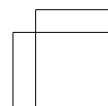
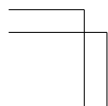


Quick Guide
Lumia 640 Dual SIM



12313 Issue 1 EN

RM-1077



For your safety

Read these simple guidelines. Not following them may be dangerous or against local laws and regulations. For further info, read the complete user guide.



SWITCH OFF IN RESTRICTED AREAS

Switch the device off when mobile phone use is not allowed or when it may cause interference or danger, for example, in aircraft, in hospitals or near medical equipment, fuel, chemicals, or blasting areas. Obey all instructions in restricted areas.



ROAD SAFETY COMES FIRST

Obey all local laws. Always keep your hands free to operate the vehicle while driving. Your first consideration while driving should be road safety.



INTERFERENCE

All wireless devices may be susceptible to interference, which could affect performance.



QUALIFIED SERVICE

Only qualified personnel may install or repair this product.



BATTERIES, CHARGERS, AND OTHER ACCESSORIES

Use only batteries, chargers, and other accessories approved by Microsoft Mobile for use with this device. Third-party chargers that comply with the IEC/EN 62684 standard, and that can connect to your device micro USB connector, may be compatible. Do not connect incompatible products.



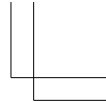
KEEP YOUR DEVICE DRY

Your device is not water-resistant. Keep it dry.



GLASS PARTS

The device screen is made of glass. This glass can break if the device is dropped on a hard surface or receives a substantial impact. If the glass breaks, do not touch the glass parts of the device or attempt to



remove the broken glass from the device. Stop using the device until the glass is replaced by qualified service personnel.



PROTECT YOUR HEARING

To prevent possible hearing damage, do not listen at high volume levels for long periods. Exercise caution when holding your device near your ear while the loudspeaker is in use.

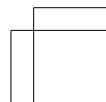
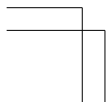


SAR

This device meets RF exposure guidelines when used either in the normal use position against the ear or when positioned at least 1.5 centimetres (5/8 inch) away from the body. The specific maximum SAR values can be found in the Certification Information (SAR) section of this user guide. For more info, go to www.sar-tick.com.



When a carry case, belt clip or other form of device holder is used for body-worn operation, it should not contain metal and should provide at least the above-stated separation distance from the body. Note that mobile devices may be transmitting even if you are not making a voice call.



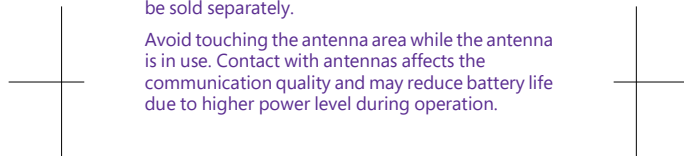


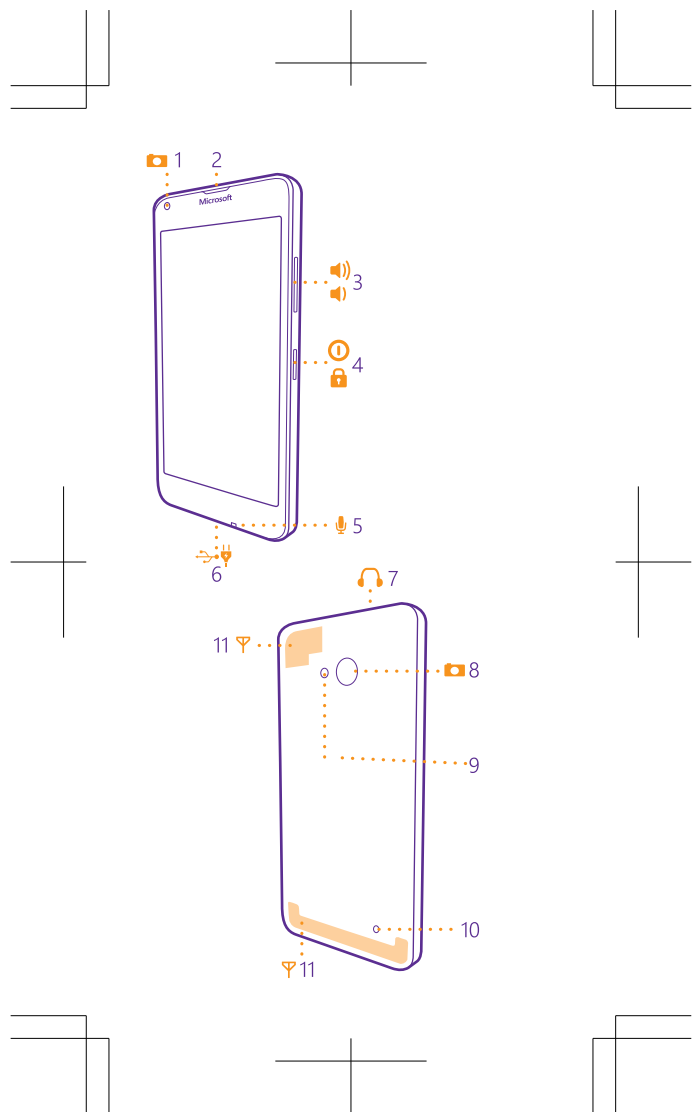
Keys and parts

- 1 Front camera
- 2 Earpiece
- 3 Volume keys
- 4 Power/Lock key
- 5 Microphone
- 6 Micro-USB connector
- 7 Audio connector AHJ 3.5 mm
- 8 Camera lens
- 9 Camera flash
- 10 Loudspeaker
- 11 Antenna area

Some of the accessories mentioned in this user guide, such as charger, headset, or data cable, may be sold separately.

