

PIN Network App – Terms and Conditions for Gift Card Purchases

1. Introduction

These Terms and Conditions ("Terms") govern the purchase and use of gift cards and Digital Mastercard eGift Cards (collectively, "Gift Cards") offered through the PIN Network App ("App"). By purchasing or using Gift Cards via the App, users ("You," "User") agree to comply with both these Terms and the terms provided by Prezzy Pty Ltd ("Prezzy"), the provider of the Gift Cards. Prezzy's full terms of service are available [here](#).

Pay It Now Ltd ("Pay It Now") facilitates the ability to purchase Gift Cards through the App by enabling the conversion of digital and crypto assets into fiat currency for the purpose of acquiring Gift Cards. The Gift Cards are issued by Prezzy, and all legal obligations relating to their use lie with Prezzy Pty Ltd.

2. Commercial Partnership and Scope

PIN Network App users can access and purchase Gift Cards through the App under the terms of a commercial partnership between Pay It Now and Prezzy, a globally recognized eGift card platform. Prezzy is responsible for the provision and management of all Gift Cards sold through the App, while Pay It Now facilitates access, the conversion of digital assets, and the transmission of purchase information to Prezzy.

3. Regional Availability and Supported Currencies

- a. Prezzy Gift Cards will initially be available exclusively to users in Australia. These Gift Cards will be denominated in AUD and can only be redeemed at participating retail stores within Australia.
- b. Digital Mastercard eGift Cards, also denominated in AUD, will be accessible to the global user base of the PIN Network App.
- c. Users must ensure that the Gift Cards they purchase are suitable for their geographic location and compatible with the specific retailers or brands they intend to use them with (e.g., a Kmart Gift Card can only be used at Kmart). Prezzy's platform will determine any geographic restrictions for the Gift Cards.

4. Utilization of Digital and Crypto Assets

The PIN Network App supports the purchase of Gift Cards through the conversion of digital and crypto assets loaded into user accounts. Pay It Now facilitates the seamless conversion of these assets into fiat currency for the specific purpose of purchasing Gift Cards from Prezzy. Only supported crypto assets and select fiat currencies within the App may be used. Certain currencies may be excluded from use within the SHOP Menu.

5. Conversion Fees and Associated Costs

- a. A fee may be charged for the conversion of digital and crypto assets to fiat currency. This fee will vary based on the type of asset used, prevailing market conditions, and the volume of the transaction.

- b. All applicable fees will be transparently outlined within the App before the completion of a purchase. Users are responsible for reviewing and accepting these fees prior to initiating any transaction.
- c. Pay It Now reserves the right to adjust conversion fees in response to market fluctuations or changes in operational costs. Users will be informed of such changes via the App or email.

6. **Ordering and Fulfillment Process**

Upon initiating a purchase of a Gift Card via the App, the following steps occur:

- a. **Order Confirmation:** The user selects the desired Gift Card and completes the purchase using their converted crypto asset or selected fiat currency.
- b. **Delivery:** Upon successful completion, the Gift Card is delivered to the user's registered email address or physical mailing address associated with their PIN Network App account or provided during the purchase process. Virtual cards are typically delivered instantly, though delays may occur due to high transaction volumes, public holidays, or technical issues.

7. **Processing Timeframes**

- a. Standard processing times are between 1 to 3 business days for virtual cards and 7 to 10 working days for physical card delivery.
- b. In the event of delays, users will be notified via their registered email or within the App. Pay It Now is not liable for delays caused by circumstances beyond its control, such as technical issues with blockchain networks or third-party courier service disruptions (e.g., weather-related events, technical problems).

8. **Modifications and Cancellations**

Once an order is confirmed and processed, it cannot be modified or canceled. Users must ensure all information, including the selected Gift Card, email address, and purchase details, is accurate before completing the transaction. Pay It Now will attempt to cancel an order if the card has not yet been issued, though a cancellation fee may apply. Orders in progress or already issued cannot be reversed.

9. **Responsibilities and Limitations of Liability**

Prezzee PTY Ltd is responsible for:

- a. **Pricing and Descriptions:** Prezzee provides all Gift Card descriptions, pricing, and terms of use available through the App. While Pay It Now will endeavor to ensure pricing is accurate and up-to-date, it is not responsible for inaccuracies in Prezzee's information. Users should report any discrepancies, and Pay It Now will investigate and resolve issues as soon as technically possible.

- b. **Technical Support and Redemption Issues:** Users experiencing problems with redeeming a Gift Card or technical issues related to Prezzy should contact Prezzy directly.

Pay It Now provides the technology platform for the conversion of digital assets to fiat currency, enabling Gift Card purchases via Prezzy. However:

- c. Pay It Now is not responsible for inaccuracies in Gift Card descriptions, pricing, or availability but will ensure regular checks on the data provided.
 - d. Pay It Now does not manage or control the acceptance of Gift Cards by participating retailers.
 - e. Pay It Now is not liable for issues arising from the non-acceptance of Gift Cards or errors within the Prezzy platform that are beyond its reasonable control.
10. For issues during the asset conversion or Gift Card purchase process, users should contact Pay It Now support. Pay It Now will assist with transaction-related issues but is not solely responsible for post-issuance problems.

11. AML Compliance and Regulations

Both Pay It Now and Prezzy comply with applicable Anti-Money Laundering ("AML") regulations. Users agree to provide any required information or documentation to verify their identity or the source of funds, in accordance with legal requirements.

12. User Verification

Users may undergo identity verification, including providing proof of identity, address, or other relevant details. Failure to complete the verification process may result in denial of access to the Gift Card purchasing service.

13. Compliance with Local Laws

Users are responsible for ensuring that their use of the PIN Network App and Prezzy Gift Cards complies with the laws of their jurisdiction. Pay It Now is not responsible for any legal consequences arising from misuse in any jurisdiction.

14. Certification and Regulatory Registration

Pay It Now Ltd is a certified financial services provider in New Zealand and is also registered with AUSTRAC in Australia. This regulatory oversight ensures compliance with the highest standards in the provision of payment services and asset conversion.

15. Refunds, Returns, and Disputes

Refunds and returns for Gift Cards are governed by Prezzy's policies. Once a Gift Card has been issued, Pay It Now cannot reverse or refund the transaction. Users experiencing issues must contact Prezzy for resolution. Pay It Now will assist by providing transaction records upon request.

16. Pay It Now will meet its obligations under both the Consumer Guarantees Act (CGA) and all applicable Consumer Rights as outlined by the Competition and Consumer Act 2010 but cannot provide refunds for Gift Cards already issued due to a change of mind.

17. Amendments to Terms

Pay It Now reserves the right to amend these Terms at any time. Changes will take effect immediately upon publication in the App or notification to users via email. Continued use of the services implies acceptance of any revised Terms.

18. Customer Support and Contact Information

For inquiries:

19. **Asset conversion or technical issues with the App:** Contact Pay It Now Customer Support at <https://support.payitnow.io>

20. **Gift Card redemption or Prezzy platform issues:** Contact Prezzy Customer Support at <https://help.prezzy.com.au/hc/en-us/requests/new>

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