



One4all™

Gift Card Directory

Argos



halfords

H.SAMUEL
THE JEWELLER

DEBENHAMS



Miss Selfridge

ERNEST JONES
THE DIAMOND & WATCH SPECIALIST



HOUSE OF FRASER



TOPSHOP



Great Value at the People's Post Office®



One gift,
thousands of choices

About the One4all Gift Card

The One4all Gift Card is a secure electronic multi-store Gift Card that can be spent in thousands of outlets nationwide.

Choose from top fashion outlets, beauty, department stores, toys and entertainment, home and garden, jewellery and travel. You can buy the One4all Gift Card in a variety of card designs in your local Post Office® branch and online at www.giftvouchershop.co.uk

The One4all Gift Card is the perfect gift for any occasion.

No matter who you are buying for, what their interests are or where they live, you are guaranteed they will find the perfect gift with the One4all.



The One4all is available in any denomination from £10 – £100.

Where to spend

The One4all Gift Card can be spent in many of the UK's leading retailers; see the full list in this Directory. Retailers are listed alphabetically and detailed by category.

How to use

It's easy! – spend as little or as much as you like simply by presenting your One4all Gift Card as full or part payment for goods and services at any retailer listed in this Directory. Please make sure you know your balance before making a purchase.

24 Hour Balance Enquiry ph: 0845 0822 480 or online: www.giftvouchershop.co.uk



If the value of your purchase exceeds the balance of your card you need to tell the retailer your card balance.

NEW! The One4all Gift Card can be purchased fee free in your local Post Office® branch.*

www.giftvouchershop.co.uk










Retailers marked with a ★ accept payment by telephone only

*note a fee applies for card purchases on internet or telephone











Retailer Logo	Retailer Name	Retailer Info
	Adams	Childrenswear
	American Golf	Specialist Store
	Argos	General Goods
	A-Wear	Fashion
	B & Q	DIY, Home & Garden
	Beaverbrooks	Jewellery
	Bonmarché	Fashion
	Boots	Healthcare & Beauty
	Bressingham Steam & Gardens	Leisure
	Burton	Fashion










Know your balance: giftvouchershop.co.uk

Retailer Logo	Retailer Name	Retailer Info
★ 	Cities Direct	Travel www.citiesdirect.co.uk
	Comet	Electricals
	Currys Digital	Electricals
	Currys	Electricals
	D2	Fashion
	Debenhams	Department Store
DOROTHY PERKINS	Dorothy Perkins	Fashion
	DV8	Fashion
ERNEST JONES THE DIAMOND & WATCH SPECIALIST	Ernest Jones	Jewellery
	Evans	Fashion

Retailer Logo	Retailer Name	Retailer Info
★ 	Golden Moments	Experiences www.goldenmoments.com
	H Samuel	Jewellery
	Haddows	Food & Drink
	Halfords	Motoring & Outdoor
	Heatons (N. Ireland)	Department Store
★ 	Hi Life Diners Club	Leisure www.hi-life.co.uk
★ 	Hotel Hippo	Travel www.hotelhippo.com
HOUSE OF FRASER	House of Fraser	Department Store
★ 	Jack Frost Tackle	Specialist Store www.jfonline.co.uk
	JJB Sports	Sports

Know your balance: 0845 0822 480

Retailer Logo	Retailer Name	Retailer Info
	Leslie Davis	Jewellery
<p>★</p> 	London Wine Academy Ltd	Leisure www.londonwineacademy.com
	Miss Selfridge	Fashion
	New Look	Fashion
<p>★</p> 	Nigels Eco Store	Specialist Store www.nigelsecstore.com
<p>★</p> 	Partybox	Specialist Store www.partybox.co.uk
	PC World	Electricals
	Peacocks	Fashion
	Peter Mark (N. Ireland)	Beauty
	Red letter Days	Experiences

