

Terms and Conditions of Use of the Gift Card

1. Scope of Application

- 1.1 These terms and conditions of use of this gift card (the "**Terms and Conditions**") apply to any purchaser (the "**Purchaser**") and any Card Holder (the "**Card Holder**"; the Purchaser and the Card Holder together also as "**You**") of this gift card (the "**Gift Card**"). By purchasing and/or holding the Gift Card, You are agreeing with these Terms and Conditions.
- 1.2 The Gift Card is issued by Oslo Fashion Outlet AS with its registered office at Vestbyveien 155, 1543 Vestby, Norway (the "**Centre**"), through the technical service provider, Giftify S.A with the address Cantersteen 47, 1000 Brussels, Belgium.
- 1.3 The Gift Card is issued and purchased only in NOK (Norwegian kroner). The Gift Card must be purchased in the legal tender currency of the country where it is issued.
- 1.4 No additional funds may be added to the Gift Card after the initial purchase, except in the event that a Participating Store refunds a transaction on the Gift Card. These terms and conditions are available online at oslofashionoutlet.giftify.me.
- 1.5 The Gift Card is not a regulated product and is therefore not subject to the Electronic Money Regulations or the Payment Services Regulations.

2. Definitions

- 2.1 "**Gift Card**" means the product consisting of a prepaid card offered under these terms and conditions of use.
- 2.2 "**Purchaser**" refers to the contracting party that demands or acquires a Gift Card and makes use of it. The Card Holder may or may not be the Purchaser of the Gift Card.
- 2.3 "**Card Holder**" refers to the person who makes use of the Gift Card.
- 2.4 "**Seller**" or "**Centre**" refers to the establishment where the Purchaser may acquire the Gift Card and in the premises of which the Gift Card can be used.
- 2.5 "**Participating Stores**" refers to the different establishments where services are provided to Gift Card holders and authorised to accept the Gift Card.
- 2.6 "**Limited Network**" means the establishments selected under Article 2.4 of this document.
- 2.7 "**Us**" or "**We**" refers to the Centre.

3. Purchase and loading of the Gift Card

- 3.1 Purchase
 - 3.1.1 You can purchase the Gift Card:
 - i) in the premises of the Centre;
 - ii) over the Internet; or
 - iii) by wire transfer payment if you are a Company (VAT registered). If the wire transfer does not match the specified purchase value, the transaction will be rejected.
- 3.2 You can activate your Gift Card:
 - 3.2.1 at the information desk in the designated Centre; or
 - 3.2.2 on the website oslofashionoutlet.giftify.me by entering
 - i) the number of your Gift Card; and

- ii) the order reference which will be sent to you by email.
- 3.3 The validity period for each Gift Card will commence on the exact date of purchase. The funds loaded onto the Gift Card will remain available for use for a duration of twelve (12) months, starting from the date of purchase.
- 3.4 To load the Gift Card, you
 - 3.4.1 may use a credit or debit card issued by a regulated financial institution and approved payment method at the Centre,
 - 3.4.2 may use the oslofashionoutlet.giftify.me, or
 - 3.4.3 only if you are a company (VAT registered), you may use wire transfer.
- 3.5 You agree to pay in NOK.
- 3.6 The Centre may refuse to issue or sell the Gift Card, without any justification and without the Purchaser being able to claim compensation for it.

