
PART F INTERNET ACCESS SERVICES - continued

Item 603 NetSpeak

1. Service Description

- 1) This Item is subject to the terms and conditions of Part A and Item 600 of this Tariff.
- 2) NetSpeak provides the ability to place voice calls from the Cayman Islands to any domestic or international destination and, conversely, to receive voice calls in the Cayman Islands from any domestic or international Calling Party using a Terminal Adapter and any High-Speed Internet Access service.
- 3) Customers must purchase the Basic Service. Additional service options are available at additional charges.
- 4) NetSpeak is subject to a Set-Up Fee and a Monthly Charge. Rates and Charges are set out in sub-item 603.7.
- 5) Initial Term: One year.

2. Definitions

“DID” means, for the purposes of this Tariff Item 603, Direct Inward Dialling.

“High-Speed Internet Access” means an Internet access service, provided by C&W or another service provider, providing Bandwidth of 128 kbps or higher.

“NetSpeak Softphone” is software that enables a suitably-equipped personal or laptop computer to perform the functions of a Terminal Adapter.

“Terminal Adapter” means an item of Equipment that converts voice calls into IP packets at the Customer’s premises for transmission over the Internet.

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3. Terms and Conditions

- 1) The Customer is responsible for providing the necessary High-Speed Internet Access service to use NetSpeak Service. Each NetSpeak Service requires a minimum Bandwidth of 128 kbps (however, a minimum Bandwidth of 256 kbps is recommended). C&W does not provide High-Speed Internet Access services under this Tariff Item 603.
- 2) NetSpeak Service is only available to Residential Customers.
- 3) All calls are billed on a per-second basis, unless otherwise indicated below. Rates apply twenty-four (24) hours per day, seven days a week.
- 4) NetSpeak Service is not eligible for PSTN Telephone Service discounts provided pursuant to the C&W General Tariff, such as SmartChoice (Item 801), SmartChoice Plus (Item 802), 1010269 (Item 403) and 1010335 (Item 404) services.
- 5) The Customer will be unable to make or receive calls using NetSpeak if:
 - the Customer's High-Speed Internet Access service is down, or
 - electrical power to the Customer's Terminal Adapter has been interrupted.
- 6) The Customer acknowledges that C&W will route "911" emergency calls to the Emergency Communications Centre in the Cayman Islands only, and that C&W will provide to the Emergency Communications Centre the Customer's Telephone Number and the Customer's physical service location on file. The Customer advises C&W of this location at the time of subscription, and updates it as necessary in writing from time to time. The Customer acknowledges that the Emergency Communications Centre will not have accurate information available if the Customer should change the location of the Terminal Adapter without advising C&W. If the Customer should need to dial "911", the Customer agrees to assist emergency personnel by stating the nature of the emergency promptly and clearly, including the Customer's location and telephone number.

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Term and Termination

- 7) The Initial Term of NetSpeak Service will start on the Service Start Date and will continue for a period of one year.
- 8) C&W shall notify the Customer of the Service Start Date. Any Customer Apparatus not installed, operational or otherwise available by the Service Start Date shall not be grounds for the Customer not paying applicable Charges.
- 9) After the expiration of the Initial Term, NetSpeak Service will automatically renew for successive 30-day periods at C&W's then current monthly rates, unless the Customer provides C&W not less than 30 days prior written notice that it does not wish to renew.
- 10) The Customer may terminate NetSpeak Service at any time before the Service Start Date. The Customer shall be responsible for any costs incurred by C&W in reference to the Customer's request for service.
- 11) The Customer may terminate NetSpeak Service at any time during the Initial Term on thirty (30) days' prior written notice. The Customer will pay the early termination fee set out in the table below. This fee will not apply if:
 - i. the Customer terminates the Service due to C&W being in default hereunder or
 - ii. C&W terminates the Service due to any reason other than the Customer being in default hereunder.
- 12) The applicable early termination fees are as follows:

Term	Termination Terms
1 Year	\$125

Equipment and Apparatus

- 13) NetSpeak Service requires the use of a Terminal Adapter.

