

## **bcard** GIFT CARDS

Swipe the gift card. Select 'Savings' and then enter the PIN on the back of the gift card.

### **Terms and Conditions**

**IMPORTANT: TREAT YOUR GIFT CARD LIKE CASH.** If your gift card is lost or stolen, we may be able to stop your gift card value being used, but require the card number, original balance and expiry date.

Terms and conditions: these conditions apply to use of the **bcard** (gift card), issued by **MLR 51 152 430 638**. If you let another person use your gift card, you must tell them that they will be bound by these terms and conditions. QLD law applies to these terms and conditions. By using your gift card you unconditionally submit to the jurisdiction of the courts of QLD.

Each time you use your gift card, the purchase amount is automatically deducted from the Card balance as it is swiped through the EFTPOS pinpad and the transaction approved. If the transaction is declined the funds are not deducted as there is not enough balance to allow the transaction to be completed. You, the cardholder can check their balance online at [www.bcard.net.au](http://www.bcard.net.au). It is recommended that you check your balance each time before using your gift card.

Some merchants may choose not to accept the gift card.

1. Gift cards will be activated upon receipt of gift card and cannot be redeemed for cash, reloaded, returned for a refund, have their balances consolidated to a new gift card, or be replaced after expiry and are not legal tender, account cards, debit or credit cards or securities.
2. Keep your gift card secure - anyone holding the gift card can use its value to make purchases. If your gift card is lost or stolen, or you suspect an unauthorised transaction, immediately report this by calling **bcard**. We may be able to stop gift card value being used, but require the card number, original balance and expiry date.
3. We may replace a faulty, lost or stolen gift card. Any replacement gift card will have the same unused value (at the time of replacement) and original expiry date. Call **bcard**. You must have the reference number (located on the back of the gift card) and return the damaged card to **bcard**. Make a record of the reference number and keep separate from your gift card. Gift cards will be void if they are defaced, mutilated, altered or tampered with in any way. We may subject gift cards to verification and security checks in our absolute discretion.
4. If you have a query or complaint about the gift card, please raise it through any of our contact channels. We are not liable for the availability, quality or fitness for purpose of any goods or services purchased with the gift card. Any dispute about goods or services purchased with the gift card must be resolved with the supplier. Except for rights which cannot be excluded, any conditions or warranties implied or imposed by legislation or otherwise are excluded from these conditions of use. To the extent permitted by law, are liability is limited to replacing faulty gift cards.
5. If you think there has been a mistaken transaction on your gift card contact the store where the mistake was made.
6. Our contact channels are online at [www.bcard.net.au](http://www.bcard.net.au).
7. We may cancel any gift card, or the gift card scheme, for any reason at any time without notice. If so, we may either provide a refund or a replacement gift card of equivalent value unless we reasonably suspect fraud in relation to a gift card. The gift card remains our property.

We can vary or replace these conditions of use from time to time (including to introduce new fees) by publishing a notice on the website [www.bcard.net.au](http://www.bcard.net.au). The current version of these conditions is available through our website [www.bcard.net.au](http://www.bcard.net.au).

### **IMPORTANT**

- EXPIRY DATE: THE GIFT CARD WILL EXPIRE ONE YEAR AFTER THE DATE OF ISSUE.
- SOME MERCHANTS MAY CHOOSE NOT TO ACCEPT THE GIFT CARD.

Check the expiry date on your gift card as soon as you receive it. After the gift card has expired, it is no longer valid. All transactions will be declined. Unused value will not be refunded and will become our property.