Avoid touching the antenna area while the antenna is in use. Contact with antennas affects the communication quality and may reduce battery life due to higher power level during operation.





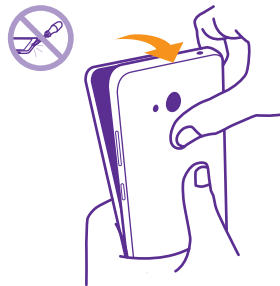
Get started

Before you start using your phone, remove the back cover and battery to insert the micro-SIM cards (also known as mini-UICC cards).

Remove the back cover and battery

Make sure the phone is switched off.

1. At the top corner of the phone, put your finger in the seam between the screen frame and the back cover. Do not use any sharp tools, as they may damage the phone.
2. Press the middle of the back cover, bend the cover open, and remove it.
3. If the battery is in, lift it out.

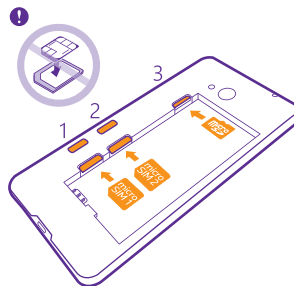


Insert the SIM and memory card

1. Slide the micro-SIM card into the SIM slot with the metal contact area down.
2. If you have a second SIM card, slide it into the SIM2 slot.
3. If you have a memory card, slide the card into the memory card slot.

It is recommended that you use a fast microSD card from a well-known manufacturer.

❗ Important: Your device uses a micro-SIM card, also known as a mini-UICC SIM card. Use only original micro-SIM cards. Use of incompatible SIM cards, or use of SIM card adapters, may damage the card or the device, and may corrupt data stored on the card.



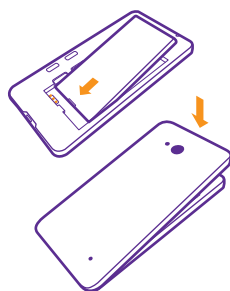
Replace the battery and back cover

1. Line up the battery contacts, and put the battery in.
2. Press the bottom edge of the back cover against the bottom edge of your phone, and snap the cover into place.

Charge the battery

Plug a compatible charger into a wall outlet, and connect the micro-USB end to your phone. You can also charge your phone from a computer with a USB cable.

If the battery is completely discharged, it may take up to 20 minutes before the charging indicator is displayed.



Set up your phone

1. To switch your phone on, press and hold the power key, and follow the instructions shown on your phone.
2. When asked, create your Microsoft account if you don't have one already, or sign in with your existing Xbox, Hotmail, or Outlook username and password. Make sure you remember the credentials for the Microsoft account you added to your phone.

You need a Microsoft account to back up and restore your phone, to buy, install, and update apps, and to access some Microsoft services, such as OneDrive.

Allow some minutes while your phone installs all its features.




Tip: If your screen switches off, press the power key, and drag the lock screen up.



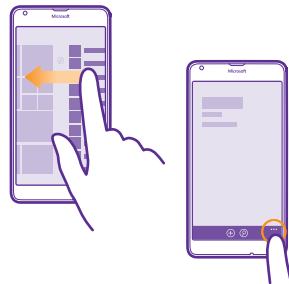
Explore your tiles and apps

The start screen is the main view of your phone. Pin shortcuts to apps, contacts, browser bookmarks, and more, and arrange and resize the tiles. Some tiles may show you notifications and updates.

The apps menu is the home to all your apps. To go to the apps menu from the start screen, swipe left. To go back, swipe right.

Tip: To go back to the start screen from any view, tap . To switch between open apps, tap and hold , and choose the app you want. To close an app, tap .

To see more options, such as settings, in an app, tap  at the bottom right corner.



Navigate by touch

To use your phone, simply swipe, tap, or tap and hold the screen.

Swipe

Place your finger on the screen, and slide your finger in the direction you want.

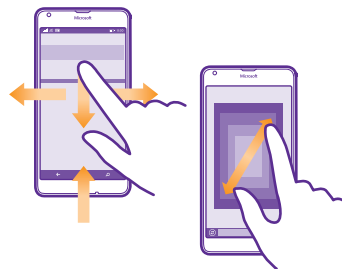
For example, to open the action centre, place a finger at the top of the screen, and slide it down. To hide the navigation bar, swipe up from the bottom of the screen. To see the navigation bar again, swipe up.

Zoom in or out

Place 2 fingers on an item, such as a photo or a web page, and slide your fingers apart or together.

