From: ROXANNE HOLLAND

Sent: Monday, 5 March 2012 12:45 PM

To: CCAAC

Subject: gift cards

gift cards should not have a used by date of approx. 12 months on them...and if they do, maybe only a percentage should be the only penalty the card holder should have to face...say 10% for administration..., when they go to cash them in - or a once of fee should apply to the card purchaser which may deter them from buying a gift card in the first place....and just give cash. It's money for absolutely nothing to the issuer and a scam especially with "used by dates" the life of the card should be the life of the company that issued the card..or people should boycott the stores, shopping centres, who ever issues these cards until they change their ways.

Thanks

**Roxanne Holland**