

FREQUENTLY ASKED QUESTIONS (FAQs)

Cardholder's Guide to Using Indue Gift Cards

Is the Indue Gift Card required to be used at an EFTPOS device to authorise my purchase?

Yes. The retailer must use the EFTPOS pinpad provided when redeeming a Gift Card for goods or services. You must select savings ("SAV"), and enter the 4 digit PIN on the back of your card under the scratch panel.

2. How do I know if the Indue Gift Card can be validated and redeemed using the EFTPOS pinpad?

EFTPOS is used for all Indue Gift Cards. These cards cannot be used online or for any card not present transactions (such as mail or phone orders).

3. Where can the Indue Gift Card be used?

The Indue Gift Card can be used at any merchant that accepts EFTPOS. Acceptance of the Indue Gift Card is at merchant's discretion. A merchant may impose a minimum spend for a transaction which uses the Indue Gift Cards as a method of payment.

4. Is the balance updated automatically?

Each time you use your Indue Gift Card, the purchase amount is automatically deducted from the Indue Gift Card balance as it is swiped through the EFTPOS pinpad and the transaction approved. If the transaction is declined the funds are not deducted from your Indue Gift Card. You, the cardholder can check your balance online at www.induegiftcards.com.au. It is recommended that you check your balance each time before using your Indue Gift Card.

5. What do I do if the EFTPOS pinpad does not approve my Indue Gift Card transaction?

Check the following:

- i. The EFTPOS network may be off-line. You as the customer will need to provide another payment type or come back when the EFTPOS system is up. You cannot use the Indue Gift Card when the system is off-line.
- ii. The gift card's magnetic strip may be damaged. Please contact Indue for further information.
- iii. There may be insufficient funds left on the Indue Gift Card for the transaction. Please check your card balance online at www.induegiftcards.com.au.
- iv. The gift card has expired. The expiry date is 12 months from the date of issue as written on the back of your card. Refer to www.induegiftcards.com.au and refer to the terms and conditions on the back of the card.

6. How can I check my Indue Gift Card's balance?

You can check your Indue Gift Card balance at www.induegiftcards.com.au by clicking on the 'Check Card Balance' link.

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7. Do I have to spend the entire amount of the Indue Gift Card in a single purchase? No. Indue Gift Cards are partially redeemable. Within the card's validity period, any

available balance can be used for multiple purchases at any merchant that accepts EFTPOS (at merchant's discretion).

8. Can these Indue Gift Cards be reloaded with value?

No, these Indue Gift Cards cannot have more funds added to them (ie reloaded).

9. Does an Indue Gift Card expire?

Yes, an Indue Gift Card will expire 12 months from the date of issue. The date of issue is written on the reverse side of your card.

10. Do I receive change on an Indue Gift Card transaction?

No. The Indue Gift Card can be used before the expiry date until the balance reaches a nil value, no matter how small the balance.

11. What about if I don't spend all of the value on my Indue Gift Card before the card expires?

Any funds remaining on the Indue Gift Card after expiry become the property of Indue. Refer to the Terms and Conditions document at www.induegiftcards.com.au.

12. What happens if I lose my Indue Gift Card or it is stolen?

Lost or stolen Indue Gift Cards will only be replaced if you can provide the 19-digit card number and there is balance left on your Indue Gift Card. You must contact the company that gifted the gift card to you and provide them the above information.

13. Can I use my Indue Gift Card to make transactions online or over the phone?

No, your Indue Gift Card can only be used to make purchases through an EFTPOS facility at a merchant that accepts EFTPOS.

14. Can I exchange my Indue Gift Card for cash?

No, your Indue Gift Card cannot be exchanged for cash. Refer to the Terms and Conditions document.

15. Can I withdraw cash at a POS terminal or ATM with my Indue Gift Card?

No, you cannot withdraw cash with your Indue Gift Card. Refer to the Terms and Conditions document. Should you attempt to use your card at an ATM, your card may be swallowed by the device. Indue or the company that gifted the gift card to you is not responsible should this scenario occur.

16. Do I need to sign for a purchase?

No, this Indue Gift Card must have a PIN entered through the EFTPOS pin pad. You are not required to sign a receipt.

17. Are there terms & conditions that apply to the Indue Gift Card?

Yes, a brief summary of the terms & conditions are printed on the back of the Indue Gift Card. You can view the full terms & conditions at www.induegiftcards.com.au.