Tap and hold to open a menu

Place your finger on an item, until the menu opens.



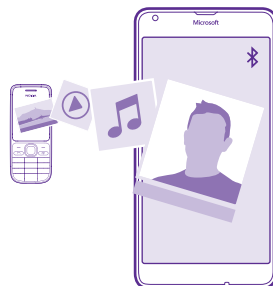
Transfer content from your old phone

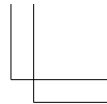
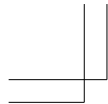
You can transfer content from your old phone in several ways.

To transfer your contacts, text messages, pictures, and videos, use the Transfer my Data app. Your old phone must support Bluetooth. Not all phones or content may be compatible with the transfer.


To transfer other content, such as music, see the section for new Lumia users in the [Lumia Help + Tips](#) app, or go to www.microsoft.com/mobile/switch-easy.

Tip: If your old phone is a Lumia phone and you've backed up the content and settings to your Microsoft account, sign in to your Microsoft account on your new phone to get the backup.





Help and tips

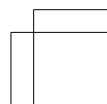
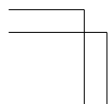
There's a user guide in your phone – it's always with you, available when needed. Check out videos, find answers to your questions, and get helpful tips. On the start screen, swipe left, and tap  **Lumia Help + Tips**. If you're new to Lumia, check out the section for new users. Make sure to keep the Lumia Help + Tips app up to date.

For the online user guide, even more info, and troubleshooting help, go to www.microsoft.com/mobile/support/.

If your phone doesn't respond

To restart the phone without losing your data and settings, press and hold the power key for about 10 seconds. The phone vibrates and restarts.

You can also remove and replace the battery, and switch the phone on.



Feature-specific information

Using services or downloading content, including free items, may cause the transfer of large amounts of data, which may result in data costs. Use only compatible memory cards approved for use with this device. Incompatible cards may damage the card and the device and corrupt data stored on the card.



Characters with accents, other marks, or some language options, take more space, and limit the number of characters that can be sent in a single message.

To access the Windows Phone software license terms, select **Settings > about**. Please read the terms. Note that by using the software, you accept the terms. If you do not accept the terms, do not use the device or software. Instead contact Microsoft Mobile or the party from which you purchased the device to determine its return policy.

Find your model number and serial number (IMEI)

If you need to contact your care point or your service provider, you may need info such as the model number and the serial number (IMEI). To see the info, tap **Settings > about**. You can also find the info on your phone label, which is located under the back cover.

Product and safety info

For info on Microsoft Mobile Service terms and Privacy policy, go to www.microsoft.com/mobile/privacypolicy.

Network services and costs

You can only use your device on the WCDMA 850, 900, 1900, 2100; and GSM 850, 900, 1800, 1900 MHz networks. You need a subscription with a service provider.

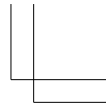
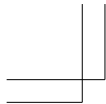
Using some features and downloading content require a network connection and may result in data costs. You may also need to subscribe to some features.




Make an emergency call

Important: Connections in all conditions cannot be guaranteed. Never rely solely on any wireless phone for essential communications like medical emergencies.

Before making the call:

- Switch the phone on.



- If the phone screen and keys are locked, unlock them.
 - Move to a place with adequate signal strength.
 - 1. Tap the start key  and tap  > .
 - 2. Type in the official emergency number for your present location. Emergency call numbers vary by location.
 - 3. Tap **call**.
 - 4. Give the necessary info as accurately as possible. Do not end the call until given permission to do so.
- You may also need to do the following:
- Put a SIM card in the phone. If you don't have a SIM, tap **emergency call** when you get an error message about a missing SIM.
 - If your phone asks for a PIN code, tap **emergency call**.
 - Switch the call restrictions off in your phone, such as call barring, fixed dialling, or closed user group.
 - When you switch your phone on for the first time, you are asked to create your Microsoft account and set up your phone. To make an emergency call during the account and phone setup, tap **emergency call**.
 - If the mobile network is not available, you may also try making an internet call, if you can access the internet.



Take care of your device

See the in-device user guide for important instructions on how to take care of your device.
Do not drop, knock, or shake the device or the battery. Rough handling can break them.



About Digital Rights Management

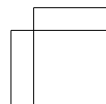
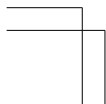
When using this device, obey all laws and respect local customs, privacy and legitimate rights of others, including copyrights. Copyright protection may prevent you from copying, modifying, or transferring photos, music, and other content.

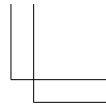
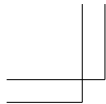
Battery and charger info

Use your device only with an original BV-T5C rechargeable battery. Charge your device with AC-20 charger. Charger plug type may vary. Third-party chargers that comply with the IEC/EN 62684 standard, and that can connect to your device micro USB connector, may be compatible. Microsoft Mobile may make additional battery or charger models available for this device.

Battery and charger safety

Always switch the device off and unplug the charger before removing the battery. To unplug a charger or an accessory, hold and pull the plug, not the cord.
When your charger is not in use, unplug it. If left unused, a fully charged battery will lose its charge over time.





