



Purchaser Terms and Conditions

*These terms and conditions ("**Agreement**") detail the agreement between Evouchers Limited trading as Glow ("**Glow**", "**we**" or "**us**") and any buyer or any person connected with such buyer or on behalf of such buyer ("**Buyer**" or "**you**") who purchases any vouchers or any other products either through us via (i) our website, applications and/or platform ("**Glow Software**"; and/or (ii) manually without using the Glow Software ("**Manual Purchase**").*

By proceeding with the Order (as defined below) you agree to be bound by this Agreement. Further the use of our Services either through the Glow Software or by any Manual Purchase, you will be deemed to have read, understood and accepted these terms, our general website terms of use and our privacy notice, and that you agree to be bound by each of these, without limitation or qualification to all of these terms which are incorporated into this Agreement.

*This Agreement shall apply to our products and services relating to vouchers (including but not limited to vouchers relating to Free School Meals ("**FSM**"), retail and energy vouchers and postal voucher schemes (including but not limited to cash out vouchers)) ("**Vouchers**"), and prepaid cards ("**Cards**"), each of which is supplied under the Glow brand ("**Services**").*

This Agreement does not deal with Holiday Activity and Food Programme vouchers and this service will be dealt with by separate terms and conditions.

SECTION A: General terms

A 1. **CONTRACT**

- 1.1. This Agreement applies to any order placed by you and to any distribution of Vouchers, Cards, or similar products (all together, "**Products**") by us to the recipients (or other relevant beneficiaries) ("**Recipients**") of any such Products. Unless you have entered into an Glow' framework agreement in writing ("**Framework Agreement**"), no other terms are implied by trade, custom, practice or course of dealing.





- 1.2. You will either be asked to agree to this Agreement via our Glow Software or manually (such as by email). If for any reason you are not prompted to affirmatively agree to this Agreement then your continued use of our Services and placing any Order will constitute your agreement to the terms of this Agreement.
- 1.3. Subject to any Framework Agreement, this Agreement is the entire agreement between us in relation to its subject matter. You acknowledge that you have not relied on any statement, promise or representation or assurance or warranty that is not set out in the Agreement.
- 1.4. Glow' obligations contained in this Agreement are only owed to you and no other party.
- 1.5. We may from time to time make changes to this Agreement and any policies and agreements which are incorporated herein, and such changes shall be effective immediately upon notification via Glow Software or such other method including but limited to email. Your use of our Services after such changes or your Order of our Products, shall constitute your acceptance to such changes.
- 1.6. You must ensure that any user IDs, magic links, passwords, and other access credentials for your Glow Software account are kept strictly confidential and not shared with any unauthorised person. You are responsible for any and all actions taken using yours and your users' accounts, passwords or access credentials. It is your responsibility to utilise and enable security features and measures recommended by Glow from time to time, and you must notify Glow immediately of any breach, or suspected breach of security or unauthorised use of your Glow account.
- 1.7. This Agreement and each of the documents we refer to in them form the relationship between you and us as follows:
 - 1.7.1. **Section A:** General terms for all Products
 - 1.7.2. **Section B:** Additional terms for Vouchers
 - 1.7.3. **Section C:** Additional terms for Cards

A 2. **ORDERS**

- 2.1. You will either order Products through our Glow Software or, subject to our written agreement, by a Manual Purchase.





2.2. *Creating your order -*

2.2.1. *Glow Software.* Please follow the onscreen prompts to place an Order (including selecting the relevant Product(s)); or

2.2.2. *Manual Purchase.* You may be permitted to make a Manual Purchase of Products in accordance with any postal scheme available from time to time, which is currently limited to energy and retail Voucher only (provided that Glow agree in writing to such purchase).

Your placing of an order whether by clause 2.2.1 or 2.2.2 will be treated as an offer by you to place an order for the Products specified in the order subject to the terms of this Agreement and “**Order**” shall mean any such order placed by the Buyer either through the Glow Software or by Manual Purchase.

2.3. Please check your Order carefully before confirming the details of any Order. You are responsible for ensuring that your Order is complete and accurate. Glow shall not be liable or responsible for any errors or omissions inputted by you or any person authorised to do so, on your behalf. You irrevocably confirm and acknowledge that Glow shall not be obliged to refund nor is Glow liable to any extent for any refund of any amount in respect of any errors made in the Order.

2.4. Every Order for Products received from you shall be deemed to be an offer by you to purchase Products subject to this Agreement. If Glow accepts an Order it will notify the Buyer with an order confirmation confirming the details of the Order.