Retailer Logo	Retailer Name	Retailer Info
	River Island	Fashion
	Robert Dyas	DIY, Home & Garden
★ 	Salon Wish	Beauty www.salonwish.co.uk
	Slaters	Fashion
★ 	SpaFinder	Leisure www.spafinder.co.uk
	Superbreak	Travel
★ 	The Earring Company	Jewellery
	The Local	Food & Drink
	Threshers	Food & Drink
TOPSHOP	Topshop	Fashion

Know your balance: giftvouchershop.co.uk

Retailer Logo	Retailer Name	Retailer Info
	Topman	Fashion
	Toys R Us	Toys & Family entertainment
★  Travelshop365.com	Travelshop365.com	Travel www.travelshop365.com
★  tree2mydoor.com living gifts for lasting memories	Tree2mydoor	Specialist Store www.tree2mydoor.com
	Wallis	Fashion
	WHSmith	Books & Stationery
	Wine Rack Ltd	Food & Drink
★ 	Wines4Business Ltd	Specialist Store www.wines4business.com
★ 	WineGifts4u.co.uk	Specialist Store www.winegifts4u.co.uk
	WookeyHole Caves	Leisure

While GVS makes reasonable efforts to ensure that our retail partner listings are accurate, the list above does not form part of any contract as we cannot guarantee all retail partners will remain on the scheme indefinitely

One4all™

One gift,
thousands of choices



Know Your Balance:

0845 0822 480

or

www.giftvouchershop.co.uk

Why?

The balance on your card is not disclosed to retailers. Therefore, if your purchase is more than the value on your card it is important that you tell the retailer your balance. Your card can be used as full or part payment.

If a retailer attempts to deduct more than the balance on your card the transaction will be declined.

Terms and Conditions of Use of the One4all Gift Card

INTRODUCTION

The One4all Gift Card is available in sterling (£) only. The Card 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; once two Business Days have elapsed from the date of purchase, cardholders can use the Card to pay for purchases at participating merchant outlets. The Card is issued by Bank of Ireland subject to these terms and conditions. Gift Voucher Shop will provide customer service and certain other administrative functions in respect of the Card programme.

Certain limits apply to the Card. A maximum value of £100 may be loaded onto the Card at the time of purchase; the minimum load value is £10. Only full £1 amounts (or multiples thereof) may be loaded onto the Card. Additional amounts may not be loaded onto the Card at any time. Interest will not be payable in respect of Card balances.

Certain fees and charges apply to the Card; see Clause 5 of these terms and conditions.

1. DEFINITIONS

"Agreement" means the agreement between you, us and Gift Voucher Shop, which includes these terms and conditions.

"Business Day" means any day from Monday to Friday excluding UK bank holidays.

"Card" means the One4all Gift Card, a prepaid card denominated in sterling, or any replacement card which we issue to you from time to time.

"Card Purchase" means any transaction whereby the Card is used as payment for goods and/or services at Participating Retailers.

"Expiry Date" means the date which is 18 months from the date of purchase; if you do not know the Expiry Date you can call Gift Voucher Shop on 0870 0844 444 and they will tell you the date.

"Gift Voucher Shop" means Gift Voucher Shop Limited, a company having its registered office at 111 Charterhouse st, London EC1M 6AW, England.

"Participating Retailer" means a supplier of goods and/or services in the UK which has agreed to accept the Card as payment for goods and/or services.

"We" (or "we") and "us" means The Governor and Company of the Bank of Ireland ("Bank of Ireland") whose head office is at Lower Baggot Street, Dublin 2, Ireland and any business or other person to whom

any or all of our rights and responsibilities under this Agreement may be transferred.

"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.giftvouchershop.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 The Card will normally be available for use within two Business Days from the date of purchase; the Card may not be used in the intervening period.

2.4 Please record your Card number or retain the purchase receipt as proof of purchase; the Card number and/or proof of purchase will be needed to redeem your Card balance or if your Card is lost and/or stolen (see Clauses 9 and 10 of these terms and conditions).