Always keep the battery between 15°C and 25°C (59°F and 77°F) for optimal performance. Extreme temperatures reduce the capacity and lifetime of the battery. A device with a hot or cold battery may not work temporarily.

Accidental short-circuiting can happen when a metallic object touches the metal strips on the battery. This may damage the battery or the other object.

Do not dispose of batteries in a fire as they may explode. Obey local regulations. Recycle when possible. Do not dispose as household waste. Do not dismantle, cut, crush, bend, puncture, or otherwise damage the battery in any way. If a battery leaks, do not let liquid touch skin or eyes. If this happens, immediately flush the affected areas with water, or seek medical help. Do not modify, attempt to insert foreign objects into the battery, or immerse or expose it to water or other liquids. Batteries may explode if damaged.

Use the battery and charger for their intended purposes only. Improper use, or use of unapproved or incompatible batteries or chargers may present a risk of fire, explosion, or other hazard, and may invalidate any approval or warranty. If you believe the battery or charger is damaged, take it to a service centre before continuing to use it. Never use a damaged battery or charger. Only use the charger indoors. Do not charge your device during a lightning storm.



Small children

Your device and its accessories are not toys. They may contain small parts. Keep them out of the reach of small children.



Medical devices

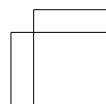
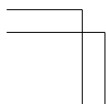
Operation of radio transmitting equipment, including wireless phones, may interfere with inadequately shielded medical devices' function. Consult a physician or the medical device's manufacturer to determine if it is adequately shielded from external radio energy.

Implanted medical devices

To avoid potential interference, manufacturers of implanted medical devices recommend a minimum separation of 15.3 centimetres (6 inches) between a wireless device and the medical device. Persons who have such devices should:

- Always keep the wireless device more than 15.3 centimetres (6 inches) from the medical device.
- Not carry the wireless device in a breast pocket.
- Hold the wireless device to the ear opposite the medical device.
- Switch the wireless device off if there is any reason to suspect that interference is taking place.
- Follow the manufacturer directions for the implanted medical device.

If you have any questions about using your wireless device with an implanted medical device, consult your health care provider.



Accessibility solutions

Microsoft Mobile is committed to making mobile phones easy to use for all individuals, including those with disabilities. For more information, visit aka.ms/phoneaccessibility.

Hearing

⚠ Warning: When you use the headset, your ability to hear outside sounds may be affected. Do not use the headset where it can endanger your safety.

Some wireless devices may interfere with some hearing aids.

Nickel

The surface of this device is nickel-free.

Information on health

The U.S. Food and Drug Administration (FDA) and the U.S. Federal Communications Commission (FCC) published statements and questions and answers concerning cellular telephones and health. Microsoft Mobile encourages you to visit these websites for updated information. You can access the FDA website at www.fda.gov/Radiation-EmittingProducts/RadiationEmittingProductsandProcedures/HomeBusinessandEntertainment/CellPhones/default.htm and the FCC website at transition.fcc.gov/oet/rfsafety/rf-faqs.html. Additional health-related information is available from the World Health Organization (WHO) at www.who.int/mediacentre/factsheets/fs193/en/ and The National Cancer Institute ("NCI") www.cancer.gov/cancertopics/factsheet/Risk/cellphones. In the event that you are concerned about possible health effects, the FDA suggests that you limit your own or your children's radio frequency (RF) exposure by limiting the length of calls or by using handsfree devices.

Vehicles

Radio signals may affect improperly installed or inadequately shielded electronic systems in vehicles. For more info, check with the manufacturer of your vehicle or its equipment. Only qualified personnel should install the device in a vehicle. Faulty installation may be dangerous and invalidate your warranty. Check regularly that all wireless device equipment in your vehicle is mounted and operating properly. Do not store or carry flammable or explosive materials in the same compartment as the device, its parts, or accessories. Do not place your device or accessories in the air bag deployment area.

Safety and texting while driving

Safety should be every driver's first priority. Drivers must obey all local laws that may include restrictions on the use of cellular telephones or accessories while driving. If use is legal, always keep your hands free to operate the vehicle while driving and use a handsfree device whenever

possible. Suspend calls in heavy traffic or hazardous weather. Get to know your cellular phone and its features and make any necessary information inputs prior to driving. Do not input data or engage in text messaging while driving. Cellular telephones should not be used when use may be a distraction to the driver.

The Cellular Telecommunications & Internet Association (CTIA) has published further info and tips on safe use of cellular telephones at www.ctia.org/consumer_info/safety, which we encourage you to review.

Potentially explosive environments

Switch your device off in potentially explosive environments, such as near petrol pumps. Sparks may cause an explosion or fire resulting in injury or death. Note restrictions in areas with fuel, chemical plants, or where blasting operations are in progress. Areas with a potentially explosive environment may not be clearly marked. These usually are areas where you are advised to switch your engine off, below deck on boats, chemical transfer or storage facilities, and where the air contains chemicals or particles. Check with the manufacturers of vehicles using liquefied petroleum gas (such as propane or butane) if this device can be safely used in their vicinity.