2.5. You irrevocably confirm that once you have selected or agreed your payment method with Glow then you have committed to be bound to purchase the Products at the price that is identified in such Order (“**Purchase Price**”). In some cases, such Purchase Price may be satisfied from time to time by a third party such as a local authority or Government body provided this is permitted in writing in advance by Glow and, further, Glow may require separate terms between that paying party and Glow.



2.6. Once you have made an Order:

2.6.1. Glow Software shall create the right for you to assign the relevant Products to certain Recipients and upon your notification to do so, it shall assign such Products to the Recipients. Glow shall then create a link to enable the Recipients to download and access the Products; or

2.6.2. Glow may provide certain types of Products manually (including the use of our postal method of delivery) and we shall describe such process to you prior to you placing an Order.

2.7. Once you have placed an Order, it is your responsibility to ensure that the relevant information is provided to us and you shall formally assign such Products to the appropriate Recipients.

A 3. **PAYMENT**

3.1. Subject to clause A 3.5, you irrevocably confirm and acknowledge that your obligation to pay the Purchase Price to Glow is absolute and not conditional upon any confirmation or approval from any third party (including but not limited to any confirmation that such party will reimburse you for any such costs).

3.2. You agree that, unless agreed otherwise in writing by Glow, you shall pay the Purchase Price in cleared funds before Glow is obligated to deliver its Services under this Agreement. Unless Glow directs in writing otherwise, the Buyer shall pay such invoice within 14 days of the invoice date to such bank account nominated by Glow from time to time. In some circumstances, Glow will require immediate payment before proceeding.

3.3. You have the right to pay at the time of confirmation and to make a direct payment at the time of the Order, or to make a payment by way of an invoice which will then, for example, facilitate any payment by a third party if applicable. If you opt for payment by invoice, we shall issue an invoice to you or the appropriate legitimate payer as selected by you. The invoice will reflect the appropriate payment terms which will also apply to our contract with you.





- 3.4. You agree that Glow has the right to set off any amounts it holds on your behalf against any monies that are owed by you or the paying party to Glow from time to time.
- 3.5. Notwithstanding clause A 3.1, where you are, for example, a school and a third party such as a local authority or Government body who has agreed to be responsible for paying Glow directly (provided to the extent that Glow is satisfied that such third party is legitimately responsible for such payment and Glow has agreed in writing to such arrangement with such third party) then such third party will be responsible for such payment and nothing in this Agreement shall restrict or prohibit Glow from allowing such third party to receive such funds to settle any outstanding amounts relating to the Purchase Price. However, to the extent any such Order is deemed by Glow not to be legitimately covered by any such third party then Glow shall have the right to demand such outstanding amounts from you from time to time.
- 3.6. Without prejudice to any other right or remedy that it may have, if the Buyer fails to pay Glow any sum due under this Agreement on the due date:
 - 3.6.1. the Buyer shall pay interest on the overdue sum from the due date until payment of the overdue sum, whether before or after judgment. Interest under this clause A 3.6.1 will accrue each day at 4% a year above the Bank of England's base rate from time to time, but at 4% a year for any period when that base rate is below 0%; and
 - 3.6.2. Glow may suspend or postpone all or part of its Services until payment has been made in full.
- 3.7. All sums payable to Glow under this Agreement:
 - 3.7.1. are exclusive of VAT, and the Buyer shall in addition pay an amount equal to any VAT chargeable on those sums on delivery of a VAT invoice; and



3.7.2. shall be paid in full without any set-off, counterclaim, deduction or withholding (other than any deduction or withholding of tax as required by law).

3.8. *Floats.* To the extent that the parties operate a float system (where funds are advanced by the Buyer to Glow in advance of any Orders) ("**Float**") then the following provisions shall apply:

3.8.1. the parties shall agree the relevant details including the Float amount and the period of time that it shall be held by Glow;

3.8.2. once such details are agreed Glow will invoice the Buyer for such Float amount and the Buyer shall advance such funds to Glow;

3.8.3. Glow shall be entitled to use such Float funds to purchase the relevant Products to satisfy any Order;

3.8.4. any such funds used for the Order shall be set off against any Glow invoice and the amount in such Float will be reduced accordingly; and

3.8.5. if at any point the Float has insufficient funds to settle any Order or impending Order (including any anticipated purchases) then Glow shall not be obliged to purchase any Products for the Buyer, until the Buyer has transferred sufficient funds in place to Glow' satisfaction.

3.9. For the avoidance of doubt, you understand that once a payment has been made to Glow, you no longer have any control over those funds and Glow has full discretion as to which third party providers we use in order to satisfy the relevant Order.