2.5 You may use the Card, in accordance with any instructions issued by us from time to time, until the Expiry Date or until the Card balance reaches zero, whichever happens first; this Agreement will automatically terminate at that time. Any balance left on the Card on the Expiry Date shall be forfeited and paid to Gift Voucher Shop.

2.6 The Card belongs to us. It must be returned to us (cut in half vertically) immediately upon request. We or any person acting on our behalf (including Gift Voucher Shop) may retain the Card at any time without notice to you.

2.7 The Card is an Electronic Money ("e-money") product and, as such, the Financial Services Compensation Scheme does not apply. You acknowledge that by applying for a Card you understand and accept that (1) the Financial Services Compensation Scheme does not apply to the One4all Gift Card; and (2) in the event that Bank of Ireland (as issuer of the Card) becomes insolvent, the e-money on your Card (that is, any credit balance) may lose its value and become unusable and that you may therefore lose such e-money. Other than as set out in Clause 13 (Complaints), there are no other compensation schemes available to you in the event that Bank of Ireland is unable to satisfy any claims relating to the Card.

3. PROTECTING YOUR CARD

You must:

- a. treat the Card as if it were cash;
- b. 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
- d. 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' outlets. The list of Participating Retailers is available online at www.giftvouchershop.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 must 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 may be declined.

4.3 You must not:

- (a) use the Card after the Expiry Date or after any notification of its withdrawal is given to you;
- (b) use the Card once the Card balance reaches zero;
- (c) use the Card after this Agreement has been terminated; or
- (d) use the Card as payment for any illegal purchase.

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

4.5 We will not issue Card statements. You can obtain your Card balance or obtain information about previous Card Purchases by calling Gift Voucher Shop on 0845 0822 480 or logging onto www.giftvouchershop.co.uk. 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.

4.6 If at any time you believe that a Card Purchase has been incorrectly debited to your Card you must notify Gift Voucher Shop immediately by calling 0870 0854 141 and in any event within sixty days of the date of the Card Purchase. If requested, you must put your query in writing. Gift Voucher Shop will acknowledge your query within seven Business Days and let you know the result of the investigation within sixty days.

4.7 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.

4.8 Neither Bank of Ireland nor Gift Voucher Shop will be liable for any goods or services paid for using the Card. Any queries or complaints

about such goods or services should be addressed to the relevant Participating Retailer(s).

5. FEES AND CHARGES

5.1 The amounts of fees and charges and details of when they will be payable are set out in the table below. All other fees and charges will be debited directly to the Card as they arise.

Type of Transaction	Amount of Fee
Issuance Fee (applies to the purchase of a Card in a Post Office® branch)	No fee
Issuance Fee for internet and telephone Card purchases	£2.90 per purchase transaction of card, regardless of the number of Cards purchased
Redemption Fee (payable on redemption) NB: This refers to a non-retailer based redemption, processed through GVS.	£7.50 or the balance on the Card, if lower
Card Replacement Fee (if the Card is lost or stolen and we issue a replacement Card at your request)	£5 per Card

5.2 The Issuance Fee will be payable to Bank of Ireland as the Card issuer; all other fees and charges will be payable to Gift Voucher Shop.

6. CHANGES

6.1 We may at any time increase or decrease any fee or charge payable under this Agreement or change any other term of this Agreement.

6.2 Any changes to this Agreement will be caused by a change in market conditions, banking practice, alterations in the cost of maintaining the Card, complying with legal or regulatory requirements, recommendations or codes of practice, changes in technology, to introduce a new service or improve the service we already offer you, to correct any errors, to make the terms of this Agreement clearer or more favourable to you or for any other valid business reason.

6.3 We may change this Agreement by adding new terms or deleting

existing terms, or both. We will tell you about any changes by advertising in the press. Most changes will occur at least thirty days after we tell you about them, unless the change is to your benefit in which case we will implement it as soon as possible. All notices and notice periods will observe any relevant legal requirements.