Certification information (SAR)

This mobile device meets international guidelines for exposure to radio waves.

Your mobile device is a radio transmitter and receiver. It is designed not to exceed the limits for exposure to radio waves (radio frequency electromagnetic fields), recommended by international guidelines from the independent scientific organization ICNIRP. These guidelines incorporate substantial safety margins that are intended to assure the protection of all persons regardless of age and health.

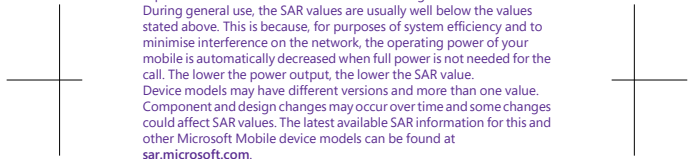
The exposure guidelines are based on the Specific Absorption Rate (SAR), which is an expression of the amount of radio frequency (RF) power deposited in the head or body when the device is transmitting. The ICNIRP SAR limit for mobile devices is 2.0 W/kg averaged over 10 grams of tissue.

SAR tests are carried out with the device in standard operating positions, transmitting at its highest certified power level, in all its frequency bands. The maximum recorded SAR values for this device are:

	Maximum SAR value	Frequency bands used when Maximum SAR value was recorded
When held against the head	0.88 W/kg over 10g	GSM850 + WLAN2450



When operated at a separation distance of 1.5 centimetres (5/8 inch) from the body	0.75 W/kg over 10g	GSM900 + WLAN2450
--	--------------------	-------------------



Your mobile device is also designed to meet the United States Federal Communications Commission (FCC) and Industry Canada SAR (IC) guidelines. FCC ratings for your device and more information on SAR can be found at transition.fcc.gov/oet/rfsafety/sar.html. Information on IC SAR can be found at www.ic.gc.ca.

This device meets RF exposure guidelines when used against the head or when positioned at least 1.5 centimetres (5/8 inch) away from the body. When a carry case, belt clip or other form of device holder is used for body-worn operation, it should not contain metal and should provide at least the above stated separation distance from the body.

To send data or messages, a good connection to the network is needed. Sending may be delayed until such a connection is available. Follow the separation distance instructions until the sending is finished.

During general use, the SAR values are usually well below the values stated above. This is because, for purposes of system efficiency and to minimise interference on the network, the operating power of your mobile is automatically decreased when full power is not needed for the call. The lower the power output, the lower the SAR value.

Device models may have different versions and more than one value. Component and design changes may occur over time and some changes could affect SAR values. The latest available SAR information for this and other Microsoft Mobile device models can be found at sar.microsoft.com.

The World Health Organization (WHO) has stated that current scientific information does not indicate the need for any special precautions when using mobile devices. If you are interested in reducing your exposure, they recommend you limit your usage or use a hands-free kit to keep the device away from your head and body. For more information and explanations and discussions on RF exposure, go to the WHO website at www.who.int/peh-emf/en.

Support messages

To help you take maximum advantage of your phone and services, you may receive messages from Microsoft Mobile. The messages may contain tips and tricks and support. To provide the service described above, your mobile phone number, the serial number of your phone, and some identifiers of the mobile subscription may be sent to Microsoft Mobile when you use the phone for the first time. This information may be used as specified in the privacy policy, available at www.microsoft.com/mobile.



Care

For questions regarding your plans, billing or network please contact your operator. For questions regarding your product and warranty, please visit the support pages for your country at www.microsoft.com/mobile/support/.

Copyrights and other notices

Declaration of Conformity

CE 0168

Hereby, Microsoft Mobile Oy declares that this RM-1077 product is in compliance with the essential requirements and other relevant provisions of Directive 1999/5/EC. A copy of the Declaration of Conformity can be found at www.microsoft.com/mobile/declaration-of-conformity.

The availability of products, features, apps and services may vary by region. Microsoft Mobile may, in its sole discretion, change, correct or discontinue any of its services in whole or in part. For more info, contact your dealer or your service provider. This device may contain commodities, technology or software subject to export laws and regulations from the US and other countries. Diversion contrary to law is prohibited.

The contents of this document are provided "as is". Except as required by applicable law, no warranties of any kind, either express or implied, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose, are made in relation to the accuracy, reliability or contents of this document. Microsoft Mobile reserves the right to revise this document or withdraw it at any time without prior notice.

To the maximum extent permitted by applicable law, under no circumstances shall Microsoft Mobile or any of its licensors be responsible for any loss of data or income or any special, incidental, consequential or indirect damages howsoever caused.

Reproduction, transfer or distribution of part or all of the contents in this document in any form without the prior written permission of Microsoft Mobile is prohibited. Microsoft Mobile operates a policy of continuous development. Microsoft Mobile reserves the right to make changes and improvements to any of the products described in this document without prior notice.

Downloading of maps, games, music and videos and uploading of images and videos may involve transferring large amounts of data. Your service provider may charge for the data transmission. The availability of particular products, services and features may vary by region. Please check with your local dealer for further details and availability of language options.

