

Terms and Conditions: Gift Cards

1. Introduction By acknowledging these terms and conditions, you agree to them in addition to any terms and conditions set out by Gift station. You can review Gift station's terms and conditions at [Giftstation Terms and Conditions](#). Pay It Now serves as the facilitator for the purchasing of select Gift cards from Gift station. Any and all issues relating to the use or technical issues should be directed to the team at [Giftstation](#).

2. Corporate Partnership The availability of the Gift Card Range has been made possible due to a Corporate Partnership between Pay It Now New Zealand and Epay New Zealand.

3. Purchasing Gift Cards can be purchased via the PIN Network App, exclusively through the "Shop" tab within the app.

4. Top-up Amounts The denominations of each card are displayed clearly on each card and vary depending on the card provider or retailer. Prices are displayed in New Zealand Dollars (NZD)

5. Purchase via PIN Network App You can only purchase Gift cards via the PIN Network App, and a PIN Network App account is required for the transaction. It's free to sign up for a new account at [Pay It Now App](#).

6. Supported Currencies You have the option to buy a gift card using any supported currency on our network (Excluding PIN Rewards).

7. Card Details Gift Cards purchased via the PIN Network App are a one-time load. Please note that these cards are not reloadable. You can purchase as many individual cards as you like; there is no limit.

8. Physical and Virtual Cards Most gift cards are available in either physical or virtual form and can vary depending on the card provider or retailer. This will be stipulated on the card in our "Shop" tab.

9. Availability Gift Cards purchased via the PIN Network App are available to use only within New Zealand. You are able to purchase outside of NZ, but for physical cards, an NZ address must be supplied.

10. Card Issuing Fees Card issuing fees apply to both virtual and physical cards. These fees will be communicated in the purchasing portal before confirming the order. Card issuing fees may vary.

11. Shipping is excluded from the card price and may vary based on whether you choose physical or virtual delivery. Virtual delivery fees apply to some cards. Virtual delivery will be sent directly to your nominated email address, and physical cards will be sent to your nominated address. For select cards, courier fees will apply. These cards will be delivered by secure post with a signature required. Track and trace information will be sent via email.

12. Card Conditions apply for each card; any conditions will be listed prior to purchasing via the shop tab. You can also view the individual card conditions at [Giftstation Conditions](#).

13. Lost or Stolen Cards In the event of a lost or stolen card, please refer to [Giftstation](#) for more details.

14. Card Not Arrived If your card has not arrived, please contact support.payitnow.io for assistance.

15. Privacy Policy Any details captured during the purchasing process, such as names, addresses, or any information related to KYC, will be held and protected as outlined in our privacy policy. You can review our privacy policy at [Pay It Now Privacy Policy](#).

16. Security Measures You must take all reasonable steps to protect your card and card details.

17. Limitation of Liability Pay It Now cannot be held liable for any loss that occurs due to inadequate security measures or any instances where loss has occurred outside of Pay It Now's control. This includes, but is not limited to, lost or stolen cards, overcharging, or incorrect pricing from retailers.

18. Responsibility for Fees Any applicable fees, including delivery or card issuing fees, will be the responsibility of the purchaser. Please review the fees associated with your purchase in the purchasing portal before confirming your order.

19. Order Processing Please be aware that delays can occur. Orders are typically processed between the hours of 9 am to 5 pm, Monday to Friday, New Zealand Daylight Time (NZDT). Orders placed outside of these hours may experience a slight delay.

20. Delivery Timeframe For courier deliveries, please allow between 5-7 business days from the confirmation time for your card to arrive (For physical cards) and up to 3 business days for Virtual card orders. Please note that delivery timeframes may be affected by factors such as availability, weather events, and seasonal holidays. You will receive tracking information via email when your order has been sent.

21. Card Expiry Expiration dates do apply to select cards, please check these on arrival. If unsure or to find out more, visit [Giftstation Expiry](#).

22. Right to Alter Terms Pay It Now reserves the right to alter or amend the terms of this agreement. Customers will be notified of any such changes.

23. Refund and Return Policy: Once an order has been confirmed, issued, and sent by Giftstation to the end user, we are unable to cancel or refund the purchase. Please ensure you select the card and denomination carefully before purchasing. In the event a card is faulty, upon investigation, we will meet our obligations under the Consumer Guarantees Act and order a replacement or provide a refund. Please email us at info@payitnow.io to initiate this process.

24. Balance Inquiry: To check your remaining balance, please refer to the card issuer or retailer. The process to check balances will vary depending on the brand or retailer of the card. Visit [Giftstation](#) for more information.

25. Redemption Process: To redeem your gift cards, follow these steps:

- For in-store purchases: Present the physical or virtual gift card at the checkout or payment counter. The retailer will process the transaction accordingly.
- For online purchases: During the checkout process, you can usually enter the gift card details, including the card number and PIN if required. The order total will be adjusted based on the card balance.

Please be aware that the redemption process may be different for each retailer

26. Dispute Resolution: If you have a dispute or concerns, please email the Pay It Now team at info@payitnow.io. We are committed to addressing and resolving your concerns promptly and fairly.

27. Terms for Promotions or Discounts: If Pay It Now plans to run any promotions or offer discounts related to gift cards, the terms and conditions of those promotions will be communicated separately. These promotions may have specific eligibility criteria, expiration dates, and other conditions that will be detailed in the promotional material.

28. Severability Clause: If any part of these terms and conditions is found to be invalid, the remaining provisions will continue to be in full force and effect.