

Shopping Centre Gift Card Terms and Conditions

These are terms and conditions for gift card holders prescribed by Std Bank

Gift Cards - terms and conditions

When you receive your card you agree to these terms and conditions. It is important to read and understand them before you use your card.

When you receive this card, whether as the original purchaser or receiving it as a gift thereafter, by signing on the back of the card you become the holder of the card. By signing the card you agree to these terms and conditions and then become the cardholder for purposes of transacting (buying goods) with your card.

Whenever in these terms and conditions reference is made to "us" "we" "our" that means The Standard Bank of South Africa Limited ("Standard Bank") and Tutuka Software (Proprietary) Limited ("Tutuka").

Important points to remember

At all times you enjoy the following

- Free debit transactions
- No card fee
- The card works in a similar way to a debit card
- Convenience of shopping wherever MasterCard is accepted in South Africa
- Using your card is safer and more convenient than carrying cash
- You can easily track your transactions, as the details are on your receipts
- Payment comes off your card immediately, preventing you from overdrawing your card

For your protection

- Your card is not valid unless it is signed
- The card cannot be used at an ATM or bank teller. It can only be used at in-store electronic terminals
- Safeguard your card
- After every purchase, make sure you get your card back
- Destroy your card as soon as it expires
- Call 086 110 1210 immediately to "stop" your card if you lose it or it is stolen

1 Introduction

Your card will be activated with a rand amount selected by you (minimum R50 and maximum R5000).

You can use your card anywhere in South Africa where MasterCard is accepted. However, you cannot draw cash from bank tellers or merchants, and your card will not work at ATMs.

Your card will be closed on the expiry date and the value remaining in the card will not be refunded to you.

3.1 Balance enquiries can only be made at sales outlet where the gift card programme is available or you can call 086 110 1210 between 9am and 12 midnight, seven days a week, including public holidays.

2 The card

Your card will have an expiry date printed on the front of it and is valid until the last day of the month shown, unless your card is closed.

Only the person whose signature is on the card will be able to use it.

Sign your card in ink as soon as you receive it in the space provided on the back of the card.

Your card can only be used in the Republic of South Africa.

Foreign nationals will be required to present a valid passport when buying a card.

Your card will not have a personal identification number (PIN).

Your card must be cut in half once the funds have been spent or after the expiry date.

You will not be sent any correspondence or statements.

We will always be the owner of the card.

We reserve the right to limit the number of cards you may purchase.

You are responsible for the safety of your card. Should your card be damaged, lost or copied, we will not be liable.

3 Deposits

3.2 Your card will be loaded with a rand amount selected by you and as indicated on the receipt.

3.3 You will not be able to make additional deposits to your card as it is not reloadable.

4 Purchases

4.1 You may use your card to pay for goods and services at suppliers, who accept the card. You will not be able to use the card to purchase goods or services over the telephone or Internet, pay toll- fees or parking garages.

4.3 When you use your card to pay for goods or services you must sign a transaction slip.

4.4 When you use your card, we will process the transaction against your available card balance. You will be able to shop at as many merchants as you wish up to the value on your card.

4.5 All transactions will be authorised by us against funds in your card.

4.6 Merchants are responsible for transactions and are independent of shopping centre management, Tutuka and Standard Bank. The shopping centre management, Tutuka and Standard Bank are not liable if the merchant does not accept your card or if you have complaints about goods or services paid for with your card.

4.7 We are not responsible for any loss arising from any failure, malfunction of electronic facilities or delay in point of sale (POS) device or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

4.8 No warranties, purchase protection, insurance, other promises or services are provided.

4.9 Once you have paid for a purchase, you cannot stop payment of the transaction.

4.10 You are responsible for keeping track of the transactions on your card to ensure that you do not exceed your card balance.

5 Fees and interest

5.1 You will not be charged any fees for the card or any purchases made using your card.

5.1 You will not be paid any interest on funds in the card.

6 Closing your card

6.1 Your card will be closed when the balance is "nil" or when it expires.

6.2 On expiry, you forfeit any remaining balance in the card, and you will not be refunded under any circumstances.

6.3 We may choose to revoke your card at any time to protect our interests.

7 Lost or stolen cards

7.1 You are responsible for the safekeeping of your card. Your card is the same as having cash in your pocket. If you lose your card or if it is stolen and used by someone else you will lose all funds in your card.

We may change these terms and conditions without giving you notice. You may not change these terms and conditions.