

1. INFORMATION ABOUT WHO WE ARE AND THIS AGREEMENT

- 1.1. These terms and conditions apply to gift cards issued by EML Payments (EU) Limited (company number 560902), a company with registered office at 2nd Floor La Vallee House, Upper Dargle Road, Bray Co. Wicklow, Ireland ("**EML**"). You must read them carefully. In these T&Cs:
 - 1.1.1. "**Approved Merchants**" has the meaning given to it in clause 2.3;
 - 1.1.2. "**Balance**" means any amount loaded onto your Gift Card, less any purchases, authorisations (including pre-authorisations), fees and charges or other amounts debited under these T&Cs;
 - 1.1.3. "**Love Local App**" means the platform through which you can buy and manage Gift Cards;
 - 1.1.4. "**Love Local Terms**" mean the terms and conditions governing your use of the Love Local App (available on Love Local App and Website);
 - 1.1.5. "**Miconex**" means Miconex Limited;
 - 1.1.6. "**You**", "**your**", or "**Cardholder**" means the Cardholder and the authorised user of the Card;
 - 1.1.7. "**We**", "**us**" or "**our**" means EML Payments (EU) Limited acting on its behalf;
 - 1.1.8. "**Website**" means the program website at www.townandcitygiftcards.com; and
 - 1.1.9. "**Wallet**" means your Apple Pay, Samsung Pay and/or Google Pay wallets(s), as applicable, on your compatible device(s).
- 1.2. Using your Card indicates your agreement with these T&Cs and the Pay Provider Terms and Conditions set out in the Appendix.
- 1.3. The Distributor of this Card is Miconex on behalf of us for the Love Local Gift Card Program.
- 1.4. This document establishes an agreement between you and us and governs the possession and use of your Gift Card. This agreement and all communications between you and us will be in English.
- 1.5. By purchasing or using a Gift Card, you indicate to us that you accept all of the terms and conditions of this agreement. The Gift Card holder is subject to the terms and conditions of this agreement, which shall be permanently available to the public in accordance with the terms set forth in section 18 below.

2. GIFT CARDS

- 2.1. EML cannot guarantee that a particular retailer will accept the Gift Card. Please check with retailers before attempting to make a transaction.
- 2.2. Our Gift Cards do not fall within the scope of the regulation of payment or electronic money services. The purchase of a Gift Card does not constitute a deposit. The balance of a Gift Card does not bear interest.
- 2.3. This Gift Card can only be used at merchants who have agreed to participate in the specific Love Local Gift Card Programme your Card is associated to ("**Approved Merchants**"). The list of Approved Merchants is subject to change and is available at www.townandcitygiftcards.com/where-to-spend. Approved Merchants do not include limited acceptance merchants that do not accept prepaid debit cards and certain other categories of transactions including, but not limited to: money transfers, automated fuel dispensers, video entertainment rentals and gambling. You can only use your Card to make purchases from Approved Merchants Under no circumstances may they be used in a country other than the country of purchase of the Gift Card.
- 2.4. The Card will expire sixty (60) months after activation (the "**Expiry Date**"). After the Expiry Date, you cannot use the Card. This agreement will continue until the Expiry Date.
- 2.5. If you order your Gift Card through the Love Local App, you have a legal right to cancel your Gift Card up to 14

days after you purchase the Gift Card without being charged the Redemption Fee – this 14-day period is known as the “**Cooling-Off Period**”.

- 2.6. If the Gift Card was purchased through an electronic point of sale, the maximum value that can be loaded on the Gift Card is €500. The Gift Card will be activated at the point of sale. If the Gift Card was purchased through a card dispensing kiosk or mobile point of sale, the maximum load limit is €500. The Gift Card will be activated at the point of sale and the money will generally be available for use one hour after purchase.
3. No additional funds may be loaded onto your Gift Card after the initial purchase, except in the event that a retailer refunds a transaction on the Gift Card. Refunds usually take several days to appear on your Gift Card. Refunds for purchases made using a gift card will not be issued in cash.

4. IDENTIFICATION REQUIREMENTS

- 4.1. We may ask you for personal information and some proof of your identity before issuing a Gift Card in your name. We do this to prevent fraud, money laundering and other financial crimes. We also use this information to identify you and your Gift Card in the event of loss or theft. We will retain this information as per our legal and regulatory obligations.
- 4.2. If you do not provide us with the requested proof of identity, or if, in our sole discretion, the proof you have submitted to us is not satisfactory, we reserve the right not to issue you a Gift Card. The decision will be final, and we will not be obliged to justify our decision to refuse to issue a Gift Card.