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- 13.1) A Terminal Adapter is initially provided to the Customer when he or she subscribes to NetSpeak.
- 13.2) The Customer may also install NetSpeak Softphone software on his or her personal or laptop computer, which will then function as a Terminal Adapter. NetSpeak Softphone is available free of charge to all NetSpeak Customers
- 13.3) C&W does not provide NetSpeak Service through NetSpeak Softphone alone.
- 14) Customers must use an ADSL, cable or other High-Speed Internet Access modem with an Ethernet port. The Terminal Adapter is not compatible with USB connections.
- 15) The Terminal Adapter is the Customer's property, and the Customer must keep it safe and in good condition. Any loss of, or damage to, the Terminal Adapter is at the Customer's risk, and the Customer must pay a replacement fee of \$89.95 for lost or damaged Terminal Adapters. C&W will not replace lost or damaged personal or laptop computers on which NetSpeak Softphone had been installed.
- 16) C&W does not warrant an item of Equipment in any manner. C&W will however, transfer to the Customer (to the extent permitted by an Equipment supplier) any warranty period provided by such supplier, with C&W retaining the authority to exercise the Customer's right thereunder.
- 17) The Customer is responsible for the installation and configuration of the Terminal Adapter and Software at the Service Address.

Additional Rights and Obligations

- 18) The quality of NetSpeak Service depends in part on the quality of the High-Speed Internet Access service provided by the Customer, and C&W cannot guarantee fault-free performance.

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- 19) The Monthly Charges are payable even if the Customer does not use the service during a month or part of a month. NetSpeak Service may not be suspended by the Customer at any time.
- 20) NetSpeak Service is offered on a post-paid basis only.
- 21) The Customer agrees not to use NetSpeak for business or non-residential purposes, including but not limited to autodialing, continuous or extensive call forwarding, continuous connectivity, fax broadcasting, fax blasting, telemarketing, automatic dialling, call centres or Internet cafés.
- 22) C&W reserves the right to immediately suspend or terminate the NetSpeak Services of any Customer, if C&W determines, in its sole discretion, that the Customer is not using the Services for the Customer's personal or residential use.

4. Basic Service

- 1) NetSpeak Basic Service provides the ability to place voice calls to domestic and Overseas telephone numbers, including unlimited calls to U.S. and Canadian telephone numbers, for a Monthly Charge.
- 2) NetSpeak Basic Service includes unlimited calls at no charge to U.S. and Canadian toll free numbers (numbers starting with 1-800, 1-888, 1-877, 1-866 or 1-855) as well as to calls to numbers starting with 1-800-744 and 1-800-534. Calls to numbers starting with 2-800 cannot be completed using NetSpeak Service.
- 3) NetSpeak Basic Service includes a Telephone Number used as a DID.
- 4) Calls dialled to "911" are routed to Emergency Services in the Cayman Islands free of charge to the Customer.
- 5) Calls dialled to "411" are routed to the C&W public directory enquiry service, at the charges set out in Item 603.7 below. A maximum of two Telephone Numbers will be provided per Call.

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- 6) NetSpeak Basic Service includes one free listing in the C&W Directory Services for each Telephone Number used with NetSpeak service, subject to the terms of Item 101.5(5) of this Tariff.
- 7) Rates and Charges are set out in Item 603.7 below.

5. Features

- 1) NetSpeak service includes the following features free of charge:
 - a. Call Waiting
 - b. Caller ID
 - c. Call Return
 - d. Redial
 - e. Three-Way Calling
 - f. Call Blocking
 - g. Language selection
 - h. Call Forwarding
 - i. Service Interruption Forwarding
 - j. Reach Me
 - k. Access to Voicemail
 - l. Softphone

Feature	Description
Call Waiting	Accept an incoming call while you are already on a phone call by placing the first call on hold and connecting to the other caller.
Caller Id	View the telephone number of the person who is calling you before you pick up the telephone. plus, choose when you want to display your identity to those you are calling.
Call Return	Call the telephone number of your last incoming call without having to dial the number manually.
Redial	Connect with the last person you called -- even if the line was busy or if your call was unanswered.
3-Way Calling	Add a third person to an existing phone call so you can speak with two people simultaneously.