FCC/MEXICO NOTICE

This device complies with part 15 of the FCC rules. Operation is subject to the following two conditions: (1) This device may not cause harmful interference, and (2) this device must accept any interference received, including interference that may cause undesired operation. For more info, go to transition.fcc.gov/oet/rfsafety/rf-faqs.html. Any changes or modifications not expressly approved by Microsoft Mobile could void the user's authority to operate this equipment.

Note: This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio/TV technician for help.

FCC ID location: On the start screen, swipe down from the top of the screen, and tap **ALL SETTINGS > extras+info**.

TM © 2015 Microsoft Mobile. All rights reserved. Microsoft, Windows, the Windows logo and Lumia are trademarks of the Microsoft group of companies. Third party products/names may be TMs of their respective owners.

The Bluetooth word mark and logos are owned by the Bluetooth SIG, Inc. and any use of such marks by Microsoft Mobile is under license.

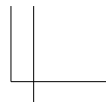
This product is licensed under the MPEG-4 Visual Patent Portfolio License (i) for personal and noncommercial use in connection with information which has been encoded in compliance with the MPEG-4 Visual Standard by a consumer engaged in a personal and noncommercial activity and (ii) for use in connection with MPEG-4 video provided by a licensed video provider. No license is granted or shall be implied for any other use.

Additional information, including that related to promotional, internal, and commercial uses, may be obtained from MPEG LA, LLC. See www.mpegla.com.

MANUFACTURER'S LIMITED WARRANTY

1. GENERAL
Nokia Inc. provides this Manufacturer's Limited Warranty ("Warranty") for genuine product (the "Product") which has been released for sale in the United States of America, and Microsoft Mobile Canada Inc. provides this Warranty for Product which has been released for sale in Canada ("Covered Countries"). As applicable, "Manufacturer" as used throughout, means either Nokia Inc. or Microsoft Mobile Canada Inc. IF YOU LIVE IN (OR IF A BUSINESS YOUR PRINCIPAL PLACE OF BUSINESS IS IN) THE UNITED STATES, SECTION 6 CONTAINS A BINDING ARBITRATION CLAUSE AND CLASS ACTION WAIVER. IT AFFECTS YOUR RIGHTS ABOUT HOW TO RESOLVE A DISPUTE WITH MANUFACTURER. PLEASE READ IT.
This warranty gives you specific legal rights. You may also have other rights which vary from State to State or Province to Province.

2. WARRANTY
(i) Twelve (12) months for the main device;
(ii) Twelve (12) months for accessories sold separately or included in the sales pack of the main device excluding batteries, covers, cables and chargers; and
(iii) Six (6) months for all batteries, covers, cables and chargers, unless otherwise specified in the Product user guide.
During the warranty period, Manufacturer will, in a reasonable time, remedy the defect free of charge by either repairing or replacing the defective Product or the defective part of it at its option provided that you have informed Manufacturer of the defect before the warranty period expires. When repairing or replacing your Product, Manufacturer may use new or re-conditioned parts or products.
To the fullest extent permitted by applicable law, no repair or replacement will renew or extend the warranty period. Original or replacement parts or replacement Products provided under this Warranty will be covered by this Warranty for the remainder of the original warranty period or for sixty (60) days from the date of repair or replacement, whichever is longer.
IF YOUR STATE'S OR PROVINCE'S LAW GIVES YOU ANY IMPLIED WARRANTY, INCLUDING AN IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, ITS DURATION IS LIMITED TO THE WARRANTY PERIOD. Some States or Provinces do not allow limitations on how long an implied warranty lasts, so this limitation may not apply to You.
The Product or all parts of your Product that Manufacturer has replaced shall become Manufacturer's property.
Manufacturer does not warrant that software preinstalled by or on behalf of Manufacturer in the Product (or subsequent updates and upgrades) (together "Manufacturer software") will meet your requirements, work



in combination with any hardware or software not provided by Manufacturer, is uninterrupted or error free or that errors are correctable or will be corrected. For Manufacturer software related errors, Manufacturer will make available the latest version of the Manufacturer software for reinstallation on your Product or, if that would not be possible, another remedy, which in Manufacturer's reasonable discretion, satisfactorily addresses the error. Some Manufacturer software may be subject to separate license terms that are available with the software or your local section of www.microsoft.com/mobile. **Please always back up all data and content stored on your Product before taking your Product in for service since service activities will erase all data from your Product.**

3. WHAT THIS WARRANTY DOES NOT COVER

Manufacturer does not provide any warranty for the following:

1 User guides;

2 Any (i) third party software, settings, content, data, or links installed or downloaded onto your Product at any time, or (ii) Manufacturer and third party services or enabling clients even if preinstalled by Manufacturer (please read the terms and conditions that may accompany the services as those will define your rights and obligations);

3 Any (i) normal wear and tear, (ii) reduced charging capacity of the battery resulting from its natural end of product life, or (iii) pixel defects in your Product's display that are within the scope of industry standards;

4 SIM card and/or any cellular or other networks or system on which your Product operates; or

5 Errors or damage caused by: (i) misuse or not using your Product in accordance with the user guide, such as if the Product has been exposed to moisture, to dampness or to extreme thermal or environmental conditions or to rapid changes in such conditions, to corrosion, to oxidation, to spillage of food or liquid or to influence from chemical products, (ii) using your Product with, or connecting it to, any product, accessory, software, or service not manufactured or supplied by Manufacturer, (iii) any products combined with your Product by a third party, (iv) damage or errors caused by hacking, cracking, viruses, or other malware, or by unauthorised access to services, accounts, computer systems or networks; or (v) other acts beyond Manufacturer's reasonable control.

