CONSUMER CODE OF PRACTICE

(Sales and Installation (Major) License)

JANUARY, 2024

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1 INTRODUCTION

MERIT TELECOMS Is An Independent And Recognized Leader In Providing Innovative Digital Wireless Infrastructure And Network Connectivity Solutions To The Telecommunications Industry

This Code of Practice for consumer affairs (this "Code") is published pursuant to the Sales and Installation (Major) License granted to Merit Telecoms (Nig.) Limited

The provisions of this Code are in addition to and not in reduction of the obligation of Merit Telecoms under the License and under the Nigerian Communications Act (the "Act"). Nothing in this Code affects your statutory rights and this Code does not form part of a contract or collateral contract between Merit Telecoms and you.

2 OBJECTIVES OF THE CODE

Pursuant to the Consumer Code of Practice Regulations 2007, Nigerian Communications Commission (NCC) has mandated all licensed telecommunications service providers in Nigeria to publish a Consumer Code of Practice.

This Code of Practice reflects Merit Telecoms' commitment to ensuring that our customers receive the best possible service at all times and that responses to queries are dealt with quickly and fairly. A veritable tool for attaining our commitment to our customers is by conceiving and ensuring a very high level of customer responsiveness in our operations.

In this regard, this Code of Practice describes the provision of complete and accurate information to consumers for services; advertising and representation of services; consumer billing, consumer obligations; protection of consumer information; complaints handling; and code compliance. The Code gives a general overview of services proffered to consumers; Concise information on contacting us about our services and subscribing to any of our services; Comprehensive list of all consumers' rights and obligations; The Code also gives guidance in cases of complaints or disputes and includes compensation in cases of breach, an explanation of adjudication arrangements that provide a free, convenient and effective way of resolving disputes that can't be resolved between the customer and Merit Telecoms.

2.1 License Conditions

It is a condition of the License for Merit Telecoms to ensure that its customers and employees are properly guided in respect of disputes or complaints relating to its provision of services, and the time frame for handling complaints through this procedure. The obligation imposed on the Company by the License is in line with the ethics and business practices of the Company.

2.2 Code Administration

The Code will be administered by Merit in line with NCC guidelines and reviews to be agreed upon and communicated by the Commission based on feedback at Consumer Forums and Consumer Affairs Bureau that may be set up by NCC from time to time.

2.3 Code Amendment

Merit Telecoms may amend this Consumer Code from time to time to conform to set guidelines that may be required by law or by NCC.

3 CUSTOMER RELATIONSHIP

We at Merit Telecoms promote fair dealings with our customers/suppliers in the following ways:

- We conduct our business based on the principles of fairness, good faith, equality, safety, and integrity, and we expect the same from those with whom we do business.
- We aim to positively impact the communities where we operate, and we expect our customers to support us in achieving this objective.
- We expect transparent, timely, and accurate information.
- We seek a fair price from our customers.
- We have stringent anti-money laundering, and anti-bribery and anti-corruption policies (and we expect and require our Customers and Suppliers to apply similar standards of business ethics).

4 PROVISION OF INFORMATION TO CONSUMERS

4.1 General Information

a. Merit Telecoms will provide its customers with complete, accurate, and up-to-date information, on its current products and services, its cost, terms and conditions.
b. Merit Telecoms shall ensure that customer requests for information on our products and services are responded to in a timely manner and provided free of charge.

4.2 Service Contracts

a. Merit Telecoms shall make a copy of a contract or agreement for the provision of services available on request, set out in plain and clear language.

b. Merit Telecoms shall ensure that prospective customers receive full information on the terms and conditions applicable to the service prior to the provision of the service. Such information will include the applicable rates or charges, the services covered by the charge and information on the elements of the charge and method of its calculation; the frequency of the charge or other circumstances that give rise to the charge; and whether the charges or elements thereof are subject to change from time to time. Where such charges are subject to change, the customer will be informed of the circumstances of such changes.

c. All contracts for the service itself shall contain information regarding the following:
    - Information on the term of the contract (the commencement date; duration of contract; minimum contract term; minimum contract period and the case of early termination.
    - The conditions and terms of renewal of the contract, if applicable.
    - Terms and conditions relating to situations that may give rise to early termination of the contract.
    - Terms and conditions relating to the delivery, installation / deployment of the service.
    - Conditions and terms of, and fees chargeable for the decommissioning /commissioning of equipment.
    - Information regarding any compensation, refund or other arrangements may apply if contracted quality service levels are not met.
    - The procedures and methods of resolving disputes in respect of the service contract.

d. Information on any contractual warranty relating to the services and how such warranty may be obtained. In addition, information on maintenance services offered by Merit Telecoms shall be provided to the customer prior to the parties entering into a contract for services.

e. Where a contract for services is subject to upgrade options, Merit Telecoms will provide its customers with clear and complete information regarding the upgrade terms, including any changes in service performance and any fees or charges resulting from the upgrade.

