

## COMMUNITY GOLD GIFT CARD TERMS & CONDITIONS

The following conditions apply to any Community Gold Gift Card:

1. Community Gold Gift Cards ('gift card') are issued by Murrindindi Community Enterprise Ltd (ABN 55 141 660 086), trading as Yea and District **Community Bank®** as part of its ongoing community investment strategy designed to contribute to the growth and prosperity of our community.
2. Acceptance and/or use of the gift card means that you accept the terms and conditions herein. If you let another person use your gift card, you need to inform them that they will be bound by these terms and conditions.
3. **Gift Card Use**
  - 3.1. Gift card is valid for use at any participating retailer only (also referenced as a 'Gold Loving Retailer or Service Provider'). Participating retailers will be listed at <https://www.bendigobank.com.au/public/community/our-branches/yea>. The list of participating retailers may vary from time to time. For the list of current participating retailers please visit the aforementioned website.
  - 3.2. Only \$10 or \$20 gift cards are available, exact credit amount issued on the gift card will be specified on the gift card received.
  - 3.3. Each gift card may be used to purchase goods or services at one (1) participating retailer only. Gift card must be surrendered at the time of purchase in order to redeem. Any unused balance of a gift card will be forfeited.
  - 3.4. Gift cards cannot be used for cash equivalent transactions (such as bill payments, purchase of financial products or foreign currency, or gambling transactions), returned for a refund or have their balances consolidated to a new gift card.
  - 3.5. Gift card may not be used for purchase of tobacco or liquor products.
  - 3.6. Gift cards are not redeemable for cash, unless being deposited into an existing, valid Yea and District **Community Bank®** account.
  - 3.7. Gift card may not be used to purchase any discounted or sale items and cannot be used in conjunction with any other offer/s, unless the participating retailer owner authorises their use.
4. **Expiry of Gift Cards**
  - 4.1. Gift card is valid for 12 months from date of issue (issue date is stamped on the reverse of the gift card). Each gift card is also numbered, recorded and only active when authorised by designated Yea **Community Bank®** Branch staff members.
  - 4.2. After the gift card has expired, it is no longer valid and all transactions with attempted use of the gift card will be declined.
5. **General Gift Card Conditions**
6. Gift cards may be transferred to another individual, club, school or community not for profit organisation.
7. Keep your gift card secure and treat it as you would treat cash, anyone holding the gift card can use its value to make purchases. We are not responsible if a gift card is lost or stolen. We will not replace any lost or stolen gift card.
8. 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.
9. If you have a query or complaint about the gift card, please raise it through any of our branch.
10. 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. Where goods or services are purchased using the gift card as part or full payment, consumers retain all rights under state and federal laws to return or replacement if faulty or defective.
11. We may cancel any gift card, or the gift card scheme, for any reason at any time without notice.
12. We can vary or replace these conditions from time to time. The current version of these conditions is available through <http://www.plxs.com.au/wp-content/uploads/Community-Gold-Gift-Card-Terms.pdf>.
13. Gift card/s remain the property of Murrindindi Community Enterprise Ltd.
14. It is an offense to copy Community Gold gift cards for the purpose to defraud either participating businesses or Murrindindi Community Enterprise Ltd for any financial gain and as such will be deemed an illegal activity prosecutable under Australian law.