

**[ NTC MEMORANDUM CIRCULAR NO. 03-07-2009,  
July 03, 2009 ]**

**GUIDELINES ON PREPAID LOADS**

WHEREAS, the 1987 Constitution fully recognizes the vital role of communications in nation building and provides for the emergence of communications structures suitable to the needs and aspirations of the nation;

WHEREAS, the promotion of competition in the telecommunications market is a key objective of Republic Act No. 7925 (RA 7925, for brevity), otherwise known as The Public Telecommunications Policy Act of the Philippines, which mandates that "a healthy competitive environment shall be fostered, one in which telecommunications carriers are free to make business decisions and interact with one another in providing telecommunications services, with the end in view of encouraging their financial viability while maintaining affordable rates";

WHEREAS, Sec. 2.4 of NTC Memorandum Circular (MC) No. 05-06-2007 provides that a subscriber can only be charged according to the rates, terms and conditions he has agreed to;

WHEREAS, Sec. 2.8 of the same MC No. 05-06-2007 further provides that subscribers of prepaid telecommunications services shall be provided with a free mechanism to verify the remaining balance for his/her subscribed service;

WHEREAS, MC No. 04-06-2007 requires public telecommunications entities to retain the call data records of voice calls and similar records for non-voice traffic;

NOW, THEREFORE, pursuant to RA 7925, Executive Order (EO) No. 546, series of 1979, and in order to protect and promote the interest of subscribers/end-users of prepaid telecommunications services, the National Telecommunications Commission (Commission) hereby promulgates the following regulatory guidelines:

1. The expiration or validity of prepaid loads shall correspond to the amount of loads purchased. Prepaid loads with higher value shall have longer expiration or validity period. The minimum validity or expiration period of prepaid loads shall be as follows:

Amount of Load Purchased	Minimum Expiration/Validity Period
Php10.00 or lower	Three (3) days
More than Php10.00 to Php50.00	Fifteen (15) days
More than 50.00 to Php100	Thirty (30) days
More than 100.00 to Php150.00	Forty-five (45) days
More than Php150.00 to	Sixty (60) days