

**ADVISORY GUIDELINES
FOR PREPAID INTERNATIONAL
TELEPHONE CARD SERVICES**

1 MARCH 2003

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INTRODUCTION

This set of Guidelines for Pre-paid International Telephone Card Services (“Guidelines”) is issued on 1 March 2003.

Since full liberalisation of the telecommunication industry in 2000, many telecommunication service providers have been licensed to provide prepaid telecommunication services. The purpose of the Guidelines is to encourage telecommunication service providers to adopt a common set of industry best practices relating to the provision of Pre-paid International Telephone Card Services. This is to ensure that customers receive sufficient information on the service providers, the service charges, the billing arrangements, as well as any possible recourse upon premature termination of service. This is to enable customers to make an informed choice before purchasing such services. The adoption of the Guidelines is on a **voluntary basis**.

GUIDELINES FOR THE PROVISION OF PREPAID INTERNATIONAL CALLING CARD SERVICES

(1) Definitions

In these Guidelines the following definitions shall apply:

- a) “Prepaid International Calling Card Service” refers to any international call service (irrespective of medium¹) where a customer pays for the service prior to use and where the actual usage expenditure is deducted from the prepaid amount as the customer uses the service.
- b) “Prepaid International Calling Card” refers to any card that allows a customer to access a Prepaid International Calling Card Service. For the purposes of this definition, “card” includes any token, coupon, stamp, form, booklet, account or other document or thing.
- c) “Licensee” means a person to whom IDA has granted a licence under section 5(1) of the Telecommunications Act (Cap. 323) to provide Prepaid International Calling Card Service.

(2) General Requirements for Provision of Prepaid International Calling Card Service

- a) Before a Licensee collects any deposit or prepayment of charges from a customer in relation to its Prepaid International Calling Card Service, the Licensee should inform the customer that a deposit or prepayment is required so that the customer can decide whether to purchase the Prepaid International Calling Card Service.
- b) Licensees should provide an announcement at the beginning of each call indicating the value remaining on the Prepaid International Calling Card or display the remaining value on the telephone set.
- c) All Prepaid International Calling Cards that serve as samples or specimens, or are voided must be clearly marked indicating its purpose/status.

(3) Billing Requirements for Prepaid International Calling Card Service

- a) Licensees should state clearly the charges to be imposed for the Prepaid International Calling Card Service in the price list with accompanying terms and conditions.

¹ Medium: Internet-based, Leased Circuits, Frame-Relay, etc.

- b) Licensees should publish information on any variation in the charges imposed or charging arrangements at least one day in advance using media such as the Internet and newspapers, or through interactive voice response (“IVR”) announcements at the beginning of each call.
- c) Usage charges for the Prepaid International Calling Card Service generally should be deducted in charging blocks of no more than one minute.
- d) Licensees should maintain call details for a minimum of 3 months. The data kept should contain at least the following:
 - i) the date and time the call originated;
 - ii) the duration or termination time of the call;
 - iii) the number called; and
 - iv) the personal identification number (PIN) and/or account number.
- e) Licensees may make available the above call details to customers within **14** working days upon the customer’s request and provision of proof of ownership of the Prepaid International Calling Card. Licensees may impose charges for the provision of this information.

(4) Packaging and Sale of Prepaid International Calling Cards

- a) Licensees should ensure that the following minimal information is either printed on the Prepaid International Calling Card or on any document accompanying such cards:
 - i) the Licensee's name;
 - ii) the hotline number;
 - iii) the Licensee’s number used to access its Prepaid International Calling Card Service;
 - iv) the authorization PIN code for accessing the Prepaid International Calling Card Service;
 - v) the expiry date of the Prepaid International Calling Card, if applicable;
- b) Licensees should also make the following information publicly available using media such as the Internet, newspapers, any document accompanying the Prepaid International Calling Card or any signage located at the point of sales:
 - i) charging arrangements and other surcharges, fees, and taxes, if applicable; and
 - ii) the billing increment for use of the Prepaid International Calling Card Service.

(5) Enquiry Hotlines

- a) Licensees should provide customers with a hotline for enquiries relating to the use of their Prepaid International Calling Card Service. The hotline should be operated by Customer Service personnel during regular business hours to respond to all service and customer-account related enquiries. An IVR may be used during non-business hours to attend to such enquiries. All enquiries should be responded to within 2 working days.

(6) Refund Requirements for Prepaid International Calling Card Service

- a) Licensees should refund all outstanding balances under the following circumstances:
 - i) when the Licensee's Prepaid International Calling Card Service is disrupted for an extended period; or
 - ii) when the Licensee terminates the Prepaid International Calling Card Service.
- b) Licensees should refund or top-up the credit in the Prepaid International Calling Card for the difference between the disputed rates charged and the published rates if there is a dispute over the rates charged and if the rates charged are found to be higher than the applicable published rates.
- c) Licensees may decide not to make any refund if the Prepaid International Calling Card has expired prior to the date of disruption or termination of the Prepaid International Calling Card Service.
- d) Licensees should keep proper documentation of refunds made.

(7) Cessation of Prepaid International Calling Card Service and Refund Procedures

- a) When a Licensee intends to terminate its Prepaid International Calling Card Service, it should notify the customers at least 30 days prior to the termination of such services via notices in major newspapers and through IVR announcements at the beginning of each call, with an explanation on the refund policy for any unused minutes.
- b) The notices on the refund policy should include the period of refund, the place of refund and the relevant contact numbers.
- c) The refund period should not be less than 30 days.