5 DESCRIPTION OF SERVICES

Merit Telecoms has services which ranges from Digital Wireless Infrastructure to Network Connectivity Solutions.

5.1 NETWORK CONNECTIVITY SOLUTIONS (NCS)

5.1.1 RF Engineering (Radio Design, Planning & Optimization)

- Radio Network Planning & Optimisation
- 3G/LTE/5G Design, Deployment And Optimization
- RF network design using state-of-the-art design tools
- Propagation model calibration
- Continuous Wave (CW) drive testing
- Cluster Optimization & Site Verification drive test
- KPI/Final Acceptance drive test
- Competitive Network benchmarking
- RF Data Post-Processing and Analysis
- Frequency retune & Network Parameter optimization
- Frequency /Spectrum Scanning
- Comprehensive Site RF/Power Audit
- RAN Network Maintenance
- Physical Site Modification And Antenna Change Out Transmission.

5.1.2 Transmission Engineering (Fibre Optics, Microwave & Vsat)

- Fibre Optics
- Audit and Asset Verification
- Cable splicing and Testing
- Aerial and Underground fibre Construction
- Material Procurement & tracking
- FTTS/FTTH
- Fibre optic network repair & maintenance services
- Planning & Coordination Services
- Design Builds and Cable blowing

5.1.3 Microwave

- Microwave Design, planning, and Implementation
- Site survey and selection
- Capacity planning and upgrades
- Microwave radio Installation, commissioning, and maintenance

5.1.4 VSAT

- Site survey
- Service Provider liaising
- Civil Work
- Installation and commissioning

5.1.5 Network Engineering (Civil & Equipment Installation)

5.1.5.1 Civil & Construction Works

- Tower Structural designs and analysis
- Tower Fabrication to design and supply
- Tower installation including painting, and antenna mounting H-poles
- Erection of canopy and plinths
- Installation of cable tray
- Civil Construction (underground, foundation, site work, fence, etc.

5.1.5.2 Passive Installation & Maintenance

- Generator installation and maintenance
- Rectifier installation and maintenance
- Battery backup installation
- Shelter reticulation
- Air condition installation & maintenance
- Earth tests
- Tower refurbishment (corrosion control)
- Tower and Civil Inspection

5.1.5.3 Radio Network Equipment Installation, Commissioning & Integration

- Installation of NodeB/eNodeB (UMTS/LTE) equipment
- Installation of 5G NR
- Installation of rectifiers, battery banks, power supply system, Grounding cable, and BTS alarm cable
- Installation of Equipment Shelter, BTS (or extension rack), plug-in units, and all internal cables
- Installation of transmission cable, power cable
- Installation and termination of radio feeder cables, antennas, and grounding kits
- NodeB/eNodeB/gNodeB integration (3G/LTE/5G)
- Site Swap outs, decommission and recommissioning
- UMTS /LTE eNodeB commissioning
- Software loading and configuration

5.1.6 DAS/Small Cells Deployment

MERIT offers end 2end iDAS, oDAS/Small Cell solutions, from acquisition, design, material procurement, and installation to maintenance. Our expertise brings reliable, full-coverage connectivity to the most high-traffic, high-density, and technically challenging venues.

5.1.6.1 iDAS

MERIT understands the growing requirement by MNOs for reliable in-building solutions and our experience and expertise enable us to provide the right coverage & capacity solution for any indoor environment

- High-rise office buildings
- Multi-building campuses
- Airports
- Hotels and Resorts
- Shopping Malls

5.1.6.2 oDAS

- For special areas capacity solutions (Passive & Active)
- For coverage and capacity in areas where it is not possible to build macro towers

5.1.7 Cutting Edge Connectivity Solutions (Private Networks & Wi-Fi Solutions)

In partnership with our OEM partners, we provide innovative solutions in high-performance enterprise and small-cell deployment. A future-proof 4G/LTE or 5G private network.