5. DATA PROTECTION

- 4.1 EML is the issuer of your gift card. This means that EML is the controller of your personal data in relation to providing the giftcard service. We are committed to ensuring that all personal information we hold about you is safe and secure, and used responsibly at all times.
- 4.2 Information about the Gift Card, or transactions made with the Gift Card (which may include your personal information, if you have provided it to us) may be disclosed to third parties, where required by law, to enable you to operate with the Gift Card and process transactions, to prevent financial crime, to provide you with the services you request and, if necessary, to notify you of any changes to the service. Disclosure may also be made to countries outside the European Economic Area ("EEA").
- 4.3 You have a number of rights under applicable data protection law, including the right at any time to request details or a copy of any Personal Data that we hold about you and to have inaccuracies in that information corrected. How you can exercise these and other data protection rights is set out in our Data Protection Notice, available on our website - <https://www.emlpayments.com/privacy/>.

6. FEES AND CHARGES

- 6.1. We do not charge any fees for checking your on-line balance and transactions. However, the following fees do apply and will be added to any transaction amounts or assessed against the Balance of your Card and you confirm you consent to such amounts being paid to Us by Miconex on your behalf in accordance with these T&Cs:

Fee	Cost	Frequency
Monthly Maintenance Fee	€2.50	Per card
Disputed Transaction Fee	€0	Per Transaction

- 6.2. All transaction fees are charged at the time of transaction and are included in the total purchase price.
- 6.3. The Monthly Maintenance Fee set out in the table above will be assessed on a monthly basis against the Balance of your Card, starting on the first day of the 13th month following your Card activation.
- 6.4. Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. This fee is determined and charged by the merchant and is not retained by us.

7. HOW TO USE YOUR GIFT CARD

- 7.1. We shall be entitled to assume that you authorised a transaction where:
 - 7.1.1. the magnetic stripe of the Gift Card was accepted by the retailer.
 - 7.1.2. the tap and pay functionality of your digital Gift Card was accepted by the retailer.
 - 7.1.3. there is a signed proof of sale.
 - 7.1.4. Relevant information is provided to the retailer that allows the transaction to be processed.
- 7.2. Once we have received your instruction to proceed with the transaction, it cannot be stopped or revoked. Please see section 14 of this agreement for more information. We will deduct the value of the transaction from the remaining balance of the Gift Card. The retailer or service provider that has accepted your Gift Card for payment will generally receive payment within five business days.
- 7.3. The Gift Card can be used in the form of full or partial payment for purchases. In the case of partial payment, the person using the Gift Card must pay the outstanding amount of the purchase by alternative means, for example, cash or debit card or credit. You must check with the Retailer if this is allowed.

8. RESTRICTIONS ON THE USE OF GIFT CARDS

- 8.1. You should not attempt to use your Gift Card at non-participating retailers .
- 8.2. A gift card:
 - 8.2.1. may not be topped up after use;
 - 8.2.2. cannot be used to withdraw cash via ATMs, banks or other institutions;
 - 8.2.3. is not permitted to be used for the purposes of purchasing foreign currency;
 - 8.2.4. is not permitted to be used for the purpose of purchasing other Gift Cards;
 - 8.2.5. is not permitted to be used for mail order, telephone, internet or other non – face – to – face transactions.
- 8.3. A gift card:
 - 8.3.1. is not linked to a bank account.
 - 8.3.2. is not a cheque guarantee card.
 - 8.3.3. is not a charge card.
 - 8.3.4. is not a credit card.
- 8.4. The balance of a Gift Card does not generate interest.
- 8.5. The use of a Gift Card for identification purposes is not permitted.
- 8.6. A Gift Card cannot be used for regular pre-authorized payments, for gambling, or for any illegal purpose.
- 8.7. We may restrict the use of your Gift Card:
 - 8.7.1. if we have reasonable grounds to believe that the Gift Card is being used or associated with in any way with fraudulent or other illegal activities.
 - 8.7.2. if we believe that you have breached or otherwise failed to comply with these terms and conditions;

or

- 8.7.3. in the event of exceptional circumstances that prohibit the normal operation of the Card Gift.

