



## **ELGIN GIFT CARD – TERMS AND CONDITIONS**

### **YOUR CONTACT POINTS**

**Your main contact point will be Embrace Elgin – Elgin BID.**

Available Monday to Friday 9am – 5pm

01343 550652 or by email at: [tina.mainland@elginbid.co.uk](mailto:tina.mainland@elginbid.co.uk) or [gemma.cruickshank@elginbid.co.uk](mailto:gemma.cruickshank@elginbid.co.uk)

Postal Address – 13 Harrow Inn Close, Elgin, IV30 1BP

### **1. The Elgin Gift Card**

The Elgin Gift Card is a prepaid payment card which may be used for purchasing goods and services at participating retailers. A full list of retailers can be found on the website. You cannot use the Gift Card at retailers who do not participate in the Elgin Gift Card programme. You cannot withdraw cash from an ATM. You should not attempt to use the Gift Card at non-participating retailers.

**The Gift Card is valid for a period of 12 months from the date of purchase.**

Your Gift Card is not a credit card and is not in any way connected to your bank account. Funds held on your gift card are not deposits and you will not earn any interest on remaining funds.

### **2. Purchasing, Loading and Activating Your Prepaid Card**

Gift Cards may be purchased via the Website or you can purchase at Elgin Shoe Repairs (High Street), Gordon & MacPhail (South Street) or iFix Phone Repair (Batchen Street). The Gift Card will be loaded with funds on purchase.

### **3. Using your Gift Card**

Your Gift Card can be used for purchasing goods and services at participating retailers, however, like any payment card we cannot guarantee that a retailer will accept the Gift Card.

A Gift Card transaction will be regarded as authorised by you where you have sufficient balance for the purchase.

If you have bought a product with your Gift Card and then wish to return the product, the full value can be reloaded on to your gift card but only in the circumstances of a refund. This will be processed as any normal card refund and the funds will be available on your gift card within 3-5 working days.

Once the full value of the Gift Card has been used it cannot then be reloaded with more value (unless in the circumstances of a product refund).

Your Gift Card may be used in full or part payment for purchases. In the case of part payments, you will be required to pay for the outstanding amount of the purchase by an alternative method such as cash, debit or credit card. You should notify the retailer that you wish to make a part payment and have the remaining balance on your Gift Card before proceeding with the purchase. Not all retailers support part payments and you should check with the retailer before attempting a part payment.

Your Gift Card is denominated in Great British Pound.

Any returns and exchanges for goods purchased will be governed by the policy of the retailer and applicable law.



We may at any time suspend, restrict or cancel your Gift Card or refuse to issue or replace a Gift Card if we suspect your Gift Card is being used in an unauthorised or fraudulent manner, if you have not complied with these terms and conditions or in the event of exceptional circumstances which prohibit the normal operation of the Gift Cards.

#### **4. Keeping Your Gift Card Secure**

You should treat your Gift Card like cash. If it is lost or stolen, you may lose some or all of your money on your Gift Card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your Gift Card safe and not let anyone else use it.

#### **5. Your Liability**

You are liable for each transaction undertaken on your Gift Card until such time that your Gift Card expires.

#### **6. Our Liability**

Like other payment cards, we cannot guarantee a retailer will accept your Elgin Gift Card. This may be because of a systems problem, something outside our reasonable control, to comply with legal and regulatory requirements. We shall not be liable in any event that a retailer refuses to accept your Elgin Gift Card.

From time to time, your ability to use your Gift Card may be interrupted, e.g. when we carry out maintenance. If this happens, you may be unable to use your Gift Card to pay for purchases.

#### **7. Changes to These Terms and Conditions**

We may change these Terms and Conditions at any time. The most recent version of the Elgin Gift Card Terms and Conditions will always be available on the Website. You should check the site regularly for the up to date Terms and Conditions.

#### **8. Complaints**

If you are unhappy in any way with your Elgin Gift Card, you can contact Elgin BID on the details provided above so we can investigate the circumstances for you.