Enterprise network infrastructure design, implementation, and maintenance. At Merit, we deliver breakthrough connectivity solutions and much more.

5.1.7.1 Private 4G/LTE or 5G Networks

- Indoor and outdoor private 4G/LTE or 5G networks delivered, end to end
- Lower latency and enhanced security.
- Broad or mission-critical mobile connectivity
- Edge Infrastructure
- Coverage and Capacity control.
- Unmatched reliability.

5.1.7.2 Private And Public Wi-fi Solutions

Our solutions are customized to each unique wireless environment, from private networks to public hotspots.

- WiFi Survey
- WiFi Design & Installation
- WiFi Support
- Data Cabling

5.1.8 Repeater Coverage Solutions

In partnership with our Repeater systems OEM partners, we provide innovative repeater coverage solutions, with interference cancellation mechanisms

Our Repeater solutions are self-diagnosing, self-adaptive, and maintenance free

- We provide Survey, Design, Installation, Integration & maintenance
- In-Car Signal booster
- Indoor repeater solutions (Malls, Offices)
- Outdoor repeater solutions (Major roads, Underserved/Unserved rural areas, special events)

5.1.9 Network Field Operations & Maintenance

Our Field engineers undertake operations and maintenance of all network processes and elements across diverse areas.

Our expertise in multi-technology products, system & process-based maintenance, and excellent operations provides MNOs & Infracos a high level of confidence to partner with MERIT for the delivery of critical tasks of operations & maintenance.

5.1.9.1 Network Field Maintenance

- Hardware & software upgrades
- Rental Management
- Diesel Filling Management
- Site Access management
- Electrical Equipment
- 24 x 7 iDAS field maintenance

5.1.9.2 Technical Support And Process Management

- Technical Help Desk
- Acceptance Testing
- Type Approval Testing
- Process Management

5.1.9.3 Network Monitoring & Operations

- Fault & Trouble shooting Management
- Root Cause Analysis Support & Reporting
- Upgrade/Capacity Management
- KPI & Configuration Management
- Database & Backup management
- Recovery support
- Remote Alarm monitoring and resolution
- Onsite and remote Equipment monitoring
- Field Scheduling & Dispatch Management

5.1.10 Power & Renewable Energy Solutions (Supply, Installation & Maintenance)

- Smart Grid Inverter Solutions
- Solar power solution
- Hybrid power solutions (Rectifiers, Batteries, Generators)
- Rural Electrification deployment
- Street Light Solution
- Transformers

6 PRICING INFORMATION

Contract shall not take effect until parties mutually agree on the pricing and composition thereof. Pricing components may include but not limited to;

- The applicable rates or charges
- The calculation basis of each charge element,
- Frequency or basis of the collection of the charge,
- Information as to whether charges are subject to change and the frequency of such changes and how information on such matters shall be communicated to the Consumer.

7 CONTRACT TERMS AND CONDITIONS

The contract between Merit and her customers shall incorporate standard clauses relating to the following;

- the commencement date of the contract;
- what the minimum contract term is, (where applicable)
- where applicable, the minimum contract period and the manner and consequences of termination;
- the situations where early termination is permissible
- the amount or method of calculating any charges payable upon premature termination
- the conditions for renewal of the contract,
- terms and conditions that may apply to our refund policies
- terms and conditions relating to situations that may give rise to the interruption, withdrawal or decommission of the service
- terms and conditions relating to the delivery, installation or activation of the service.

8 PRODUCT WARRANTIES AND MAINTENANCE

Merit Telecoms shall make available to the customers information on how to obtain warranty services where needed. Merit Telecoms shall also avail customers specific information regarding maintenance services.

9 PROVISIONING OF SERVICES

Merit Telecoms shall comply with the standards of quality developed for the industry by the Commission. This shall be in consonance with our commitment to delivering service of the very highest quality to our customers.

Merit Telecoms shall provide the service contracted with the customer within the service supply timelines set out in the NCC Quality of Service Regulations.

The company will not be responsible for refusal of service attributed to the customer's lack of credit worthiness.