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Feature	Description
Call Blocking	Determine the calls you receive by assigning telephone numbers to an “accept” or “reject” list and block anonymous calls.
Language Selection	Indicate your language preference for the NetSpeak prompts and instructions that are played to you on the phone.
Call Forwarding	Forward all or select incoming calls to the telephone number of your choice (such as your home phone, cell phone, or office) or to voicemail.
Service Interruption Forwarding	Automatically forward all incoming calls to the telephone number of your choice (such as your home phone, cell phone, or office) or to voice mail if service to your Terminal Adaptor is interrupted (such as in a loss of Internet connection or electrical power failure).
Reach Me	Specify a list of phone numbers where you can be reached. Incoming calls to your NetSpeak number will be forwarded to each Reach Me phone number, either sequentially or simultaneously, until you answer the call, or the call is answered by Voicemail
Voicemail	Allow callers to record voice messages when you are unavailable to answer their calls and then listen to the messages at a later time from any phone or your computer.
Softphone	allows a Customer to make calls on their Account through their computer, i.e. without using a separate Terminal Adapter

- 2) Customers may access the Voicemail service by
 - a. dialing 123 from their NetSpeak phone and 345-940-0269 from any handsets.
 - b. accessing their Account on the Internet via C&W’s website at www.candw.ky, or
 - c. via links on an e-mail message.

- 3) Calls to the Voicemail platform, and the other means of accessing voicemail messages, are free of charge.

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- 4) Calls forwarded using the Call Forwarding or Service Interruption Forwarding features will incur the usage charge applicable to regular calls to the destination number chosen. Calls answered by a Reach Me number will incur the usage charge applicable to regular calls to the Reach Me number, as if the call had been forwarded to the Reach Me number. See sub-item 603.7 for applicable usage charges.
- 5) Customers may access information on their Account on the Internet via C&W's website at www.candw.ky.
- 6) A Customer may download, free of charge, NetSpeak Softphone software and install it to a suitably-equipped personal or laptop computer (requires sound card and speaker and microphone accessories). Calls may not be made simultaneously via both a Terminal Adapter and a computer equipped with NetSpeak Softphone, unless the Customer has subscribed to a second NetSpeak plan on their Terminal Adapter.

6. Optional Packages and Services

- 1) Customers may add the following packages to their Basic Service, for the additional Rates and Charges set out in Item 603.7 below:
 - a. Unlimited Calling Package to UK and Western Europe fixed networks
 - b. 100 Minute Package to C&W Caribbean fixed networks
 - c. 100 Minute Package of U.S. and Canada Incoming Tollfree Service
 - d. 100 Minute package of U.K. Incoming Tollfree Service
 - e. Additional domestic DID Telephone Number
 - f. Additional Overseas DID telephone number
- 2) The Customer may add an Optional Package or Service at any time free of Set-Up Fees or other Service package change fees. No cancellation Charges apply to Optional Packages or Services when the Customer discontinues one.
- 3) U.S. and Canada Incoming Tollfree Service allows a Customer to provide to friends and family in those countries a North American Tollfree telephone number, permitting them to call the Customer

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without charges incurred by the calling party. The NetSpeak Customer who receives the call is charged for the call.

- 4) U.K. Incoming Tollfree Service allows a Customer to provide to friends and family in those countries a U.K. Tollfree telephone number, permitting them to call the Customer without charges incurred by the calling party. The NetSpeak Customer who receives the call is charged for the call.
- 5) Separate Monthly Charges apply to each North American or U.K. Tollfree telephone number provided.
- 6) The Additional Overseas DID Service allows the Customer to receive calls to one or more additional U.S., Canadian, Australian, Swiss, New Zealand, Irish or U.K. telephone numbers, terminating on the same Terminal Adapter. The domestic or Overseas Calling Party calling the NetSpeak Customer will incur his or her usual charges for calls to those numbers.
- 7) A Customer may add a second NetSpeak plan, with a second Telephone Number, on the same Terminal Adapter. A maximum of two Telephone Numbers from the Cayman Islands are permitted per Terminal Adapter.

