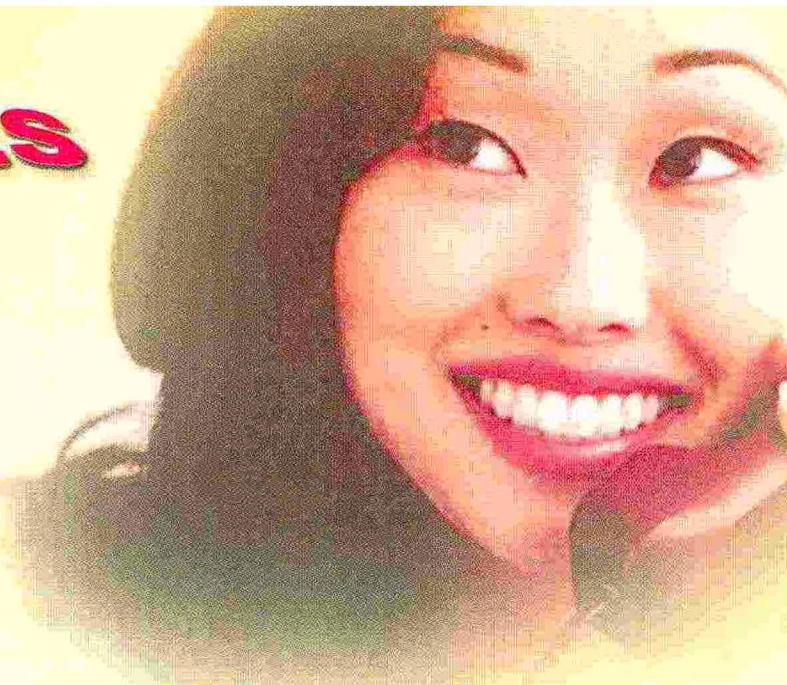


HELLO ASIA

NEW RATES



NO CONNECTION FEES

Country	Minutes		Country	Minutes		Country	Minutes	
	\$5	\$10		\$5	\$10		\$5	\$10
U.S.A.	46	92	French Polynesia	5	10	Netherlands	76	152
American Samoa	22	45	Germany	91	182	Netherlands Antilles	14	28
Argentina	22	45	Greece	50	101	New Zealand	65	130
Armenia	26	53	Guadeloupe	15	31	Nicaragua	14	28
Australia	65	130	Guam	45	91	N. Mariana Islands	45	91
Austria	50	101	Guatemala	15	30	Pakistan	11	22
Bahamas	22	45	Haiti	15	31	Palau	10	20
Bahrain	15	30	Honduras	9	18	Peru	35	70
Bangladesh	13	26	Hong Kong	91	182	Philippines	43	87
Belgium	76	152	India	13	26	Poland	41	83
Bermuda	41	83	Indonesia	45	91	Russia	26	53
Brazil	22	45	Iran	19	38	Saudi Arabia	20	41
British Virgin Islands	13	26	Iraq	6	13	Singapore	91	182
Brunei	20	41	Ireland	65	130	Spain	76	152
Cambodia	9	18	Israel	50	101	Sri Lanka	13	26
Canada	91	182	Italy	45	91	Sweden	114	228
Chile	30	60	Jamaica	15	30	Switzerland	91	182
China	76	152	Japan	65	130	Taiwan	65	130
Colombia	35	70	Jordan	18	36	Thailand	18	36
Costa Rica	35	70	Korea, South	65	130	Togo	11	22
Czech Republic	30	60	Kuwait	18	36	Tokelau	25	50
Denmark	76	152	Macau	18	36	Tonga	7	15
Djibouti	15	30	Malaysia	60	121	Trinidad & Tobago	21	43
Dominican Republic	35	70	Marshall Islands	7	14	United Arab Emirates	20	41
Ecuador	24	48	Mexico	35	70	United Kingdom	91	182
Egypt	13	26	Micronesia	7	14	Venezuela	28	57
El Salvador	26	53	Mongolia	10	21	Vietnam	6	13
Fiji	13	26	Myanmar(Burma)	7	14	Wallis & Futuna Islands	16	33
Finland	35	70	Nauru Islands	10	20	Western Samoa	13	27
France	91	182	Nepal	5	10	Yemen	7	14



Best Quality!

Service By SmarTalk!

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PRE-PAID PHONE CARD

THIS CARD MAY NOT BE SOLD IN FL, MO or WA
 By using this Card, you agree to the following: A surcharge of 69¢ (subject to increment) applies to calls made from payphones. Call time is billed in 3 minute increments; partial minutes used are charged as whole minutes. A weekly maintenance fee between 50¢ and 69¢ may apply. Disconnection fee of 50¢ cents may apply on all international calls after the second one. A 20¢ surcharge may apply to all calls exceeding fifteen minutes in duration. A 7 percent communication fee may apply. Application of surcharges or fees has effect of reducing call time on Card. Card expires 6 months from first use or 12/31/05. Maximum rate for calls within US is 13¢/min. Fees and International rates vary and are subject to change. Calls made to or from cellular phones may be charged a higher rate. Call Customer Service at 1-800-394-4868 for complete rate information and Card calling capabilities. Safeguard your PIN; you are responsible for any unauthorized use, loss or theft. Card is not rechargeable, refundable or exchangeable. Neither Card provider or network provider ("Providers") make any warranty, express or implied, regarding the condition or fitness of the services offered for any particular use or purpose. The Providers' liability shall be limited to direct damages for personal or property injury, and for all other claims, an amount equal to the value of this Card. In no event will the Providers be liable for punitive, SPECIAL, INDIRECT, RELIANCE, INCIDENTAL OR CONSEQUENTIAL DAMAGES. The exclusive remedy for all disputes against Providers arising out of purchase or use of Card, except for matters taken to small claims court, is arbitration by a single arbitrator under the Consumer Arbitration Rules of the AAA. DISPUTES AGAINST PROVIDERS WILL NOT BE HEARD BY A JURY OR IN A COURT AND MAY NOT BE MADE PART OF A CLASS ACTION. Pending the outcome of SmarTalk's request for review of a California Federal court decision, SmarTalk will not enforce this section for disputes arising in California. Card may be deactivated without notice if fraud is reasonably suspected. Direct complaints not resolved to your satisfaction to the appropriate regulatory agency in the state where Card was purchased. This Card is provided by Oblio Telecom, Richardson, TX; network services provided by SmarTalk.