

**From:** James Wilson  
**Sent:** Wednesday, 15 February 2012 1:42 PM  
**To:** CCAAC  
**Subject:** CCAAC Gift Card Review

Dear Sir/Madam

I think I have used 2 two types of gift cards, one for a dollar value and another for a type of service or product.

I believe that if the card is for a dollar value there should be no expiry date - it is the equivalent to money which has no expiry date.

If the card is for a particular service or product, there should be no expiry on the value of the gift card to the value paid, however the service or product may no longer be available after that date. There should be an option for an alternate service or product to the value of the amount paid for the card. If the service or product is no longer available before the expiry date, then an equivalent service or product should be offered or a refund of the original amount paid.

One other option is that the gift card could be redeemed for money after the expiry date if the organisation did not wish to keep track of the card in their computer system. A small fee for this service could be charged on the order of 2-3% plus the cost of the card.

I have a Bunnings Gift Card at the moment and it does not state that it has an expiry date. The restrictions are 1) that it is not redeemable for cash, 2) Bunnings is not responsible for lost, stolen or damaged cards, and 3) is only valid if processed through a register. They will give change to a value of \$9.95. As it has no expiry date there is no issue with the fact that it is not redeemable.

The cost of providing the cards is offset by the benefit to the organisation that the recipient must buy from only that organisation.

I hope this helps in your deliberations

James Wilson