

The Bullring Gift Card Terms & Conditions

Please read these Terms & Conditions carefully

1. **WHO ARE WE**

The Bullring Gift Card is distributed by Bullring Limited Partnership and is issued by Newcastle Building Society pursuant to license by MasterCard international or its affiliates. The technology systems required to operate the Bullring Gift Card are provided by Flex-e-vouchers Ltd.

2. **THE BULLRING GIFT CARD**

The Bullring Gift Card is a pre-paid debit card which may be used to pay for goods and services at retailers that accept MasterCard Maestro. You may deposit any value up to £1000 on the Gift Card and it will be activated at the point of purchase. The balance of the Gift Card is available for use one hour after purchase.

3. **WHO CAN USE THE BULLRING GIFT CARD**

The Bullring Gift Card may be used by the purchaser or may be given to another person as a Gift.

4. **HOW TO USE THE BULLRING GIFT CARD**

The Gift Card should be signed by the person who will be using the card, on the reverse, prior to use. The Gift Card may be used in full or part payment for purchases. All payments made using the Gift Card must be verified by signature on the transaction slip in the presence of the retailer.

5. **WHAT HAPPENS TO THE BALANCE**

The balance available on the Gift Card will be reduced by the value of each payment that you make using the Gift Card. If you attempt any payment that exceeds the remaining value on the card the transaction will be declined.

6. **IDENTIFICATION REQUIRED ON APPLICATION**

Before you apply for the Bullring Gift Card you will be required to provide the following information:

-For deposits made by credit card we will record your name and address.

- Paying by cash up to £100 no ID is required.
- Paying by cash £100-£650 1 form of ID is required either primary or secondary.
- Paying by cash or **card** £650-£1000 1 form of primary ID or 2 forms of secondary ID.
- **PRIMARY ID**- Driving license with photo, passport, National ID card
- **SECONDARY ID**- HM revenue and customs letters, local authority housing benefit letter, Department of work and pensions letter, old style driving license, credit card statement, bank/building society statement, utility bill (not mobile phone). Please note these forms of ID must have an address and therefore we can not accept credit or debit cards or work passes as ID
- Corporate purchases may be verified by company cheque. This must be cleared before issue of cards.

7. **ISSUING FEE**

There is a £2.00 issue fee charged for each Bullring Gift Card supplied. This amount is paid in addition to the value deposited on the Gift Card at the time of application.

8. **CANCELLATION PERIOD**

Should you wish to cancel your Bullring Gift Card please return it to the Bullring Information Desk, unsigned and unused, within 14 days of purchase, with your receipt, and a full refund will be made. Refunds will be made by the method used for the original payment.

