From: Allan Radford

Sent: Saturday, 7 January 2012 11:38 AM

To: CCAAC

Subject: Expiry dates on Gift cards/certificates

Hi

The issue is really quite simple and straight forward - money never expires so why do gift cards/certificates?

The retailer has received money for a purchase to be redeemed at a later date. If the card/certificate has "expired" because it is past its "use by date" it means the retailer has received money for which they have not provided and goods or services and now refuses to honour - it's called legalised THEFT!

What more can one possibly say - it is such a simple, uncomplicated and straightforward matter - "The retailer received the money, the card/certificate holder received absolutely nothing." It is utterly immoral.

Money does not expire and neither should gift cards/certificates which are in reality just another form of monetary currency value.

Yours faithfully Allan Radford