7. Rates and Charges

The following rates and Charges apply.

NetSpeak	Set-Up Fee	Monthly Charge
Basic Service	\$39.95	\$39.95

Notes:

- (a) Charges for High-Speed Internet Access are in addition to these Charges.

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Optional Packages	Set-Up Fee	Monthly Charge
C&W Caribbean Fixed Line (up to 100 minutes)	N/A	\$15.95
UK & Western Europe Fixed Line (unlimited)	N/A	\$15.95
U.S. and Canada Tollfree (up to 100 incoming minutes)	N/A	\$19.95
U.K. Tollfree (up to 100 incoming minutes)	N/A	\$19.95
Additional DID	N/A	\$5.95

Notes:

- (a) C&W Caribbean means the following countries: Anguilla, Antigua and Barbuda, Barbados, British Virgin Islands, Dominica, Grenada, Jamaica, Montserrat, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands.
- (b) Western Europe means the following countries: Austria, Azores, Belgium, Canary Islands, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Greenland, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, Turkey, and the Vatican.
- (c) Out of Plan calls are subject to the usage charges below.

For convenience, C&W has combined the Basic Plan and the US and Canada and the UK and Western Europe Optional Packages into the “Combined Plans” and rates shown below.

Combined Plans	Setup Fee	Plan Charge (per month)
NetSpeak Basic Plan Unlimited calling to US and Canada	\$39.95	\$39.95
NetSpeak Plan A Unlimited calling to US and Canada Unlimited to UK and Western Europe (fixed line only)	\$39.95	\$55.90
NetSpeak Plan B Unlimited calling to US and Canada 100 minutes to C&W Caribbean islands (fixed line only)	\$39.95	\$55.90

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Combined Plans	Setup Fee	Plan Charge (per month)
NetSpeak Plan C Unlimited calling to US and Canada Unlimited to UK and Western Europe (fixed line only) 100 minutes to C&W Caribbean islands (fixed line only)	\$39.95	\$71.85

Usage for Outgoing Calls to:	Per-Minute Charge
Fixed Service Providers in the Cayman Islands (including other NetSpeak users)	\$0.09 (first minute)
	\$0.02 (add'l minutes)
Mobile Providers in the Cayman Islands	\$0.27
U.S. and Canada	Included
Jamaica and Turks & Caicos Islands	\$0.16
Rest of Caribbean and Bahamas (except Cuba)	\$0.19
Cuba	\$0.80
UK and Ireland	\$0.12
Fixed Service Providers in Continental Europe	\$0.16
Mobile Service Providers in the U.K. and Continental Europe	\$0.20
Rest of World	\$0.20

Notes:

- (a) Continental Europe means the following countries: Austria, Azores, Belgium, Canary Islands, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Greenland, Iceland, Italy, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, Turkey, and the Vatican.
- (b) The above rates apply to IDD and Paid 800 calls.
- (c) The above charges apply to calls made outside of the Customer's calling plan.

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Usage for Incoming Tollfree Calls from:	Per-Minute Charge
United States and Canada	\$0.12
United Kingdom	\$0.12

Notes:

- (a) Usage Charges for Incoming Tollfree Calls from the United States and Canada, or from the UK, only apply where the Customer has selected one or more Incoming Tollfree Services optional packages and the minutes used exceed the minutes included in the optional package. .

Charges for Calls to:	Charge
411	\$0.50 per Call
611	Free
811	Free
911	Free

Notes:

- (a) A maximum of two Telephone Numbers will be provided per 411 Call. This is not applicable to 611, 811 or 911 calls.

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