9. MANAGING YOUR GIFT CARD

- 9.1. The available balance on the Gift Card will be reduced by the value of each payment made with the Gift Card. Where you have used the Gift Card to pay for goods or services, the value of the transaction plus any relevant fees or charges will be paid to the retailer or service provider through the payment scheme network.
- 9.2. If you attempt to make a payment for a value that exceeds the remaining balance of the Gift Card, the transaction will be declined. If you know the remaining balance of your Gift Card, you may be able to make a partial payment, subject to the Retailer. Please check with the Retailer before attempting this.
- 9.3. To check the available balance on your Gift Card or view a statement of recent transactions, you can:
 - 9.3.1. access <https://www.getmybalance.com> and use the balance inquiry service;
 - 9.3.2. contact customer service in accordance with section 14 below (please note that calling rates may apply, no higher than those of a standard domestic call; please check with your telephone service provider); or
 - 9.3.3. scan the QR code that appears on the back of the Gift Card (where applicable), using your smartphone (compatible with devices using Apple iOS and Android phones, or Windows). Please note that data rates may apply. Check with your telephone provider.

10. GIFT CARD EXPIRATION

- 10.1. The Card will expire sixty (60) months after activation (the “**Expiry Date**”). After the Expiry Date, you cannot use the Card. This agreement will continue until the Expiry Date.

11. CANCELLATION PERIOD AND REFUND PROCEDURE

- 11.1. If the Gift Card is purchased over the Internet, the original purchaser of the Gift Card will be entitled to a fourteen-(14) day Cooling-off Period. If you purchased your Gift Card online and wish to request cancellation, please contact customer service in accordance with section 14 below.
- 11.2. Funds returned to the original purchaser pursuant to section 10.1 will be refunded in the same form in which they were received. For example, if the original purchaser chose to pay for the Gift Card with a debit or credit card, the funds will be refunded to the same debit or credit card.
- 11.3. If the Gift Card was purchased at a shopping mall, retail location, or card dispensing kiosk, the original purchaser may be entitled to a refund within fourteen (14) days of purchase. In these circumstances, if you are the original purchaser and wish to cancel your Gift Card, return it to the customer service desk at the applicable shopping mall or retail location, without having used the card, along with your original purchase receipt, within fourteen (14) days of purchase.

12. KEEP YOUR GIFT CARD AND DETAILS SAFE

You are responsible for keeping your Gift Card and associated details secure. You must take all reasonable steps to prevent the loss, theft, or misuse of the Gift Card. Do not disclose the details associated with the Gift Card to anyone except when absolutely necessary e.g., when making a transaction or transmitting the Gift Card to another person as a gift.

13. LOST, STOLEN OR DAMAGED GIFT CARDS

- 13.1. If your Gift Card is lost, stolen, or damaged, we recommend that you contact customer service in accordance with section 14 below as soon as possible. We may ask you to provide a variety of details to confirm that you are the authorised holder of the Gift Card. Once this verification process is complete, (if necessary), we will do the following:
 - 13.1.1. block your Gift Card if you have reported it lost or stolen; or
 - 13.1.2. cancel your Gift Card if you have reported that it is damaged.
- 13.2. Blocking or cancelling your Gift Card will ensure that it can no longer be used while we make the necessary arrangements, where possible, for a replacement Gift Card to be made available to you.
- 13.3. You will be liable for the value of all transactions if we believe or have reason to suspect that you:
 - 13.3.1. have acted fraudulently;
 - 13.3.2. have intentionally, recklessly, or negligently, failed to keep your Gift Card or your security details safe; or
 - 13.3.3. an undue or unreasonable period of delay elapsed between the loss or theft of your Gift Card and the notification to customer service of the loss or theft.
- 13.4. Upon satisfactory completion of the verification process described in section 12.1 above, we may arrange for a replacement Gift Card to be available to you at the relevant shopping centre or retail outlet. In the event that we are able to make a replacement Gift Card available to you, a fee will apply as set out in section 5 (Fees and Charges).
- 13.5. The cooling-off period described in section 10.1 above does not apply to any replacement Gift Card.

14. RETAIL PURCHASES AND TRANSACTION DISPUTES

- 14.1. We are not responsible for the safety, legality, quality or any other aspect of goods or services purchased with a Gift Card.
- 14.2. If you believe that you did not authorise a particular transaction, or if you wish to raise a dispute about goods or services purchased, you should contact Customer Service as soon as possible within a reasonable time in accordance with section 14 below. If an undue or unreasonable period of delay has elapsed between the occurrence of the transaction or dispute in question and your notification to customer service, we may not be able to assist you.
- 14.3. Under certain circumstances, a transaction may be initiated but not completed. When this happens, it may result in the value of the transaction being deducted from the balance of the Gift Card and becoming unavailable for use; we refer to this as a pending authorisation or a block. In these cases, you must contact customer service in accordance with section 14 below and provide some proof to show that the transaction has been cancelled or reversed. In the absence of sufficient evidence, we reserve the right to impose a waiting period of seven (7) business days before the blocked amount on your Gift Card is reinstated.