This Warranty is not valid:

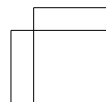
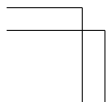
1 Outside of the Covered Countries;

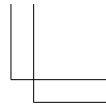
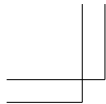
2 If your Product, or the software it runs on, has been (i) opened, modified, or repaired without Manufacturer's authorisation, or (ii) repaired with unauthorised spare parts;

3 If your Product's serial number, the mobile accessory date code, or the IMEI number has been removed, erased, defaced, altered or if these are illegible in any way;

4 If you have not installed the latest software updates that are publicly available for your Product within a reasonable time of their release; or

5 If you refuse to give possession of the Product to Manufacturer for repair and investigation.





If this Warranty does not cover your Product or the issue based on which it requires service, Manufacturer reserves the right to charge for the repair or replacement of your Product, as well as a handling fee.

4. LIMITATION OF MANUFACTURER'S LIABILITY

To the extent permitted by applicable law(s), Manufacturer shall not under any circumstances be liable, either expressly or impliedly, for any 1 Damages or losses of any kind whatsoever resulting from or relating to loss of, damage to, or corruption of, content or data or the recreation or transfer thereof even if such loss, damage, or corruption was a result of a Defect in your Product; and/or

2 Loss of profit, products or functionality, business, contracts, revenues or anticipated savings, increased costs or expenses, or for any indirect, consequential or special loss or damage.

To the extent permitted by applicable law, Manufacturer's liability shall be limited to the purchase value of your Product.

5. CHOICE OF LAW

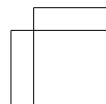
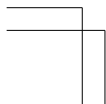
The laws of the State or Province where you live (or if a business your principal place of business) govern the interpretation of this warranty, any claim that Manufacturer has breached it, and all other claims (including consumer protection, unfair competition, implied warranty, and tort claims), regardless of conflict of law principles, except that the Federal Arbitration Act governs all provisions relating to arbitration.

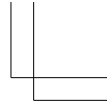
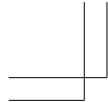
6. BINDING ARBITRATION AND CLASS ACTION WAIVER IF YOU LIVE IN (OR IF A BUSINESS YOUR PRINCIPAL PLACE OF BUSINESS IS IN) THE UNITED STATES

This section applies to any dispute EXCEPT DISPUTES RELATING TO THE ENFORCEMENT OR VALIDITY OF YOUR, MANUFACTURER'S, OR EITHER YOUR OR MANUFACTURER'S LICENSOR'S INTELLECTUAL PROPERTY RIGHTS. The term "dispute" means any dispute, action or other controversy between you and Manufacturer concerning the Product (including its price) or this warranty, whether in contract, warranty, tort, statute, regulation, ordinance or any other legal or equitable basis. "Dispute" will be given the broadest possible meaning allowable under law.

1 Notice of Dispute. In the event of a dispute, you or Manufacturer must give the other a Notice of Dispute, which is a written statement that sets forth the name, address and contact information of the party giving it, the facts giving rise to the dispute, and the relief requested. You must send any Notice of Dispute by U.S. Mail to Nokia Inc., ATTN: LCA ARBITRATION, One Microsoft Way, Redmond WA 98052-6399. A form is available at go.microsoft.com/fwlink/?linkid=245499. Manufacturer will send any Notice of Dispute to you by U.S. Mail to your address if we have it, or otherwise to your e-mail address. You and Manufacturer will attempt to resolve any dispute through informal negotiation within 60 days from the date the Notice of Dispute is sent. After 60 days, you or Manufacturer may commence arbitration.

2 Small Claims Court. You may also litigate any dispute in small claims court in your county of residence (or if a business your principal place of business) or King County, Washington, if the dispute meets all





requirements to be heard in the small claims court. You may litigate in small claims court whether or not you negotiated informally first.

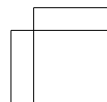
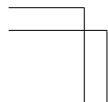
3 Binding Arbitration. If you and Manufacturer do not resolve any dispute by informal negotiation or in small claims court, any other effort to resolve the dispute will be conducted exclusively by individual binding arbitration governed by the Federal Arbitration Act ("FAA"). Class arbitrations are not permitted. You are giving up the right to litigate disputes in court before a judge or jury (or participate as a party or class member). Instead, all disputes will be resolved before a neutral arbitrator, whose decision will be final except for a limited right of appeal under the FAA. Any court with jurisdiction over the parties may enforce the arbitrator's award.