7. RESTRICTIONS ON USE OF THE CARD

7.1 The following Card limits will apply:

Minimum Load Amount	£10
Maximum Load Amount	£100

7.2 If at any time:

- i. you are in breach of any of the terms of this Agreement; or
- ii. we have reasonable grounds to suspect fraud, theft or dishonesty; we will be entitled to take such steps as we consider reasonably necessary to restrict your right to use the Card, which, without limitation, shall include, without prior notice to you, refusal to authorise a Card Purchase, suspension, withdrawal or cancellation of your Card.

8. RESTRICTED TRANSACTIONS

8.1 The Card can be used for Card Purchases in Participating Retailer outlets in the UK only; the Card may not be used abroad.

8.2 The Card cannot be used in automated teller machines ("ATMs") to obtain cash.

8.3 The Card cannot be used to purchase goods or services by mail order. The Card may be used to purchase goods or services by telephone from selected participating retailer outlets in the UK; the relevant outlets will be listed on www.giftvouchershop.co.uk from time to time.

9. REDEMPTION

9.1 You may at any time prior to the Expiry Date request us to repay to you the remaining balance on the Card by calling Gift Voucher Shop on 0870 0854141 and quoting the Card number. The minimum redemption amount is £7.50. You must not use your Card after you ask us to repay the balance to you. In order to allow any outstanding Card Purchases to clear, Gift Voucher Shop will refund the balance to you, via cash, cheque or a bank draft, minus any fees within thirty days of such a request. The redemption fee set out in Clause 5 will apply.

10. THEFT, LOSS OR MISUSE OF CARD

10.1 You should treat the Card as if it were cash. If the Card is lost, stolen, damaged or fails to operate correctly or if the Card number becomes known to any unauthorised person you must immediately notify Customer Services (details below). You must quote the Card number; if you do not quote the Card number we will not be able to cancel the Card or issue a replacement Card under Clause 10.2. If your notification is made orally it must be confirmed in writing within fourteen days. Until we receive your initial notification you will remain liable for any debit to the Card by the unauthorised use of the lost or stolen Card, subject to a limit of £50. You may nevertheless be liable to us for any use of the Card or Card number by any person who acquired possession of it with your consent or as a result of your negligence before such notification is received (subject to confirmation as above) as if you had used the Card personally.

Notification Under This Condition Should Be Made To:

Gift Voucher Shop
PO Box 52796
London EC1P 1ZA
England
Telephone: 0870 0854 141

10.2 Subject to Clause 10.1, if there is a credit balance on the Card at the time when the Card is lost or stolen, we will cancel the Card and Gift Voucher Shop will send a replacement Card (with the appropriate credit loaded on to the replacement Card) to you at the address nominated by you; we cannot issue a replacement Card if you do not tell us the Card number. To allow for the processing of any pending Card Purchases, we will wait twenty Business Days prior to issuing any replacement Card. A fee will be payable to Gift Voucher Shop for any replacement Card in accordance with Clause 5 above; the amount of this fee will be deducted from the Card balance.

10.3 If you find a Card after having reported it lost or stolen, you must notify Gift Voucher Shop immediately; you must not use the Card.

11. PARTICIPATING RETAILERS

11.1 It will be necessary in all cases for a Participating Retailer to obtain authorisation from us or our agents 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.

11.2 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 neither Bank of Ireland nor Gift Voucher Shop will be responsible if you are unable to use the Card for a particular Card Purchase. Furthermore, neither Bank of Ireland nor Gift Voucher Shop will be liable for the refusal of any Participating Retailer to accept or honour the Card for any reason.

11.3 You must sign a receipt for each Card Purchase; the amount of the Card Purchase must be confirmed with the Participating Retailer at the time of authorisation.

11.4 If a Participating Retailer becomes liable to make a refund to you we will not credit the amount of any refund to the Card; refunds are a matter between you and the relevant Participating Retailer.

