid Calling Cards are subject to the terms of the agreements under which FDI Telecom purchases the services and cards from suppliers (each an “Other Contract”). To the extent fulfillment of any obligation set forth in these terms and conditions is not permissible or possible under an Other Contract, the Other Contract shall prevail and such obligation shall be suspended or modified to the extent required by the other contract.

Indemnity and Limitation of Liability

- a. In no event shall FDI Telecom be liable for any indirect, incidental, consequential, punitive or special losses or damages in connection without use of its prepaid calling card services, for any reason whatsoever, and whenever arising.
- b. Customer alone shall be responsible for all claims, actions, losses, costs and damages (“Liability”) arising out of or relating to its acts or omissions in connection with the use of a Calling Card service. Customer shall indemnify and FDI Telecom harmless from and against all such Liability.

Confidential Information

Unless Customer consents in writing, or disclosure is pursuant to a legal proceeding, FDI Telecom shall keep confidential all information or data furnished by Customer or otherwise acquired by FDI Telecom through performance, other than Customer’s name and address. Unless required by law, such information will not be released by FDI Telecom to anyone other than: (i) Customer, (ii) a person who in the reasonable judgment of FDI Telecom is acting as an agent of Customer, (iii) another telecommunication carrier provided that the information is to be used for the provision of Prepaid Calling Card service and disclosure is made on a confidential basis with the information to be used solely for that purpose, (iv) an agent retained by FDI Telecom to collect outstanding balances owed to FDI Telecom by Customer, (v) a law enforcement agency whenever FDI Telecom has reasonable grounds to believe that customer has knowingly supplied FDI Telecom with false or misleading information or is otherwise involved in unlawful activities.

Governing Law

The provision of Prepaid Calling Card services by FDI Telecom shall be governed by, and these terms and conditions shall be construed in accordance with, the laws of Pakistan, without giving effect to the conflicts of law principles thereof.

Effective Date:

The terms and conditions set forth above are effective as of 1st April, 2010, and shall remain in effect unless revoked for terminated by FDI Telecom with prior written notice to the customer.

Amendment

FDI Telecom may amend these terms and conditions with 30 days prior written notice to the customer by posting a new version of the terms and conditions on FDI Telecom 's web site and approval from PTA.

Customer rights/obligations Data protection and privacy:

We respect our customers' interest in keeping certain information confidential. We will not disclose any personal information (such as name, account number, address, and billing information) to unaffiliated third parties without the proper consent, unless disclosure is necessary to comply with statutory requirements, court orders or other lawful process or properly authorized governmental investigation. We also recognize individual rights to privacy in online transactions, and will follow FDI Telecom' s Online Privacy Policy which sets out standards concerning the use of certain information obtained form customers on FDI Telecom web sites. Consumer's statutory rights are not affected by this code of practice.

Social Responsibility:

FDI Telecom strives to be responsible corporate citizen in the communities where it does business. This requires us to provide the public with appropriate and accurate resources to enquiries, to be sensitive to environmental concerns, and generally to contribute to the well-being of our community. FDI Telecom operates in accordance with the values set out in the company's code of Ethics.

The Environment:

We are committed to maintaining a healthy and clean environment by complying with all applicable environmental laws and regulations in the countries in which we conduct operations. The health and safety of our customers, or fellow employees, and the communities in which we operate is important to us. Environmental issues and concerns form and integral part of our business decisions and transactions.

Following statutes etc. would also be applicable with regard to relations with the Customers:

Determinations/Decision/Instructions of Pakistan Telecommunication Authority (PTA) - the statutory body charged with regulating the telecommunication industry in Pakistan.

- Pakistan Telecommunication (Re-organization) Act, 1996.
- Pakistan Telecommunication Rules, 2000 and any other Rules issued by Government of Pakistan from time to time.
- Pakistan Telecommunication Authority (Functions and Powers) Regulations, 2004 and any other PTA Regulations issued from time to time.
- Terms and conditions of the license issued to FDI Telecom by PTA.