

From: Lyn Kearney
Sent: Saturday, 25 February 2012 5:30 PM
To: CCAAC
Subject: SUBMISSION FOR GIFT CARD REVIEW

CCAAC Gift Card Review
C/- of Manager
Consumer Policy Framework Unit
Infrastructure, Competition and Consumer Division
The Treasury
Langton Crescent
PARKES ACT 2600

Dear Sirs,

REFERENCE: Wish Gift Card 014637404-00142
Card No 6280 0030 9075 6250 965 PIN 0654
Amount \$300 Card Expiry 23 October 2009

This is a card that covers Woolworths, Big W, Dick Smith, BWS, Tandy, Caltex and Power House.

I wish to make a submission that this card be changed to a new date or that the Expiry Date be rescinded altogether.

The reasons for not using this card are that I had a brain tumour for a number of years of which I never knew; the tumour did not allow me to comprehend much of that that was going on around me. I then had a series of seizures as a result of the tumour operation. Both of these events left me debilitated and also not able to drive for a number of years and also, not legally, for six months after the seizures.

If Gift Cards are given as presents and money is paid in good faith to *any* company, then such amounts should be honoured by such companies and not have time constraints put on them. These monies are held in trust by the company for the benefit of the cardholder without such time constraint.

I believe companies would not, in any way, be disadvantaged by *not* putting an expiry date on any gift card.

I further believe that by placing an expiry date on a gift card that companies are, in fact, culpable and knowingly being duplicitous to their clients. There must be millions of dollars that Australian citizens have, or have given, in gift cards that they no longer can redeem. This is a basic injustice and an unjust action against ordinary citizens and should be legally rectified.

My submission to The Treasury CCAAC Gift Card Review Committee is

- that my particular gift card be honoured to the amount of \$300
- that ALL gift cards have expiry dates deleted

Thanking you for the opportunity of voicing my opinion and trusting that I receive a reply in the affirmative to both of my submissions.

Yours faithfully,

Lyn Kearney
Lyn & Peter Kearney