4. Using the Gift Card

- 4.1 The Gift Card may be used by the Card Holder or may be given to another person (new Card Holder) who received the Gift Card as a gift. When handing over the Gift Card, the new Card Holder is responsible to comply with the terms and conditions of use of the Gift Card.
- 4.2 The Gift Card is meant to be spent only in the participating stores within the premises of the Shopping Centre identified on the Gift Cards. The participating stores can be consulted on the Shopping Centre's website.
- 4.3 The Gift Card is intended solely for use in the participating Centre's Participating Stores and points of sale, and solely for transactions carried out in the presence of the Card Holder.
- 4.4 Acceptance of the Gift Card by every Participating Store cannot be guaranteed. It is advisable to check with individual Participating Stores before attempting any transactions.
- 4.5 Your balance will be reduced by the amount of each purchase you make.
 - 4.5.1 If the funds available on the Gift Card are completely used, and a purchase exceeds the remaining balance, you may utilize another accepted payment method, such as a credit or debit card or cash, to cover the outstanding amount, provided that the Participating Store accepts multiple forms of payment.
 - 4.5.2 If any purchase exceeds available funds or card limits, your purchase will be denied.
 - 4.5.3 Additional funds cannot be added to the Gift Card after purchase.
- 4.6 The Gift Card is not a debit card backed by a bank account. No interest will be generated on the funds loaded on the Gift Card.
- 4.7 You may not use your Gift Card for:
 - 4.7.1 Pre-authorized periodic payments;
 - 4.7.2 Transactions outside the Centre
 - 4.7.3 Online transactions, even on the websites of the Centre's distributors
 - 4.7.4 Cash transactions, including cash repayments, bank withdrawals, postal transfers, travellers' cheques, ATM withdrawals, foreign currencies or foreign exchange transactions, or
 - 4.7.5 Any illegal purpose.
- 4.8 Your Gift Card cannot be used in situations where the Participating Store/the Centre is unable to obtain online authorization guaranteeing that there are sufficient funds to complete the transaction.
- 4.9 The Centre is not responsible for the quality, safety, legality or any other aspect of the goods or services purchased with the Gift Card.

- 4.10 The Gift Card may not be exchanged or resold and may not give rise to the payment of any monetary consideration.
- 4.11 You must not alter the Gift Card, or the related services provided in the context of the Gift Card usage.
- 4.12 We may stop, suspend or restrict your Gift Card for reasons related to:
 - 4.12.1 The security of your Gift Card, Gift Card number;
 - 4.12.2 Suspicion of unauthorised or fraudulent use of your Gift Card. To the extent possible, you will be informed before stopping, suspending or restricting your Gift Card. The requirement to inform you does not apply where reasonable security measures are compromised, or it is illegal to do so.
- 4.13 To mitigate the risk of fraud, money laundering, and other financial crimes, additional personal information and evidence of identity may be requested before activating an online sale.
 - 4.13.1 Failure to provide the requested evidence of identity, or if we, at our sole discretion, are not satisfied with the evidence presented, reserves the right not to issue a Gift Card. Our decision is final, and we are not obligated to provide a reason for refusing to issue a Gift Card.

5. Payment transactions

- 5.1. The Centre is entitled to assume that a transaction is authorised by you where the Gift Card's magnetic stripe is swiped at the Participating Store, or where appropriate information is provided to the Participating Store in order to allow the transaction to be carried out.
- 5.2. A transaction cannot be cancelled once it has been transmitted to the Centre with your authorization. Typical refusal grounds are:
 - 5.2.1. A transaction exceeds the funds available on the Gift Card; or
 - 5.2.2. If the Centre has reasonable grounds for doing so under the rules of the payment system (Visa or MasterCard) for which your Gift Card was issued; or
 - 5.2.3. If the Centre has reasonable grounds to believe that such action is necessary in order to comply with any legal obligation.
- 5.3. The Centre may not carry out transactions in the event of force majeure or technical problems attributable either to the Centre, Giftify or to the Participating Store.
- 5.4. The Participating Stores are not an affiliate and/or agent of Giftify, or the Centre.
- 5.5. Giftify/the Centre bears no responsibility for the safety, legality, quality or any other aspect of the goods and/or services purchased with a Gift Card.
- 5.6. Giftify/the Centre bears no responsibility for any dissatisfaction with the goods and/or services purchased with a Gift Card.
 - 5.6.1. Card Holder complaints regarding their dissatisfaction with the goods and/or services purchased with the Gift Card shall not be accepted.
 - 5.6.2. For any dissatisfaction with goods or services purchased using the Gift Card, the Card Holder should address concerns directly to the relevant Participating Stores. Returns or exchanges for purchased items will be subject to the individual policies and applicable regulations of the respective Participating Stores. It is important to note that some Participating Stores may require the presentation of a purchase receipt for merchandise returns.
 - 5.6.3. Credit to the Gift Card arising from a return and/or exchange may not be accessible for use for a period of up to 10 business days.
 - 5.6.4. If a Card Holder raises a refund complaint due to funds not appearing on the Gift Card, they will be asked to provide valid proof of refund, typically in the form of a Participating Store receipt. If the Card Holder is unable to provide proof of refund, they will be encouraged to request such proof from the Participating Store before reaching out to customer services. Providing valid proof of refund enables Giftify to effectively address and resolve the Card Holder's concern.