11.5. While The Gift Voucher Shop makes reasonable efforts to ensure that our retailer listings are accurate, the list in this document does not form part of any contract. The addition and removal of retailers may not be reflected in printed documentation; for a complete current listing of participating retailers please refer to www.giftvouchershop.co.uk

12. GENERAL

12.1 Bank of Ireland will not be liable for any delay or failure in performing any of its obligations in respect of the use of the Card where such delay or failure occurs because of any circumstances beyond Bank of Ireland's reasonable control.

12.2 The books and records kept by Bank of Ireland or on its behalf shall, in the absence of an obvious error, constitute sufficient evidence of any facts or events relied upon by Bank of Ireland in connection with any Card Purchase or matter or dealing in relation to the Card.

12.3 Bank of Ireland may disclose details of the Card to Gift Voucher Shop and to any person acting as its agent in connection with the use or issue of the Card.

12.4 This Agreement shall be governed by and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, Scottish law if you are ordinarily resident in Scotland or English law if you are ordinarily resident anywhere else.

12.5 All communications under this Agreement will be in English.

12.6 Bank of Ireland and/or Gift Voucher Shop may record or monitor phone calls with you for training purposes, to enable instructions to be verified and to assess whether our service standards are being met.

12.7 Bank of Ireland may transfer to any other person any or all of its rights and/or obligations under this Agreement. Bank of Ireland may do this without telling you but your legal rights will not be affected and your obligations will not be increased as a result. Any person to

whom you transfer or give the Card will also be subject to these terms and conditions.

13. COMPLAINTS

If you are not satisfied with any aspect of the service offered, please contact Customer Services on 0870 0854 141 or write to Customer Services at Gift Voucher Shop, PO Box 52796, London EC1P 1ZA. They will be pleased to help and explain the complaints procedure in more detail. A copy of the Complaints Procedure is available upon request. Bank of Ireland and Gift Voucher Shop will try to resolve your complaint as soon as possible. Often however, the complaint will need to be investigated. If this is the case, Gift Voucher Shop will write to you within 7 Business Days to acknowledge receipt of your complaint and tell you how long it might be before your complaint is resolved. If your complaint cannot be resolved, you may refer it to the Financial Ombudsman Service (the 'FOS'). The FOS is an independent body. You can contact the FOS at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR; telephone 0845 080 1800; www.financial-ombudsman.org.uk.

Bank of Ireland – incorporated in Ireland.

Authorised by the Financial Regulator in Ireland and by the Financial Services Authority; regulated by the Financial Services Authority for the conduct of UK business.

Gift card issued by Bank of Ireland, Lower Baggot Street, Dublin 2, Ireland. Authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority

POST
OFFICE[®]

The People's Christmas Club[™]

Your money
will be
“locked away”
until
November 1st

Pick up an application
form in your local
Post Office[®] branch



Put money aside the easy way this Christmas

- Open up a Christmas Club account at your local Post Office® branch
- Get your Christmas Club Card
- Pop as little as £2 into your account whenever you want
- Your money will be unlocked on the 1st November '09!
- Spend your money in a great range of the UK's leading retailers with your Christmas Club Card
- Benefit from special retail offers only available to Christmas club members

The Post Office Christmas Club Card is issued by Bank of Ireland - incorporated in Ireland with Limited Liability. Registered No. C-1. Head Office, Lower Baggot Street, Dublin 2, Ireland. Authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from the Bank of Ireland on request.



Multi-Store Gift Card

Buy in your local Post Office[®] branch

For more info:

Visit www.giftvouchershop.co.uk



Call 08700 84 44 44*

*lines are open Monday to Friday 9.00am-5.30pm
(excluding bank and public holidays)

We can provide this leaflet, free of charge, in a different format for people who are visually impaired.

To get a copy, call the Post Office[®] helpline on 08457 22 33 44 or
Textphone 08457 22 33 55
quoting PL 5222.

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