A 4. **ALLOCATION AND USE OF PRODUCTS**

4.1. Once you have placed an Order, it is your responsibility to ensure that the relevant information is provided to us and you shall formally assign such Products to the appropriate Recipients in accordance with clauses A 4.2 and A 4.3.

4.2. The expiration date of the Products varies depending on the type of Product purchased. The Buyer acknowledges and accepts that:





- 4.2.1. from time to time the expiry dates will vary depending on the third party provider of such Products; and
 - 4.2.2. Glow reserve the right to vary the expiry dates from time to time.
- 4.3. Subject to clause A 4.2, where the Product you have chosen to purchase is required to be assigned to and claimed by a Recipient prior to voucher generation then the following expiry dates apply:
 - 4.3.1. the initial assignment by you to the Recipients shall be limited to 11 months from the date of the Order placed by you, unless otherwise agreed in writing between you and us ("**Assignment Expiry Date**"); and
 - 4.3.2. the expiry date for a Recipient to claim the Card or Voucher shall also be 11 months from the date of the Order placed by you ("**Recipient Expiry Date**"). You hereby agree to notify the Recipients of the expiry date of the link to claim and access the Card and Voucher from time to time.
- 4.4. You agree that you shall:
 - 4.4.1. provide the correct details of the Recipients to Glow either (i) into the Glow Software; or (ii) manually, and further, you take responsibility for any errors or omissions that result in any incorrect or omitted details provided to us; and
 - 4.4.2. if required to do so, you shall obtain and maintain the consent of the Recipients for Glow to email/text or otherwise communicate with them to enable the Recipients to access and use the Products.
- 4.5. You irrevocably confirm and acknowledge that:
 - 4.5.1. if any Recipients are unsuccessful in claiming any Glow links to generate access to Products within any applicable deadlines (such as not claiming by the Recipient Expiry Date) then neither Glow, nor any other person shall be liable to pay you or such Recipient any refund for such failure;



4.5.2. if any Recipients are unsuccessful in redeeming any claimed Products for any reason (including expiration of such Product in accordance with the third party provider) then neither Glow, nor any other person shall be liable to pay you or such Recipient any refund for such failure; and

4.5.3. Glow shall not be liable to monitor whether any persons/Recipients have failed to claim any Products that they may be entitled to or whether Recipients have redeemed such Products with any third party (if relevant). You acknowledge that once a Recipient has received a Product then they will have to rely on the end user terms and conditions of the relevant third party provider.

4.6. The Products are at your risk once delivered to you or to the Recipient or recipient nominated by you.

A 5. OUR OBLIGATIONS

5.1. In consideration of you agreeing to comply with the terms of this Agreement and to pay the Purchase Price, Glow shall provide the Services to you.

5.2. The methodology of the delivery of the Products will depend on the type of Product you have ordered. Further information can be found on the Glow website.

5.3. Glow shall provide its Services with reasonable care and skill pursuant to the terms of this Agreement.

A 6. YOUR OBLIGATIONS

6.1. In using our Services, you acknowledge and agree that you:

6.1.1. are legally permitted under applicable law to receive and make use of our Services, there is no other reason to prevent you from agreeing to this Agreement and you are not aware of any legal or regulatory reason why you should not be able to use our Services;





- 6.1.2. will ensure that any information you provide to us is true, accurate, up-to-date and complete, and you will inform us immediately if there is a change concerning any information you provide to us;
- 6.1.3. understand that we are in no way endorsing the third party providers we use to provide you with our Services;
- 6.1.4. will at all times act in accordance with Applicable Law, including (but not limited) in relation to: (i) complying with all anti-money laundering and counter-terrorist financing laws; (ii) complying with all anti-corruption and anti-bribery laws; (iii) not committing an offence relating to the facilitation of tax evasion; and (iv) not committing fraud;
- 6.1.5. you will not breach, or cause us to breach, any of our third party provider's policies, handbooks, procedures or terms; and
- 6.1.6. understand that we are not performing a regulated payment service.

A 7. REFUNDS

- 7.1. This clause A 7 shall only apply to the person who is responsible for paying the Purchase Price, which will be the Buyer or from time to time a third party such as a local authority or Government body (the **"Payer"**).
- 7.2. The Payer irrevocably agrees that Glow has no obligation to refund or credit any amounts that relate to any Vouchers that have:
 - 7.2.1. not been assigned by the Assignment Expiry Date;
 - 7.2.2. not been claimed by a Recipient by the Recipient Expiry Date;
 - or
 - 7.2.3. not been claimed by any other relevant expiry date as notified by a third party provider from time to time.
- 7.3. Further where any Order has not been claimed to the extent that it has been generated by a third party provider then you shall not be entitled to any refund unless agreed otherwise in writing by Glow.



