

Eftpos Corporate Gift Card Terms and Conditions

These are your cardholder Terms and Conditions if your card has 19 digits and begins with 5021 2510. Please read them carefully. Please activate your card immediately.

In these Terms and Conditions, “Card” and “Cards” means the Gift card, issued by iGODirect, referred to as “the issuer”. “You” and “Your” means the person who has received the Card. “We”, “Us” and “Our” means iGODirect Group Pty Ltd, ABN 17 110 897 320.

By accepting and using your Gift Card, you are agreeing to these Terms and Conditions. The Card is not a credit card, it is a prepaid stored value card. We reserve the right to issue or refuse to issue or cancel a Card at our discretion.

Card Access: The Card is a gift card that can be used at hundreds of thousands of locations, anywhere EFTPOS cards are accepted at point-of-sale.

Card Limitations: You must have sufficient, available funds to pay for all Card transactions at merchants. If the purchase amount is greater than the available funds, the difference may be paid for with cash, cheque, and credit or debit card, subject to the policy of the merchant. If the merchant attempts to process the Card for more than the available funds, the transaction will be declined and a transaction attempt fee maybe applied. You may confirm your available balance 24 hours a day, seven days a week by visiting this website and clicking on the “Cardholder Login” button at the top of the page and following the prompts or by phoning 1800 446 347 (between 9am and 5pm AEST/AEDST Monday to Friday – excluding public holidays). You may only use your Card in the manner and for the purposes described in these Terms and Conditions. Your Card may not be used for illegal transactions or for any type of pre-authorised transaction such as recurring monthly payments, dues or fees.

Important things you need to know about your Card:

- You MUST activate your Card before use, either online at activ8card.com.au or by phoning 1800 446 347.
- If your Card does not have enough funds to pay for the amount of a transaction, your transaction will be declined.
- When making a purchase greater than the face value of the card, alert the cashier to use the following payment method:
 1. Utilise other form of payment to cover amount greater than what is available on the Card.
 2. Advise the Cashier to use remaining balance on the Card as the second form of payment.

Please note: The merchant may choose not to accept this method. In this case, you must check with the merchant if and how you can make a purchase that exceeds the available balance by paying for the difference using other means.

Documentation of Transactions: At the time of purchase, you will receive a receipt for the transaction. Retain the receipt for your records. You will also have access to your balance and transaction history, which is accessible online – click the “Cardholder login” button at the top of the page and follow the prompts to do so.

Disputes with Merchants: You agree to make a good faith effort to settle all disputes about purchases you make using your Card with the merchant who accepted the Card.

Disclaimer of Liability: In providing the Card service to you, we disclaim any duty or responsibility other than those expressly set forth in these Terms and Conditions: The issuer is not liable expressly for the following:

- If through no fault of ours, the cardholder does not have enough money on the Card to cover the transaction; or
- If the transaction exceeds the cardholder’s available funds; or
- If the terminal or system was not working properly; or
- If circumstances beyond our control (such as flood or fire or other natural disaster) prevent the transaction, despite reasonable precautions that we may have taken; or
- If there are other exceptions stated in these Terms and Conditions or provided by law.

Expiration: Your Card expires on the expiration date that appears on the back of the Card, except where prohibited by law. After the Card has expired, it is no longer valid: All transactions will be declined and any remaining balance is forfeited.

Termination: The Card shall remain our property; We may, at any time and without prior notice, cancel your Card and have you return it to us; Termination of the Card will not affect prior transactions or obligations existing at the time of termination. Upon termination, we will waive the remaining balance.

Amendment: We may amend these Terms and Conditions by emailing a notice to you at your last email address on our records at least 21 days prior to the effective date of any amendment that results in an increased fee or charge, an increase in your liability, a reduction in Card services, or stricter transaction limitations.

Assignment: You may not transfer or assign your Card rights to any other person. We may assign our obligations to you under these Terms and Conditions without your consent or notice to you.

Severability/No Waiver: If any provision of these Terms and Conditions shall be deemed unlawful, void, or for any reason unenforceable, then that provision shall be deemed severable from these Terms and Conditions and shall not affect the validity and enforceability of any remaining provisions. Our failure to enforce the strict performance of any provision of these Terms and Conditions will not constitute a waiver of our right to subsequently enforce such provision or any other provisions of these Terms and Conditions.

Governing Law: These Terms and Conditions, the Card and all transactions hereunder are subject to the laws of the Commonwealth of Australia and the financial services Acts rules and regulations.

Notice of Errors: If you think a receipt is wrong or you have a question concerning a Card transaction, call our Card Services Number 1800 446 347, or visit online as soon as you can. We must hear from you no later than 15 days after the transaction date and you must provide the following information: a) your name and Card number; b) a description of the error or the transaction you are unsure about, and an explanation as to why you believe it is an error or why you need more information c) the dollar amount of the suspected error: If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

Important Notes:

- Any residual value on the Card after expiry will not be refunded to the cardholder or card purchaser.
- Please keep your Card secure. If the card is stolen it cannot be replaced and your funds will be forfeited.
- The Card is received with instructions explaining how it is activated, how it is used and its expiry date.
- Whilst the Card functions at any EFTPOS terminal, there may be instances where retailers decline to accept the Card as they may impose their own restrictions on the use of the card, such as minimum payment amounts.
- Change will not be given by merchants for purchases using the card.