- 5.7. Transaction Complaints on fraudulent grounds, including but not limited to the theft or loss of the Gift Card details or the physical card itself cannot be accepted. Card Holders will instead be redirected to our lost/stolen policy (see point 11 herein with).
- 5.8. Card Holders have 15 calendar days to raise any complaint from the date of transaction. To initiate this process, please consult point 10 "Customer Services" of this document.
- 5.9. In certain circumstances, a transaction can be initiated but not completed (pending authorisation) which may result in the value of the transaction being deducted from the Gift Card despite its rejection.
- 5.9.1. In these cases, you must contact customer services and present evidence that the transaction has been refused and/or cancelled.
- 5.9.2. Giftify retains the right to impose a waiting period (freeze) of 10 working days prior to reinstatement of the blocked amount onto your Gift Card.
- 6. Transactions in foreign currency**
The Gift Card is intended to be used in the currency of the transactions in the currency of the Gift Card. The Centre has the right to deny transactions at its discretion.
- 7. Checking your balance**
To check the available balance on your Gift Card or to review your transactions visit oslofashionoutlet.giftify.me or, depending on availability, call your Centre's or, go to the Centre's Information centre or scan the QR code on the reverse of the Gift Card.
- 8. Refund**
Your Gift Card is not subject to the regulations applicable to issuers of electronic money and therefore you are not entitled to any refund of the Gift Card balance.
- 9. Gift Card Expiration**
- 9.1. Both your Gift Card and the balance loaded onto it will expire twelve (12) after the Gift Card's purchase date. On that date, the Gift Card will cease to function and may not be used as a method of payment.
- 9.2. The validity period will start from the date of purchase of the Gift Card using one of the forms mentioned in point 3.1 herein.
- 9.3. The expiration date is available on the website oslofashionoutlet.giftify.me. You can also check it at the Centre.
- 9.4. Once your Gift Card has expired, the remaining funds cannot be used. You will not be entitled to any refund of your Gift Card balance.
- 10. Customer Services**
For all inquiries related to a Gift Card, please direct your communication to customer services via the following email address: info@oslofashionoutlet.no
- 11. Security Precautions**
- 11.1. Only use the Gift Card or its number to enter into (or undertake to enter into) a transaction, and,
- 11.2. If your Gift Card is lost or stolen, or if you believe that it (or its number) may have been used illegally, you must:
- 11.2.1. Please refer to Point 10 - Customer Services to report a lost or stolen Gift Card.
- 11.2.2. Immediately stop using your Gift Card and its number.
- 11.3. If you find the Gift Card after reporting that it has been lost, stolen or illegally used, you must destroy it and notify Giftify as soon as possible.