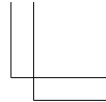
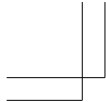
4 Class Action Waiver. Any proceedings to resolve or litigate any dispute in any forum will be conducted solely on an individual basis. Neither you nor Manufacturer will seek to have any dispute heard as a class action, private attorney general action, or in any other proceeding in which either party acts or proposes to act in a representative capacity. No arbitration or other proceeding will be combined with another without the prior written consent of all parties to all affected arbitrations or proceedings.

5 Arbitration Procedure. Any arbitration will be conducted by the American Arbitration Association (the "AAA") under its Commercial Arbitration Rules. If you are an individual and use the Manufacturer Product for personal or household use, or if the value of the dispute is \$75,000 or less whether or not you are an individual or how you use the Product, the AAA's Supplementary Procedures for Consumer-Related Disputes will also apply. For more information, see www.adr.org or call 1-800-778-7879. To commence arbitration, submit the form available at go.microsoft.com/fwlink/?linkid=245497 to the AAA. You agree to commence arbitration only in your county of residence (or if a business your principal place of business) or in King County, Washington. Manufacturer agrees to commence arbitration only in your county of residence (or if a business your principal place of business). You may request a telephonic or in-person hearing by following the AAA rules. In a dispute involving \$10,000 or less, any hearing will be telephonic unless the arbitrator finds good cause to hold an in-person hearing instead. The arbitrator may award the same damages to you individually as a court could. The arbitrator may award declaratory or injunctive relief only to you individually, and only to the extent required to satisfy your individual claim.

6 Arbitration Fees and Payments.

(a) Disputes Involving \$75,000 or Less. Manufacturer will promptly reimburse your filing fees and pay the AAA's and arbitrator's fees and expenses. If you reject Manufacturer's last written settlement offer made before the arbitrator was appointed ("Manufacturer's last written offer"), your dispute goes all the way to an arbitrator's decision (called an "award"), and the arbitrator awards you more than Manufacturer's last written offer, Manufacturer will: (i) pay the greater of the award or \$1,000; (ii) pay twice your reasonable attorney's fees, if any; and (iii) reimburse





any expenses (including expert witness fees and costs) that your attorney reasonably accrues for investigating, preparing, and pursuing your claim in arbitration. The arbitrator will determine the amount of fees, costs, and expenses unless you and Manufacturer agree on them.

(b) Disputes Involving More Than \$75,000. The AAA rules will govern payment of filing fees and the AAA's and arbitrator's fees and expenses.

(c) Disputes Involving Any Amount. In any arbitration you commence, Manufacturer will seek its AAA or arbitrator's fees and expenses, or your filing fees it reimbursed, only if the arbitrator finds the arbitration frivolous or brought for an improper purpose. In any arbitration Manufacturer commences, Manufacturer will pay all filing, AAA, and arbitrator's fees and expenses. Manufacturer will not seek its attorney's fees or expenses from you in any arbitration. Fees and expenses are not counted in determining how much a dispute involves.

7 Conflict with AAA Rules. This warranty governs to the extent it conflicts with AAA's Commercial Arbitration Rules and Supplementary Procedures for Consumer-Related Disputes.

8 Claims or Disputes Must Be Filed Within One Year. To the extent permitted by law, any claim or dispute to which Section 6 applies must be filed within one year in small claims court, an arbitration proceeding, or in court, if Section 6 permits the dispute to be filed in court instead of arbitration. The one-year period begins when the claim or Notice of Dispute first could be filed. If such a claim or dispute is not filed within one year, it is permanently barred.

9 Severability. If the class action waiver in Section 6.4 is found to be illegal or unenforceable as to all or some parts of a dispute, then Section 6 will not apply to those parts. Instead, those parts will be severed and proceed in a court of law, with the remaining parts proceeding in arbitration. If any other provision of Section 6 is found to be illegal or unenforceable, that provision will be severed with the remainder of this Section 6 remaining in full force and effect.

7. OTHER IMPORTANT NOTICES

For further information on your Warranty, as well as information needed to process your warranty queries, please visit www.microsoft.com/mobile.

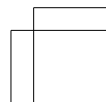
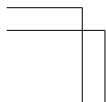
All parts of this Limited Warranty apply to the maximum extent permitted by law or unless prohibited by law.

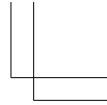
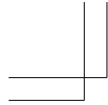
Please ensure your operator has removed any SIM-locks (or other equivalent mechanisms that may lock your Product to a specific network or operator) prior to delivering your Product for repair.

Your Product may contain country specific elements, including software. The warranty services available in a particular country may be limited to the Products and country specific elements available in that country.

Also, if your Product has been re-exported from its original destination to another country, your Product may contain country specific elements that are not considered a defect under this Warranty even if it would not be operational.

United States: Nokia Inc., 1065 La Avenida, Mountain View CA 94043





Canada: Microsoft Mobile Canada Inc., 1950 Meadowvale Blvd,
Mississauga, ON L5N 8L9