Eftpos Gift Card FAQs

1. How does my eftpos Gift Card work?

The eftpos gift card works just like your bank card, you simply swipe at the terminal, select savings and key in the PIN as printed on the back of the card. The transaction amount should be the same as or less than the value of the available funds on the card. If the transaction amount is more than the value, see question 9 for how to complete the sale.

2. Where can my eftpos gift card be used?

Quite handily, they can be used wherever eftpos is accepted right across Australia. Unfortunately it is not possible to use eftpos gift cards outside of Australia. Some retailers, at their discretion, may decline gift cards that are not their own but these are few and far between.

3. How do I know how much money is on my eftpos Gift Card?

To check the balance of your card, you can go to www.rewardscometrue.com.au/cardholder-login to view the balance online at any time or call our Card Services team on 1800 446 347 Monday to Friday between 9am and 5pm AEST/AEDST.

4. What is the expiry period on my card?

Your expiry date is printed on the back of your card which covers both activation and spend time. See Question 14 for further information about card expiry.

5. Are there any fees on purchases made with my eftpos Gift Card

None! Activation and balance checks are fee-free and we cover all fees associated with purchases so you can get the most out of your reward amount.

6. Is an eftpos Gift Card a Credit or Debit card?

An eftpos Gift Card is neither a Credit nor a Debit card. Eftpos gift cards are similar to gift vouchers or store cards whereby they are issued with a fixed, pre-paid, stored value amount as determined at the time of purchase. Eftpos gift cards differ from store cards in that they can be used anywhere eftpos is accepted, which is about 650,000 locations across Australia. The value of any purchases made is deducted from the available amount until the card reaches a \$0 balance.

7. Can my eftpos Gift Card be used for online purchases?

At this point in time, unfortunately, it is not possible to make online purchases with eftpos gift cards.

8. Can my eftpos gift card go into a negative balance?

No, eftpos gift cards can only be spent up to the value issued on the card. If you try to spend more than the available amount on the card, the transaction will be declined and a fee may be issued. See question 9 for more information on how to use the card on transactions greater than the stored value of the card.

9. What if the purchase transaction is more than the balance of the funds on the card?

If the purchase value is more than the value of the eftpos gift card, you simply need to ask the cashier to split the payment and pay the difference first, either with cash or another card. For example, if your gift card is valued at \$50 but you want to use it towards a transaction amount of \$70, you would ask to pay the difference (\$20) first and then pay the remaining amount (\$50) with the eftpos gift card.

10. Can funds be transferred from one card to another?

Funds are fixed to the specified eftpos gift card and cannot be transferred.

11. Can my eftpos Gift Card be used to withdraw cash at an ATM or store?

In short, no. The card can only be used to make a purchase at an eftpos terminal and cannot be used for taking cash out either at an ATM or as an addition to an in-store purchase. For example, if the value of the purchase is \$20 and the card is valued at \$50, you cannot make the purchase and request the remaining \$30 as cash back. Any attempts to withdraw cash will incur a fee.

12. Can more funds be added to my eftpos Gift Card?

No, your eftpos gift card is what's known as a 'single load' card, meaning the card can be loaded once and can only be used while within the expiry dates or until the loaded funds are depleted. See Question 6 for further information.

13. Does my eftpos card have a PIN?

It certainly does. The PIN is printed on the back of the card alongside the card number and the expiry date.

14. What happens when my eftpos Gift Card expires?

The funds on an eftpos gift card are only valid until the expiry date as printed on the back of the card. Any remaining funds at the time of expiration are forfeited so we encourage recipients to spend all available funds before expiration.

15. What happens if an eftpos Gift Card is lost or stolen?

If a card is lost or stolen, this should be reported to Card Services on 1800 446 347 as immediately as possible. A replacement card may be reissued but fees and conditions apply.

16. What happens if an item was purchased with my eftpos Gift Card and needs to be returned?

Each merchant will handle returns as per their own policies and may issue a cash refund or store credit. Please be aware that Rewards Come True is not responsible for returns or credits off of purchases.

17. Can my eftpos Gift Card be used at restaurants?

If the restaurant accepts eftpos payments, then the card can absolutely be used there. We'd recommend checking with the restaurant either before being seated or at the time of booking. If the dining bill exceeds the amount on the card, the payment will need to be split (see question 9 for more information). Again, it is a good idea to check with the restaurant if split payment is possible.

18. Can my eftpos Gift Card be used for direct debit bill paying, like a phone or internet bill?

No, eftpos gift cards cannot be used for recurring payments or direct debit bills. However, if it is a once off payment and is made in person, for example, at the post office, where the store accepts eftpos payments, you may then be able to use the card for this.

19. How do I know where and how to use the eftpos Gift Card I've received?

The back of the eftpos gift card (and the gift card wallet if you received one) have information on how to activate and use the card along with information on how to get in touch with us if you require more details.