15. CUSTOMER SERVICE

- 15.1. If you have any enquiry relating to your Card, you can contact Miconex at:

Customer Service Email: cardsupport@emlpayments.com
Customer Service Website: www.getmybalance.com
Customer Service Phone Number: +353 (01) 5133656

- 15.2. If we need to contact you (for instance, in the event of suspected or actual fraud or security threats), Miconex will notify you via either email, telephone or through a notification the Love Local App prompting you to contact customer services.
- 15.3. If you wish to make a claim in relation to your Gift Card, you must first contact Customer Service using the details provided above. You will be asked to explain the reason for your dissatisfaction. Miconex will register your complaint and investigate it in accordance with their complaints handling protocol. Once your complaint has been investigated, you will be sent a final written response.

16. LIMITATION OF LIABILITY

16.1. EML shall not be liable for:

- 16.1.1. losses that were not foreseeable at the time of purchase of the Gift Card;
- 16.1.2. losses that were not caused by any breach on their part (each acting separately);
- 16.1.3. business losses; or
- 16.1.4. losses caused to non-consumers.

In any event the aggregate liability of EML will be limited to the value loaded onto the gift card at the time of purchase.

17. CHANGES TO THESE TERMS AND CONDITIONS

These terms and conditions may be changed or modified at any time for legal, regulatory or security reasons or to allow for proper delivery of the Gift Card scheme. If changes are made, they will be posted two months before they take effect (unless we are required by law to provide a shorter notice period) and copies of the revised terms and conditions will be made available at customer service counters in shopping malls and participating retail establishments; and online at <https://www.getmybalance.com>.

We will assume that you have accepted any change to these Terms and Conditions unless you notify us otherwise.

18. GOVERNING LAW

To the fullest extent permitted by law and without affecting your legal rights as a consumer in the country you are domiciled, this Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by, and construed in accordance with, the laws of England and Wales. The courts of England and Wales, or if you are a consumer, the courts for the place where you are domiciled, as applicable to the respective party according to the relevant EU and local laws, shall have jurisdiction in relation to such disputes and claims as referred to in the previous sentence.

Appendix - Pay Provider Terms and Conditions

IMPORTANT INFORMATION FROM EML PAYMENTS (EU) LIMITED (EML)

In these terms and conditions, "Pay Provider" means whichever of Google Pay, Apple Pay or Samsung Pay provides the ability to make purchases on your mobile device. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

1. Using your Pay Provider with an EML card (Card)

Your Pay Provider allows you to make purchases using your Card with a compatible mobile device where your Pay Provider is accepted by merchants. Your Card's Terms and Conditions governs the use of your Card in your Pay Provider and nothing in these terms in conditions alters or amends the restrictions placed on the use of your Card.

2. Security

You are responsible for all transactions on a Card and as such, you must keep your device and security credentials safe and secure at all times, in the same way you would your physical Card or PIN. Never share your device security credentials or allow another person to register their fingerprint to your device as that person will be able to make payments using your Card. If you do allow someone access, you will be responsible for their use of your Card.

We recommend you always use the device lock feature on your mobile device. For more information about safety and security refer to your mobile device manufacturer security settings.

3. Lost/Stolen Device & Unauthorised Use

If your mobile device has been lost, stolen or compromised in any way, you should contact EML on 0044 121 268 3210. We can suspend or remove your Card from your Pay Provider to prevent further unauthorized use. Further, you may be able to use your Pay Provider's Find My Mobile service to remotely Lock or Wipe your device (also Locking or Wiping your Pay Provider and all the payment cards registered in it). See also any FAQs that may be available on your Pay Provider's website in respect of Security.

4. Using your information

We use your information to manage your use of your Pay Provider, present you with updates and to display targeted offers and advertising from time to time. Your Pay Provider shares information with us for fraud and identification purposes. We always use your information in accordance with EML's Online Privacy Statement which can be viewed at EMLPayments.com

When you register your Card to your device, your Pay Provider or its parent company may access and process your information, including information about your transactions. We share some of your information with your Pay Provider or its parent company to display to you in your Pay Provider, which your Pay Provider or its parent company uses in an aggregated and de-identified way to help improve your Pay Provider. The use of your personal information by your Pay Provider or its parent company is solely governed by Pay Provider's privacy policy or that of its parent company which are available online.

5. Using your Pay Provider's technology

Your Pay Provider may change its services from time to time and EML has no control over your Pay Provider's decisions to change any of its services or products (including your Pay Provider's terms or use or privacy policies). In order to use your Pay Provider, you must agree to your Pay Provider's terms of use and privacy policy which are available on your Pay Provider's website