- 11.4. You will be responsible for any use of your Gift Card until your Gift Card has been confirmed blocked via email by the Centre or Giftify.
- 11.5. The Centre are not responsible for the funds stolen or fraudulent usage as a result of lost or stolen Gift Cards.
- 11.6. If your Gift Card, or any replacement card, is lost or stolen, you may, once the loss is reported, request a replacement card from the Centre. When demanding a replacement Gift Card, a proof of payment of the loaded amount shall be requested, otherwise the replacement card shall not be issued. You will be charged a fee before a replacement card is being issued. This is further explained in the summary table at the end of this document.
- 11.7. We are not responsible for:
- 11.7.1.any abnormal or unforeseeable circumstances, for example, a failure of computer systems that occurs for reasons beyond our control, if this prevents us from providing a regular service;
 - 11.7.2.any Participating Store who refuses (or there is a delay in accepting by the Participating Store) to accept your Gift Card or Gift Card number; or
 - 11.7.3.In case of errors about the transactions, contact Customer Services according to Point 10 herein with.
- 11.8. If your Gift Card is not working properly, you can get a new one at the point of sale in the Centre. Before a replacement card is issued, a replacement fee shall be charged and then the remaining balance of your Gift Card will be transferred to the new Gift Card.
- 11.9. Our liability in any event is limited to the balance on the Gift Card.
- 11.10. The balance already used before the Gift Card is blocked cannot be refunded.
- 11.11. Any use that does not respect these terms and conditions may result in the blocking of your Gift Card.

12. Modification of Terms and Conditions of Use

- 12.1. The terms and conditions of use, as well as the prices and additional charges, may be modified at any time.
- 12.2. If modified, the terms and conditions of use applicable shall be those in force on the date of purchase of the Gift Card.

13. Complaints and Disputes

- 13.1. To file a complaint or address other issues in relation to these Terms and Conditions, you can contact your Centre by email info@oslofashionoutlet.no or by telephone +47 974 74 070, your Centre will do its best to respond and resolve your concerns.
- 13.2. Before initiating any contentious procedure, an amicable solution should be sought. The European Commission offers a platform for alternative dispute resolution, which you can access from the following link: <https://ec.europa.eu/consumers/odr/main/index.cfm>

14. Privacy

- 14.1. If personal information is collected, Giftify SA and the Centre undertake to take all necessary measures to protect the confidentiality of the Card Holder's data. The personal information collected is processed only in a lawful manner and in compliance with the Regulation on the Protection of Individuals with regard to the Processing of Personal Data (EU Regulation 2016/679 of the European Parliament). Any additional information can be found in our privacy policy available at <https://www.oslofashionoutlet.no/privacy-policy> and <https://www.giftify.me/privacy-policy>.

15. Cancellation rights

- 15.1. If you change your mind about the Gift Card purchased online and have not used the Gift Card nor the balance of the Gift Card has changed from the initial purchased amount, you have the option to cancel it within fourteen (14) days of the date of purchase. You will not be charged for cancelling the Gift Card during this period. You will be refunded the Gift Card balance and any fees that you have paid in regard to the purchase.
- 15.2. The reimbursement will be conducted using the same currency as the one associated with your Gift Card.
- 15.3. To initiate the procedure of cancellation and of refund within fourteen (14) days from the date of the online purchase of the Gift Card, You are required to send an email to info@oslofashionoutlet.no, including the following necessary information:
- Order Reference
 - Date of purchase
 - Proof of purchase
 - Name of the Centre where Gift Card was purchased
- 15.4. Upon receipt of all necessary documents, the request will be reviewed, and it may take up to fifteen (15) business days, from the date of submission for the refund to be processed. Without the necessary information, processing the refund will not be possible.

16. Summary Box

This table summarises the key characteristics and information of the product. Also listed below are the balance limits and possible additional charges that apply to each Gift Card.

Rates and Limits	Currency
Gift Card Purchase Rate	Free (but an additional charge per sales channel may apply)
Charging the Gift Card with a credit or debit card	None (unless otherwise indicated))
Replacement fee	115 NOK
Gift Card Balance Limits	
Minimum value	115 NOK
Maximum value	5000 NOK
Maximum value of the transaction at the point of sale	5000 NOK