

Accounts
Receivable
Management
Agreement

Advantage 900

Schedule C

PROGRAM CONTENT GUIDELINES

This document contains the position of the Stentor Owner Companies on some issues related to the Content Guidelines of Schedule C of the Accounts Receivable Management (ARM) Agreement.

Under Schedule C, if a Program is contrary to the content guidelines, the Stentor Owner Companies will not purchase the Accounts Receivable of such a Program.

This document is for internal use only and may be modified by Stentor Resource Centre Inc. or any Stentor Owner Company without prior notice.

This document is issued for informational purposes only. In the event of any inconsistency between these guidelines and Schedule C of the ARM Agreement, Schedule C will prevail.

Stentor will not purchase the Accounts Receivable of a Service Provider for the following types of Programs:

1 *Any Program which is contrary to municipal, provincial or federal laws and regulations.*

The program must be lawful. All Programs that are contrary to municipal, provincial or federal laws and regulations must be denied. Any potential service provider wishing to obtain Advantage 900™ service for Programs involving promotions, games and contests must submit a letter from his/her lawyer stating that the Program meets all of the applicable laws and regulations on lotteries, promotions, games and contests, including the Criminal Code and the Competition Act. For Programs involving fundraising, the charity registration number must be submitted by the service provider. If the Program involves live communication between the service provider and the caller, and if legal, medical or other professional advice is provided, the service provider must guarantee in writing that the person answering the 900 call has all the necessary professional qualifications.

2 *Any Program that, in Stentor's reasonably held view, is determined to be inflammatory or contain demeaning portrayals on the basis of race, religion, political affiliation, ethnic group, gender, sexual preference, age, sex or handicap.*

The Program must not be inflammatory or contain demeaning portrayals on the basis of race, religion, political affiliation, ethnic group, gender, sexual preference, age, sex or handicap. This item is self-explanatory and should be given a broad interpretation. The letter and spirit of the Program should meet the requirements of this item. Special consideration should be given to the overall impression of the Program. If the Program involves a moral or ethical issue, Stentor should be consulted.

3 *Any Program that, in Stentor's reasonably held view, is thought to be actually or potentially fraudulent, deceptive or misleading, including without limitation, those with respect to prizes or benefits offered by, through or in connection with the Program or the Service Provider.*

The Program must not be actually or potentially fraudulent, deceptive or misleading, especially with regard to the granting of prizes or benefits. Fraudulent, deceptive or misleading refers to any information that leads a person to a course of conduct on the basis of the service provider's representation. The publicity related to the Program is one element that may be considered, along with the preamble of the Program. With respect to Programs involving prizes and benefits, please refer to item 1.

4 *Any Program that, in Stentor's reasonably held view, is thought to be adult programming whether recorded or live. Adult programming is defined as programming which explicitly or implicitly offers or is intended to offer sexual stimulation or arousal whether or not it actually does so.*

A Program must not contain Adult Programming. A Program involving positive and reasonable adult entertainment, such as date lines or relationship/companionship services does not breach this section. The advertisement should be clear, concise and not misleading as to the nature of the Program. The advertisement and the Program should not explicitly or implicitly offer or be intended to offer sexual stimulation or arousal.

5 *Any usage sensitive Program that uses repetitive scripts, long holding periods or extraneous verbiage as a means to prolong call duration.*

A Program that is usage sensitive must not use repetitive scripts, long holding periods or extraneous verbiage to prolong call duration. This item is self-explanatory. A Program that is usage-sensitive should be concise and easily understandable.

6 *Any Program which provides a Personal Identification Number (PIN) which must be used in a subsequent call in order to execute the application.*

A Program may not provide a PIN number that must be used in a subsequent call in order to execute the application. Personal Identification Numbers are allowed in an initial call to execute the Program, but are not allowed if the caller must make a subsequent call to activate the Program.

7 *Any Program which offers Group Access Bridging (GAB) or Chat lines. These lines are defined as Programs that randomly connect two or more callers.*

A Program must not offer Group Access Bridging or chat lines. This item is self-explanatory. However, a Program would not be contrary to this item where a caller may talk to another caller after having reviewed such callers recorded voice-message, subject to item 8.

8 *Any Program for personal messages, date lines, voice mailboxes or one-on-one lines that do not meet the following requirement: For Programs which involve the leaving of personal messages the Service Provider shall review all messages to ensure that the information contained in the message is in compliance with Stentor's Program Content Guidelines.*

All personal messages, date lines, voice mailboxes or one-on-one lines in a Program must be in accordance with the Content Guidelines. For these Programs, the recorded personal messages are part of the application and must comply with all of the Content Guidelines. Therefore, the service providers offering these Programs must review all recorded messages BEFORE they be made available to any other caller. It is very important that this requirement be clearly communicated to service providers intending to offer such Programs.

9 *Any Program that is wholly or partly for the purchase of merchandise or publications where the charge for the call includes the charge for the merchandise ordered.*

A Program must not be wholly or partly for the purchase of merchandise or publications where the charge for the call includes the charge for the merchandise ordered. There must be some value inherent to the call placed to a 900 line. Such value must generally be in the information provided during the call. As a result, the information must be communicated during the call.

However, a service provider may add extra value to its Program by mailing booklets, brochures, coupons or promotional literature to the caller subsequent to the call.

10 *Any Program which relates to or offers information about obtaining credit, loans, or credit cards or improving one's credit record, credit history or credit rating.*

A Program must not relate to or offer information about obtaining credit, loans or credit cards or improving one's credit record, credit history or credit rating. This item is self-explanatory. In general, a Program with a prompt allowing the caller to obtain information on the applicable consumer laws on credit would not be contrary to this item.

11 *Any Program offering information on generic employment descriptions or how to get employment.*

A Program must not offer information on generic employment descriptions or how to get employment. This item covers get-rich-quick schemes and Programs on how to set up your own business. Programs offering employment listings are generally not contrary to this item. The listings should be specific and should include a job description. The job listings MUST be current and the service provider should update the job listings at least on a daily basis.