10 FAULT REPAIR AND SERVICE INTERRUPTION

a. Customers shall make complaints for poor services in accordance with the agreed SLA with Merit Telecoms complaint handling procedure as stated in Paragraph (10) of this Code.

b. Merit Telecoms shall ensure that fault repairs are carried out within a stipulated time or as documented in service order/work order forms provided to the customer.
c. Merit Telecoms shall ensure that prospective customers receive full information/reports on such sites and this shall be adequately stated in the applicable feedback form.

11 AVAILABILITY OF SERVICE

Merit Telecoms shall ensure that adequate information is provided to the customers highlighting any known technical or geographical limitations which may substantially affect the performance of the customer's service.

12 ADVERTISING OF PACKAGED SERVICES

Where Merit Telecoms indicates in advertising materials that a service can be provided as part of a package, Merit shall ensure that it supplies such components of the service package. In the event Merit may be unable to supply such components of the service package, adequate information about such limitation shall be included in the advertising materials.

The advertising materials may contain information on the pricing of the component of a service package, where this is so, the marketing materials shall also incorporate an estimate of the minimum total charge for the package and indicate any terms and conditions applicable to obtaining the component at the stated price

13 BILLING INFORMATION

a. Merit Telecoms has a standard procedure on customer's requests for quotation and on submission of invoices, This is to ensure that:
    - Quotations/invoices are accurate, timely and verifiable.
    - Upon request, the customer is provided with timely, accurate and current information on Merit Telecoms terms and conditions as well as options which are relevant to the customer.
    - Records of invoices and quotation to customers are retained.
b. Merit Telecoms shall ensure that customer invoices/quotations shall include sufficient information including but not limited to the following:
    - Customer name and address;
    - Merit Telecoms business name, address and registered number;
    - Invoice number as a unique identifier;
    - Date of quote/invoice submission.

- Description of the services requested for.
- Total amount, Value added tax (7.5%), and discount where applicable.
- Quote / Invoice Validity.
- Payment terms and conditions.

c. Merit Telecoms shall ensure that customers can verify their invoices through designated account managers.
d. All requests for quotes/enquiries/complaints shall be directed to the Sales manager or designated Key Account Manager either in writing or via telephone or email addresses as provided in the relevant invoice.
e. Merit Telecoms specifically notify the Customer where it intends to take any action on a site regarding a disputed charge before such action is taken.

14 ITEMIZATION OF CHARGES

Merit Telecoms shall ensure that customers have access to itemize details of all charges either on the bill or on a separate statement provided to the customer upon request.

15 TIMING FOR ISSUANCE OF BILL

Invoices shall be issued and payments made within 10 (ten) days of the invoice submission except where otherwise agreed in the contract with the Customer, in which case, the invoicing and payment shall be done as provided in the service contracts. Exceptions may occur whereby all charges are not included on the invoice because of separate agreement between parties, or any other reason.

16 RECEIPT AND CONSUMER PAYMENT ADVICE

Merit Telecoms shall provide sufficient methods for customer's confirmation of bill payments.

17 BILLING FREQUENCY

Merit shall make provision of adequate written notification to customers of any proposed changes to the billing period. Such notification shall be deemed adequate where the condition necessitating the billing is against the usual billing period.

18 NON-PAYMENT OF BILLS

Where the customer neglects to make payment of all or part of the services rendered by Merit, Merit shall take necessary measures to effect payment or disconnect the

customer from such service. The necessary measures to be taken by Merit shall be proportionate and not unduly discriminatory.

19 PROTECTION OF CUSTOMER INFORMATION

The purpose of this section is to reaffirm our obligation to the protection of consumer information. Merit Telecoms also recognizes its responsibility in instances of permitted disclosure of consumer information in certain instances of the "authorized interception of communications" by the Commission.

19.1 Collection and Use of Consumer Information

Merit Telecoms may collect details relating to a customer only if relevant and necessary for the provision of the service or product that Merit Telecoms is engaged to provide, or for other legitimate purposes made known to the customer prior to the time the details are collected. In the course of our business and in the provision of our services, the Company collects information on its customers and in certain cases, information on end users is disclosed to us by our customers. In this part of the Code, Merit Telecoms will use details relating to a customer only for permitted purposes which include:

- Merit Telecoms' internal marketing, invoicing and quotations or other purposes necessary for the provision of the service;
- Purposes made known to the customer prior to the time the details are collected;
- Other purposes with the prior consent of the customer whether given expressly or impliedly.

