

## DMTU and IMTU Disclosures

**General.** All products and services for domestic and international mobile recharge (“MTU”) processed through Boss Revolution are subject to terms and conditions and will only recharge the airtime of an existing prepaid mobile phone of certain mobile operators in certain countries. See [www.bossrevolution.com.sg](http://www.bossrevolution.com.sg) for complete terms regarding the MTU service. IDT is not responsible for any error due to incorrect information supplied by purchaser/sender to process the MTU transaction. All MTU transactions are final and may not be exchanged, canceled or refunded, except in IDT’s sole discretion. The MTU service is provided by IDT Domestic Telecom, Inc. and/or its affiliates (collectively, “IDT”).

**Real Time Redemption.** You have used the Boss Revolution MTU service to top up a prepaid mobile phone account you selected in the country (“Country”) and for the mobile operator (“Carrier”) you selected.

**Top Up Card Redemption.** You have used the Boss Revolution MTU service to redeem a Carrier/Country specific PIN you previously purchased. The PIN will add airtime to top up the prepaid mobile phone account you selected in the Country and for the Carrier you selected. The PIN is non-refundable, has no cash value and is not exchangeable. IDT and the applicable Carrier are not responsible for loss, theft or unauthorized use of the PIN.

**Carrier PIN Redemption.** In certain countries the recipient will receive a PIN with the value purchased by the sender. These PINs are created by the applicable Carrier and must be redeemed directly with the Carrier by the recipient in any manner permitted by the Carrier. Each PIN expires pursuant to the Carrier’s terms. IDT and the applicable Carrier are not responsible for loss, theft or unauthorized use of the PIN.

**Top-Up Amount.** The MTU amount purchased or redeemed minus any applicable fees and taxes will be added to the recipient’s mobile account in the recipient’s local currency using the applicable exchange rate determined by the Carrier. Applicable fees (if any) vary by Carrier, Country and recharge amount. Once credited to the recipient’s mobile account, the funds expire according to the Carrier’s terms and conditions. Rates, charges and terms for mobile service in the Country are established and provided by the Carrier and may be subject to change without prior notice.

**Currency Exchange Estimate.** Any currency exchange amount/calculation provided by IDT is solely an estimate provided by IDT to its customers for informational purposes only and may not equal the actual exchange rate used by the Carrier or the amount received by the recipient in the applicable Country. The actual amount received by the recipient is determined by the applicable Carrier. IDT is not responsible for determining the actual amount received by the recipient or for any discrepancy between the estimate provided by IDT and the actual amount received by the recipient.