

## TERMS AND CONDITIONS

Please keep your gift card secure. Your gift card is valid 36 months from the issue date shown on the card. It cannot be returned or exchanged for cash. No change is given. Any balance that remains on the gift card after expiry will be forfeited and will not be available for use. For further information and to check balances go to [prepaid.indue.com.au/westsrewards](https://prepaid.indue.com.au/westsrewards)

### To use your gift card:

Swipe the gift card. Select "Savings" and then enter the PIN on the back of the gift card.

These conditions apply to your use of the Wests Rewards gift card (gift card), issued by The Wests Group Australia ABN 24 000 973 919 (we, us, our). If you let another person use your gift card, you must tell them that they will be bound by these terms and conditions. New South Wales law applies to these terms and conditions. By using your gift card you unconditionally submit to the jurisdiction of the courts of New South Wales.

The gift card may be used to purchase goods or services at retailers in Australia with "EFTPOS" facilities who accept the gift card, provided that the gift card has enough unused value to make the purchase, and has not expired. Some merchants may choose not to accept the gift card.

1. Gift cards will be activated upon receipt of the gift card and cannot be redeemed for cash, reloaded, returned for a refund, have their balances consolidated to a new gift card, or be replaced after expiry and are not legal tender, account cards, debit or credit cards or securities.
2. Please treat this card as cash. Lost, stolen, damaged, or expired cards cannot be replaced or refunded.
3. Keep your gift card secure – anyone holding the gift card can use its value to make purchases. If you suspect an unauthorised transaction, immediately report this by calling (02) 4935 1200. We may be able to stop the gift card value being used, but require the card number, original balance and issue date.
4. We may replace a faulty gift card. Any replacement gift card will have the same unused value (at the time of replacement) and the same issue date as the original gift card. Call (02) 4935 1200 if you need to do this. You must have the reference number (located on the back of the gift card) and return the faulty card to us. We recommend that you make a record of the reference number and keep it separate from your gift card. 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.
5. If you have a query or complaint about the gift card, please raise it through any of our contact channels. 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. To the extent permitted by law, our liability is limited to replacing faulty gift cards.
6. If you think there has been a mistaken transaction on your gift card contact the club where the mistake was made.
7. Our contact channels are [www.MyWests.com.au](https://www.MyWests.com.au) or (02) 4935 1200.
8. We may cancel any gift card, or the gift card scheme, for any reason at any time without notice. If so, we may provide a replacement gift card of equivalent value unless we reasonably suspect fraud in relation to a gift card. The gift card remains our property.
9. Issue date: the gift card will expire 36 months from the issue date specified on your gift card. Check the issue date on your gift card as soon as you receive it. The gift card is no longer valid after 36 months from the issue date. All transactions will be declined. Unused value will not be refunded and will become our property.
10. We can vary or replace these conditions of use from time to time (including to introduce new fees) by publishing a notice on the website [www.MyWests.com.au](https://www.MyWests.com.au). The current version of these conditions of use is available through our website <https://www.MyWests.com.au/wests-group/terms-conditions>
11. Card Issuer is The Wests Group Australia, 88 Hobart Road, New Lambton NSW 2305