

IMPORTANT INFORMATION ABOUT YOUR VANILLA VISA® GIFT CARD

The Vanilla Visa Gift Card is a prepaid gift card that can be used anywhere Visa cards are accepted, including retail stores, online, by phone and mail order.

Making a purchase is easy:

- Know your Card balance before you shop.
You can check your Card balance:
 - online for free at vanillabalance.com
 - by calling the 24/7 Customer Service Team at 1800 701 224.Retailers cannot determine the balance on your Card. If you attempt to make a purchase for an amount that is more than the balance on your Card, your purchase will be declined.
- To purchase an item that costs more than the balance on your Card, simply use a second payment method for the difference, such as cash or a debit or credit card. Let the cashier know how much you wish to pay with each method of payment when you make your purchase. **Note:** Not all merchants accept split tender transactions.
- At the time of purchase, give the Card to the cashier and sign the receipt. As you use the Card, the balance will be reduced by the value of each purchase including taxes, charges and other fees, if applicable.
- No PIN is required to use the Card.

Security

- Treat your Card like cash. It cannot be replaced if it is lost or stolen.
- No PIN is required to use the Card.
- The Card has no value until it is (i) activated by the cashier at the time of purchase; and (ii) signed by you on the back of the Card, where indicated.

Pre-Authorisations

- Some purchases require a 'preauthorisation'. This is where the merchant sends a transaction for a higher amount than the purchase. For example, a \$20 purchase at a restaurant is typically sent by the restaurant as \$24 as they want to allow for a tip. We are required to approve and hold preauthorisation funds based on the \$24 until the merchant finalises the transaction, which can take up to 15 days. Check your balance to make sure you have a balance to cover these additional amounts.

Usage

- Your Card can be used internationally, anywhere Visa cards are accepted. A fee of 2.5% will be applied to international transactions for any currency other than Australian Dollars.
- When using your Card to make a purchase in-store, simply swipe the Card, select "Credit" and sign the receipt.
- You cannot use your Card to pay for petrol at the pump. You should go inside and tell the attendant exactly how much you want to pay.
- The Card cannot be used to obtain cash - from an ATM, bank or shop.
- The Card cannot be used to make reoccurring payments.
- The Card cannot be reloaded or topped up or refunded.
- If you intend to use your Card for Online or Telephone transactions, we recommend that you register your name and address with us at vanillabalance.com. When making online and phone transactions, you should use your name and mailing address. This will ensure that if a problem arises you are able to be contacted by the merchant.
- If you are entitled to a refund for goods or services obtained with your Card, you agree to accept credits to the balance on your Card in place of cash. The credit will reflect on the Card within 30 days. **Note:** Any credits that exceed the face value of the Card may be declined or take up to 30 days to process. It is a good idea to retain your Card for a period of time, even if you have used all of the remaining balance, in case a refund is required to the same Card used for the original payment.
- If you have reason to believe that any of the transactions for which your Card was used are unauthorised or have been charged to your Card in error, you may ask us to investigate the transaction by contacting Customer Services on 1800 701 224.

Fees

The following fees are applicable to your Card:

Monthly Maintenance Fee (commences 7 th month from date of purchase)	\$2.50
Foreign Exchange Margin (on converted amount)	2.5%

Lost/Stolen Cards

- Treat your Card like cash. It cannot be replaced if it is lost or stolen.

Expiration

- You cannot use your Card after the expiry date printed on the front of your Card, so you should use the total balance before that date.