9. **SCHEME EXPIRY DATE**
The expiry date quoted on the face of the Bullring Gift Card is the closing date of the Bullring Gift Card programme.
10. **YOUR CARD EXPIRY - PLEASE NOTE**
INDIVIDUAL BULLRING GIFT CARDS EXPIRE WHEN THE BALANCE OF THE CARD REACHES ZERO OR 12 MONTHS AFTER THE DATE OF PURCHASE. THIS IS DIFFERENT TO THE SCHEME EXPIRY DATE SHOWN ON THE FRONT OF YOUR CARD. The final date at which an individual Bullring Gift Card may be used for purchases is printed on the receipt supplied with the card. The Bullring Gift Card may not be used after this date. If any balance remains on the Gift Card after this date it will not be refunded.
11. **E-VIEW YOUR ACCOUNT**
You may check the available balance on your Bullring Gift Card or view a statement of recent transactions by visiting www.flex-e-card.com, alternatively you can call our Customer Services team on 0844 7744277 or by visiting our touch screens. You will be required to provide the Customer Passcode which is printed on the receipt supplied with the Gift Card. Balance enquiries are provided free of charge. Errors or disputes regarding transactions on the Bullring Gift Card should be notified as soon as possible to Customer Services.
12. **YOUR PASSCODE**
You are responsible for maintaining the confidentiality of your Passcode. If your Bullring Gift Card has been purchased for you by a third party, please be aware that your Passcode may have been seen by that third party. If you believe that your Passcode has become compromised you should contact Customer Services as soon as possible and (subject to security checks) we will change your Passcode.
13. **LOST OR STOLEN**
If you lose your Bullring Gift Card or it is stolen please notify us by telephoning Customer Services. You will be asked to provide your Gift Card number, Customer Passcode and other information to verify that you are the authorised cardholder. We will then block the card to prevent unauthorised use. Following notification a replacement Bullring Gift Card will be dispatched to you by post. A replacement fee of £5.95 per Gift Card will be debited to the remaining balance on the Gift Card including postage and packing.
14. **YOUR RESPONSIBILITY- Lost and Stolen**
Neither Bullring Limited Partnership, Newcastle Building Society nor Flex-e-vouchers Ltd will be liable for transactions performed using lost or stolen Gift Cards prior to notification to our Customer Services team.
15. **LIMITATIONS ON USE**
The Bullring Gift Card cannot be used to withdraw cash using ATMs or at banks. The Bullring Gift Card cannot be used to make payments on the Internet. The Bullring Gift Card is not linked to a bank account and is not a cheque guarantee card, charge card or credit card. The Bullring Gift Card cannot be topped up. The Bullring Gift Card may not be used for preauthorised regular payments, for any illegal purposes, or for gambling. Use of the Gift Card may be restricted if suspicious, fraudulent or illegal activities are identified.
17. **PURCHASES FROM RETAILERS**
Goods and services that are purchased using the Bullring Gift Card are purchased directly from the retail stores. Neither Bullring Limited Partnership, Newcastle Building Society nor Flex-e Vouchers Ltd are the supplier of the goods and services purchased. Consequently PLEASE NOTE neither Bullring Limited Partnership, Newcastle Building Society nor Flex-e-vouchers Ltd are liable for the quality, safety, legality, or any other aspect of any goods or services purchased using the Gift Card nor are they liable for the failure of any merchant to honour the Gift Card.
18. **FINANCIAL SERVICES AUTHORITY**
All transactions performed using the Bullring Gift Card will be monitored and are subject to regulatory supervision by the Financial Services Authority.
19. **YOUR PERSONAL INFORMATION**
Flex-e-vouchers Ltd are the data controller of personal data provided in connection with the Bullring Gift Card. For the purpose of collecting personal information Flex-e-Vouchers Ltd will

comply with the Data Protection Act, 1998. Your personal data will be processed in order to administer the Gift Card and to deal with any enquiries you have about the Gift Card. The personal data collected is outlined in Paragraph 6 of these Terms & Conditions. The personal data is used to satisfy the Know Your Customer requirements of the Financial Services Authority.

No marketing or sharing:

Unless you have expressly provided your permission, the personal data will not be used for marketing purposes, nor will it be shared with third parties unconnected with the Bullring Gift Card programme.

Your right to access:

You have the right to request details of the personal information that is held about you, and you may receive this by writing to Flex-e-vouchers Ltd, Office 13, Telfords Yard, London, E1W 2BS.

20. **CHANGES TO THESE TERMS**

Bullring Limited Partnership, Newcastle Building Society or Flex-e-vouchers Ltd may change or add to these Terms & Conditions at any time if reasonably considered necessary to do so. If any changes are made they will be publicised, and copies of the revised Terms & Conditions will be made available at the Bullring Information Desk and online at www.flex-e-card.com. Any changes to these Terms & Conditions that adversely affect the use of the Bullring Gift Card will only apply to Bullring Gift Cards issued after the date that the change has been made.

21. **YOUR RIGHTS**

These Terms & Conditions do not affect any rights you may have under legislation and at law. For further information about your rights contact your local authority Trading Standards Department or Citizen's Advice Bureau.

22. **LIMITATION OF LIABILITY- Please Note**

Neither Bullring Limited Partnership, Newcastle Building Society nor Flex-e-vouchers Ltd accept any liability for consequential or other loss howsoever caused and in any event Bullring Limited Partnership and/or Newcastle Building Society and/or Flex-e-vouchers Ltd's liability shall be limited to the value deposited on the Gift Card at the time of application.

23. **CUSTOMER SERVICES**

All telephone enquiries in connection with your Bullring Gift Card should be made to Customer Services on 0844 7744277. If you are unsatisfied with any element of the service you receive, any complaints should also be made to Customer Services. Calls may be monitored or recorded. BT National Rate charges apply.

24. **FINANCIAL OMBUDSMAN SERVICE**

In the unlikely event that we are unable to resolve any issues through our internal complaints procedure you may contact the Financial Ombudsman Service at:

South Quay Plaza

183 Marsh Wall

London E14 9SR

Telephone: 0845 080 1800

E-mail: enquiries@financial-ombudsman.org.uk

25. **LAW AND COURTS**

The law of England and Wales applies to these Terms & Conditions and the courts of England and Wales (or if you are resident in Scotland, Scotland) will deal with any legal proceedings between us.