a. Merit Telecoms may also be required to disclose confidential information about a customer where disclosure is mandated or required. Instances of this include; where disclosure is required by Law or by a Court of Law; where disclosure is required by a statutory organization (such as the Police); where disclosure is required by a regulatory body (such as the Commission); or where disclosure is in the Public Interest or in the interest of the Company to disclose.
b. Merit Telecoms is committed to the protection of our customers' confidential information and ensuring the prevention of unauthorized access and use of such information. We take appropriate measures, applying both technological and organizational measures to protect Confidential Information made available to us.
c. At Merit Telecoms, we go beyond the legal requirements for the protection of customer information and adopt measures that reflect high ethical standards which exceed legal and regulatory requirements.
d. Merit Telecoms will take all reasonable steps, having regard to the nature of the information, to ensure that information collected in relation to a customer:
    - To the extent that it comprises business records or details in relation to a particular individual, can be checked by the customer.

- Is factual to the extent disclosed by the customer and recorded consistently, and if necessary, kept up to date.
- Is kept secure, both by technological means and by the application of organizational procedure.
- Is disclosed only in accordance with firmly established procedure and with appropriate care.

e. Merit Telecoms and its employees shall not disclose any proprietary or confidential information or a trade secret obtained in the course of the provision of its services or products to a customer, to a competitor of that customer, or other third party, without the consent of the customer or in instances of permitted usage.

f. Merit Telecoms employees sign on to Merit Telecoms' internal code on the protection of confidential information, which creates an obligation on each employee to ensure compliance with the company's policy on confidentiality. Merit Telecoms agrees to take all reasonable steps necessary to ensure fulfillment of this obligation.

20 INFORMATION TO CUSTOMERS

Merit Telecoms maintains Customer Complaints Handling procedures which ensure that:

- Information on Merit Telecoms' complaint handling processes is provided for on our website and other media formats as specified by NCC.
- Customers right to lodge complaint
- Customers are aware of, and can easily identify how a complaint may be lodged
- Documents required to lodge a valid complaint.
- Means to enquire about the status of complaint.

These complaints shall be duly recorded in accordance with identified practice and procedures.

21 SPECIAL NEEDS

Merit Telecoms shall ensure that customers with physical disabilities or other special needs are able to access its Complaint Handling Process either by themselves or their authorized representatives or assigns.

22 COMPLAINT PROCESS

- All Complaints whether verbally or in writing shall be acknowledged by the Merit Telecoms but preferably in the mode or manner requested by the Customer complaint.

- Merit Telecoms provides its customer's access to contact its enquiry and complaint handling desk via email to *info@merittel.com.ng* Access to information on frequently asked questions and product and services information shall be communicated via internet on *www.merittel.com.ng*
- All customer complaint(s) would be treated with the highest degree of professionalism by Merit Telecoms' customer-facing staff and with deference to the customer's right to complain.
- Where possible, Merit Telecoms shall advise a customer when a complaint is made, of the expected actions and timing for investigating and resolving the complaint. In the event that Merit Telecoms regards the complaint as frivolous or vexatious, the customer shall be informed accordingly and if dissatisfied the customer shall have the further recourse described below. In any event, no customer complaint shall remain unresolved for more than three (3) months.
- If a customer is not satisfied with the resolution process provided by Merit Telecoms, he/she/the organisation may escalate the complaint to:

  The Managing Director
  Merit Telecoms Nigeria Limited
  15 Adepegba Street, Coker Rd,
  Ilupeju,
  Lagos.
  Tel: +2348032002068
  Email: info@merittel.com.ng

- Merit Telecoms shall provide its customers with sufficient information and the means to inquire on the progress of complaints made and shall advise the customer of the outcome of the investigation of their complaint, and any resulting decision.

23 CHARGES

Complaint handling processes shall be provided free of charge. However, Merit Telecoms may impose a reasonable charge for complaint handling processes where investigation of the complaint requires the retrieval of records more than 2 years two years and where that retrieval results in any incremental expense or significant inconvenience. Any such charges shall be identified, communicated and agreed with the consumer before billing.

24 FURTHER RECOURSE

Where all afore-mentioned options to resolve a complaint is exhausted without a successful or unsatisfactory resolution, the customer may escalate to Nigerian

Communication Commission (NCC) after 60 days of non-resolution of the complaint to the customer's satisfaction.

