

Terms and Conditions . . .

. . . relating to **purchasing and / or adding value to reloadable Universal Gift Cards**

. . . **to be read in conjunction with the Financial Services Guide and the Product Disclosure Statement including the Terms & Conditions.**

- 1 It is your responsibility to ensure that only authorised persons send us Universal Gift Card orders.
- 2 By completing details on the NEW CARDS or RELOADS sheets in this order form spreadsheet, and conveying this file to us, you are agreeing with the terms of the Product Disclosure Statement, and you are accepting these Terms and Conditions, and you are instructing us to create new Universal Gift Cards ("Gift Cards") and to load values to Gift Cards as indicated. Such instructions are irrevocable after we have processed this order.
- 3 Consistent with the Direct Debit Authority you have given Pinpoint, we will draw on your bank account for the total amount of value loads and fees (plus GST) for this order before we will act on this order. See the TAX INVOICE sheet and print it for your records.
- 4 You acknowledge that we will not process your order until that total amount in clear funds has been received.
- 5 While we will review your order for reasonableness before processing it, we take no responsibility for the accuracy of your data entry. In particular we accept no responsibility for failing to create new Gift Cards or failing to load value to Gift Cards if the failure was caused by inaccurate data entry.
- 6 While we believe this spreadsheet (including its instructions and help tips) is error-free, our responsibility to you for it extends only to correcting any errors that we become aware of. You are not permitted to modify the formulae or macros or reverse engineer this template.
- 7 If after reviewing the reports you think there may be errors, please do not hesitate to contact your Relationship Manager.
- 8 You agree that any representations about the Gift Cards you make to existing or prospective cardholders will be consistent with the Product Disclosure Statement.
- 9 The monthly maintenance fee for any valid reloadable Universal Gift Cards you have purchased will be direct-debited separately -- we will email you the Tax Invoice.
- 10 If you have purchased Universal Business Expenses cards, then you have the right to cancel them and reclaim the Remaining Value on the cards. Please contact your Relationship Manager if you need to do this.