

INTRODUCTION – updated 4/3/16

National Book Token Gift Cards are available in the UK in £s and in Ireland in €s. The Card can only be used to purchase books. It is not a credit card or a charge card, nor is it a debit card linked to a current account. It is a prepaid card which means that money must be loaded onto the Card at the time of purchase; cardholders can then use the Card to pay for full or part payments for books at participating retailers.

Refunds or change will not be given. If the value of the purchase is less than the value of the card, the balance will remain on the card for future purchases.

Certain limits apply to the Card. A minimum value of £1 is required to load or top-up the Card, a maximum value of £250 may be loaded onto the Card. Interest will not be payable in respect of Card balances.

If the card is not used for a period of 72 consecutive months (6 years) it will expire and any remaining funds may be deducted from it. (Use for the purposes of this term includes balance enquiries)

The card is for non-commercial use and may not be acquired for re-sale without written consent.

Book Tokens Ltd takes a number of steps to ensure that your gift card or voucher funds are secure, so that you can spend them when and wherever you want to. This includes managing a ring-fenced investment portfolio and taking steps to ensure that the business can honour the total value of unredeemed gift cards at any one time. In addition, Book Tokens Ltd has been operating for over 80 years and its performance is not tied to the success of any one retailer. However, gift card funds are not protected under the financial services compensation scheme and the event of administration, the funds on your gift card or voucher may not be available to spend.

1. DEFINITIONS

“**Agreement**” means the agreement between you and Book Tokens Ltd which includes these terms and conditions.

“**Books**” means a product issued with an ISBN number

“**Card**” means the National Book Tokens Gift Card

“**Card Purchase**” means any transaction whereby the Card is used to pay for books at Participating Retailers.

“**Expiry Date**” means the date which is 72 months from the date of last use of the Card.

“**Participating Retailer**” means a bookshop in the UK and Ireland which has agreed to accept the Card as payment for books.

“**Use**” means a transaction as follows: initial activation of the card, any card purchase, card top-up and card balance enquiry.

“**We**” (or “we”) and “**us**” means Book Tokens Ltd, 6 Bell Yard. London. WC2A 2JR

“**You**” (or “you”) and “**Your**” (or “your”) means the person who purchased the Card or the person in possession of the Card from time to time who has been gifted the Card by the purchaser.

2. CARD

2.1 The use of the Card is subject to the terms of this Agreement as may be varied by us from time to time. The current version of the terms and conditions is available at www.nationalbooktokens.co.uk Usage of the Card constitutes your acceptance of these terms and conditions.

2.2 The Card will not be personalised. The Card is transferable by delivery. We will assume, unless and until you tell us to the contrary, that the person who uses the Card at any time is the rightful user of the Card.

2.3 You may use the Card, in accordance with these terms until the card reaches its expiry date.

2.4 The Card belongs to us. It must be returned to us immediately upon request.

2.5 We may, at our discretion, block the use or operation of the Card in circumstances where;

- (a) there is a reasonable suspicion of fraudulent activity on the Card; or
- (b) there has been a breach of these terms and conditions by you.

3. PROTECTING YOUR CARD

You must:

(a) treat the Card as if it were cash;

- 1. take all reasonable care and precaution in the custody of the Card and ensure that the Card is not lost, mislaid or stolen;

(c) keep your transaction receipts safe and dispose of them carefully; and

- 1. never give your Card number or any other Card information to anyone unless you know who they are and why they need them.

4. USING YOUR CARD

4.1 The Card may only be used in Participating Retailers. The list of Participating Retailers is available online at www.nationalbooktokens.co.uk; the list of Participating Retailers may change from time to time.

4.2 We will debit the amount of all Card Purchases to the Card. You can not use the Card to spend more than the Card balance at any time. If you attempt to spend more than the Card balance your transaction will be declined.

4.3 You cannot stop a Card Purchase after it has been authorised.

4.4 We will not issue Card statements. You can obtain your Card balance at www.nationalbooktokens.co.uk or at Participating Retailers. You are responsible for monitoring your Card balance and for ensuring that there are sufficient funds on the Card at all times to pay for Card Purchases.

4.5 If the amount of a purchase which you wish to make using your Card is greater than the available balance, you can pay the difference in cash or by another payment method.

5. CHANGES

We reserve the right at all times to introduce new Terms and Conditions and to vary or amend the existing Terms and Conditions by giving you two months notice thereof by whatever means we, in our discretion deem appropriate.

6. THEFT, LOSS OR MISUSE OF CARD

You should treat the Card as if it were cash. If the Card is lost, stolen, or if the Card number becomes known to any unauthorised person you should immediately notify National Book Tokens Customer Services on +44 (0) 207 421 4640. If we can reasonably establish your rightful ownership of the Card we may be able to block the card and replace it. We will only be able to replace the value on the card at the time we establish rightful ownership and can block the card. We will charge an administration fee for this service of £3.50, this will be deducted from the card balance.

7. PARTICIPATING RETAILERS

7.1 It will be necessary in all cases, for a Participating Retailer to obtain authorisation from us to honour the Card for a particular Card Purchase; this is to ensure that there are sufficient funds on the Card. We may refuse to authorise a Card Purchase at any time if there are insufficient funds on the Card.

7.2 A Participating Retailer may not be able to obtain authorisation from us in some circumstances (for example, if there is a problem with the phone line between the Participating Retailer's premises and our authorisation centre). If this happens Book Tokens Ltd will not be responsible if you are unable to use the Card for a particular Card Purchase. Furthermore Book Tokens Ltd will not be liable for the refusal of any Participating Retailer to accept or honour the Card for any reason.

8. DISPUTES AND COMPLAINTS

7.1 If You have any dispute about the goods You have purchased from a Participating Retailer, You should contact the Participating Retailer directly. Book Tokens Ltd is in no way responsible for the goods purchased.

7.2 If You are not satisfied with any aspect of the Card, please contact Book Tokens Ltd Customer Services on + 44 (0) 207 421 4640 or email mail@booktokens.co.uk or write to:

Book Tokens Ltd
Customer Services
6 Bell Yard
London
WC2A 2JR

9. LAWS

These terms and conditions shall be governed by and construed fully in accordance with the laws of the United Kingdom. You and we agree to submit to the exclusive jurisdiction of the courts located in the United Kingdom.

10. USING AND SHARING YOUR DATA

Any personal data We hold, may be held by Us in any form and on any Book Tokens Ltd database and used by Us for purposes set out below.

We may use, analyse and access data to maintain and develop Our services. This may include the following purposes: to consider and implement business and product developments, to undertake statistical analysis, financial risk assessment.

We will disclose information outside the Group only: where You have provided Your agreement, to Our agents or subcontractors for operational reasons, if compelled to do so by law

Where You have provided Your agreement we may use your personal data for marketing purposes.