25 ACTION ON DISPUTED CHARGES

Where a Consumer has initiated a complaint through the laid down process and investigation is ongoing, Merit Telecoms shall be stopped from taking any action with regard to credit management action or disconnection of installed equipment or other related apparatus pending the resolution of the dispute.

26 INTERNAL DATA COLLECTION AND ANALYSIS

- Merit Telecoms shall have an appropriate system of recording complaints and the outcomes of such complaints and shall ensure that the system is in conformity with the Commission's Quality of Service Regulations.

- Complaints made by customers shall be recorded, tracked, analyzed and categorized in order to ascertain the cause of complaint and prevent a reoccurrence. Merit Telecoms shall upon request by Customer provide such record in a language and form easy to understand.

27 CHANGES TO COMPLAINT HANDLING PROCESS

Merit Telecoms shall update any information regarding their complaint handling and tracking processes as appropriate, including information provided to Customers or the Commission.

28 RETENTION OF RECORDS

Merit Telecoms shall ensure that information collected and recorded in the complaint handling processes is retained for a minimum period of 2 years (two years) following resolution of such complaint.

29 ARBITRATION

- The Commission offers a simple, quick, informal and inexpensive arbitration scheme under the Nigerian Communication Commission Dispute Resolution Guidelines 2004.
- A customer who is dissatisfied with the outcome of the Merit Telecoms dispute resolution mechanism may apply to the Commission for an arbitration of the matter

in dispute and shall comply strictly with the provisions of the aforementioned Guidelines.

- An aggrieved Customer will however be required to indicate his preferred avenue for the resolution of the dispute (i.e. either the regular courts or arbitration) as these options are mutually exclusive.

30 CODE COMPLIANCE

30.1 Merit Telecoms Responsibilities

Merit Telecoms shall ensure that it adheres to the provisions of this code and all other statutory and regulatory instruments governing the provision of service to its customer. Merit Telecoms shall similarly do all that is reasonably within its powers to ensure that its employees and other third parties engaged by Merit Telecoms to provide service to customers observe a similar level of compliance.

30.2 Compliance Monitoring and Communication

Merit Telecoms maintains internal mechanisms to monitor compliance with its obligations under this Code. Merit Telecoms shall ensure that customers are able to take advantage of these internal monitoring mechanisms to facilitate compliance with its obligations set out in this Code.

30.3 Customer Complaints regarding Compliance

Customers who are dissatisfied with the resolution of their complaints or who otherwise have reasons to believe that any provisions of this code has been breached shall obtain immediate redress by escalating such complaints as detailed in this code. While Merit Telecoms shall ensure that all customer complaints escalated in accordance with this code are resolved to the customer's satisfaction; a customer dissatisfied with the steps taken shall be at liberty to escalate the complaint to the Consumer Contact Center or other mechanism maintained by the Commission for the resolution of complaints.

30.4 Industry Complaints

Merit Telecoms operates under strict ethical guidelines which require that it competes fairly and ethically. Competitors and trade partners who have any reason to believe that they have been unfairly treated by Merit Telecoms are entitled to have their complaints resolved to the mutual satisfaction of all parties.

- Complaints by trade partners shall be resolved in accordance with the provisions of the trade or other agreement between Merit Telecoms and the concerned trade partner.
- Complaints by competitors shall be resolved in accordance with the provisions of the relevant statutory and regulatory instruments (including, but not limited to the Competition Practices Regulations for the time being in force).

30.5 Nigerian Communications Commission Investigations

Consistent with its commitment to ensure full compliance with all statutory and regulatory instruments, Merit Telecoms shall extend full co -operation to the Commission in its investigation activities as a regulatory body.

31 CONSUMER OBLIGATIONS

To enable us provide the highest quality of service to our customers, Merit Telecoms will request its esteemed customers to faithfully comply with relevant statutory and regulatory instruments governing the use of telecommunication facilities. For the purpose of this Code of Consumer Practice, the following obligations have been highlighted by the Commission:

- Customers are bound by Merit Telecoms' terms of service which they have signed and returned to Merit Telecoms or which they have clearly accepted, either by accepting the terms of service or by receiving service after its terms have been provided to the customer.
- Customers are not authorized to re-sell any service provided by Merit Telecoms without its formal authorization.

MERIT TELECOMS