- 7.4. You acknowledge that any refunds (if applicable) may be paid by way of deductions or set off, in accordance with the rest of this clause A 7.
- 7.5. In the special circumstances where Glow is able to provide any refund for Products then you acknowledge and agree that the current Glow refund policy at such time shall apply (**"Refund Policy"**). You acknowledge and accept that Glow' ability to provide refunds may be dependent on third party providers and our refund policy has to be flexible to adapt to the corresponding third party and other related costs that Glow may suffer from time to time;
- 7.6. You acknowledge and accept that the Refund Policy will include certain conditions and costs including but not limited to (as applicable):
- (a) surcharges applied on any credit note or refund;
 - (b) administrative fees;
 - (c) issue fees;
 - (d) additional fees where credit or bank cards were used for payments to Glow; and/or
 - (e) any VAT (where applicable) will be added in addition to the amounts described above.
- 7.7. You agree and acknowledge that the charges referred to in this clause A 7 are subject to change, for example, in the event that Glow is subject to further charges relating to this Agreement which are outside of Glow's control. Such changes will be notified to you from time to time in the event of any increases.

A 8. OUR LIABILITY – PLEASE READ CAREFULLY

- 8.1. References to liability in this clause A 8 include every kind of liability arising under or in connection with this Agreement including but not limited to liability in contract, tort (including negligence), misrepresentation, restitution or otherwise.



- 8.2. **No limitation of your payment obligations.** Nothing in this clause A 8 shall limit your payment obligations under this Agreement.
- 8.3. **Liabilities which cannot legally be limited.** Nothing in this Agreement limits any liability which cannot legally be limited, including but not limited to liability for:
- 8.3.1. death or personal injury caused by negligence; and
 - 8.3.2. fraud or fraudulent misrepresentation.
- 8.4. Subject to clause A 8.3, Glow' total liability for any breach (or breaches related to the same Order) shall be limited to the total amount of the Purchase Price of the relevant Order.
- 8.5. Subject to clause A8.3, this clause A8.5 specifies the types of losses that are excluded:
- 8.5.1. loss of profits;
 - 8.5.2. loss of sales or business;
 - 8.5.3. loss of agreements or contracts;
 - 8.5.4. loss of anticipated savings;
 - 8.5.5. loss of use or corruption of software, data or information;
 - 8.5.6. loss of or damage to goodwill; and
 - 8.5.7. indirect or consequential loss.
- 8.6. Glow will not be liable to you for any loss as a consequence of:
- 8.6.1. any action or inaction we take in order to comply with applicable law;
 - 8.6.2. refusal of a third party provider in respect of an Order;
 - 8.6.3. any lack of availability of or suspension of any third party providers' services we rely on in connection with the provision of our Services;
 - 8.6.4. as a result of any act, omission, failure, fraud, delay, negligence, insolvency or default of any bank, financial institution, clearing or payments system, or regulatory, governmental or supra-national body or authority;



- 8.6.5. any information, bookings (including but not limited to specific information around dietary requirements), events, communications or documents ("**Content**") that have been inserted, uploaded or otherwise set out on our Glow Software where such Content originated from a third party;
 - 8.6.6. an attack by a third party on our Glow Software;
 - 8.6.7. events that are unforeseeable or outside of our reasonable control ("**Events Outside Our Control**"); or
 - 8.6.8. any other loss for which we have explicitly excluded liability for under this Agreement.
- 8.7. If an Event Outside Our Control takes place that affects the performance of our obligations under this Agreement:
- 8.7.1. we will contact you as soon as reasonably possible to notify you; and
 - 8.7.2. our obligations, and your access to the Products and our Services, pursuant to this Agreement will be suspended and the time for performance of our obligations will be extended for the duration of the Event Outside Our Control, unless we need to terminate our Agreement with you.
- 8.8. *Exclusion of statutory implied term.* Glow has given commitments as to its levels of service in accordance with clause A 5.3. In view of this obligation, the terms implied by sections 3, 4 and 5 of the Supply of Goods and Services Act 1982 are, to the fullest extent permitted by law, excluded from this Agreement.

A 9. YOUR LIABILITY – PLEASE READ CAREFULLY

- 9.1. You agree to indemnify us for any losses to us that arise from or relate to:
- 9.1.1. your breach of any applicable law or this Agreement, or any representation you provide to us being untrue;
 - 9.1.2. any fees, taxes or cost not imposed by or via us, which we pay on your behalf;
 - 9.1.3. losses resulting from the Recipients use of the Products; and





- 9.1.4. any fees, taxes or costs not imposed by or via us, which we pay on the Recipient's behalf.
- 9.2. Losses for the purposes of clause A 9.1 include direct and indirect losses, as well as any costs and expenses (including reasonable legal fees).

