From: Sandy Vigar Sent: Thursday, 2 February 2012 2:10 PM To: CCAAC Subject: Submission in relation to Gift Cards

In relation to Gift Cards, it is my view that:

1. there should be no expiry date – the money has been paid, it should not be able to be voided.

2. there should be no fee or charge for use or redemption.

**3.** Any terms and conditions of use should be attached to the card rather than available elsewhere.

I have had personal experience of refusal to honour gift cards that have "expired" and of refusal to pay small balance amounts in cash. My response was to effectively write off the amounts involved.

Regards, Sandy Vigar