A 10. **DATA PROTECTION**

- 10.1. With respect to any Personal Data that will be processed by us and in respect of our data relationship with you, we envisage that you shall be a Controller. In some circumstances, we shall also act as a Controller of Personal Data provided to us by any third party such as a Recipient of the Products.
- 10.2. We shall enter into a separate data processing agreement with you at the onset of our relationship which will govern how and when we may process any Personal Data to provide our Services to you. You agree that you will ensure that you have established the relevant lawful basis for the processing of the Personal Data.
- 10.3. In addition, we shall comply with our obligations under Data Protection Laws when acting as a Controller and shall ensure any Processing of any Personal Data is fair and lawful, as set out in our Privacy Notice.
- 10.4. Each party shall:
 - 10.4.1. provide reasonable assistance and co-operation to the other in respect of the transfer of Personal Data, for the purposes of ensuring that the transfer of Personal Data is lawful; and
 - 10.4.2. ensure that persons who have access to and/or process the Personal Data are obliged to keep the Personal Data confidential.
- 10.5. Each party agrees to negotiate, in good faith, any further documents or processes requested by one party for the purpose of one or both



parties ensuring compliance with Data Protection Laws in respect of the Personal Data transferred between them.

10.6. In this clause A 10, the following definitions apply:

10.6.1. "Data Protection Laws" means all applicable data protection and privacy legislation in force from time to time in the UK including the Data Protection Act 2018 (as amended or replaced from time-to-time), UK GDPR (as defined in the Data Protection Act 2018) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended and all other legislation and regulatory requirements in force from time to time which apply to a party relating to the use of Personal Data (including, without limitation, the privacy of electronic communications); and the guidance and codes of practice issued by the Information Commissioner or other relevant regulatory authority and applicable to a party;

10.6.2. the terms "Controller", "Data Subject", "Processor", "Personal Data", "Personal Data Breach", "Processing" and "Appropriate Technical and Organisational Measures" have the meanings given in the Data Protection Laws.

A 11. COMMENCEMENT, TERMINATION AND SUSPENSION

11.1. This Agreement shall take effect from the date on which you start using our Services.

11.2. We may suspend all or part of our Services;

11.2.1. in order to conduct maintenance in good faith; and

11.2.2. in the event we, or any third party provider we use in connection with our Services, in our/their discretion, determines that the provision of our Services would give rise to any legal, regulatory, reputational or other risk.





11.3. We may terminate all or part of this Agreement with immediate effect by giving you reasonable notice and without liability to you if:

11.3.1. we are required to by any third party provider we use in connection with the provision of our Services;

11.3.2. any third party provider we use ceases to provide a material component of our Services or alters their terms in such a way as to make our Services unavailable;

11.3.3. you are in breach of this Agreement and either (i) that breach is incapable of remedy, or (ii) you fail to remedy the breach within 10 business days of being notified of that breach; or

11.3.4. if you are unable to pay your debts as they fall due or a petition for winding up is presented or you shall go into liquidation (save for the purpose of solvent amalgamation or reorganisation), or you enter into an arrangement with your creditors generally, or an administrator, an examiner or any equivalent is appointed over your assets, or you have a receiver appointed over all or any part of your assets, or you suffer any execution over such assets.

11.4. All rights, obligations and liabilities of the parties accrued up to and including the date of termination shall not be affected by termination, including any obligation you have to pay any amounts to Glow and termination of this Agreement shall not entitle you to a refund in respect of amounts already paid.

11.5. Termination of this Agreement shall not affect the continued operation or enforcement of any provision of this Agreement which reflects an intention of the parties that it should survive termination.

A 12. COMMUNICATIONS AND SUPPORT

12.1. To contact us please telephone 01638 438095, or send an email to support@evouchers.com.

12.2. Communications between us shall be in English. Should we receive a communication or instruction which purports to be from you, we are entitled, but are not obliged, to rely on and conclusively presume





that such communication or instructions have been given by you. We may record and monitor conversations we have with you.

- 12.3. You must keep your contact information with us up to date, as any communication we send to your contact details will be deemed received by you, regardless of whether you actually receive it.
- 12.4. You accept that we are deemed to have received any email correspondence at the time we access it. You accept that there may be a delay in responding to correspondence received. You also acknowledge and accept the risks inherent in email, particularly of its unauthorised interception and of it not reaching the intended recipient.

A 13. CONFIDENTIALITY

- 13.1. Each party undertakes that it shall not at any time during this agreement, and for a period of two years after termination or expiry of this Agreement, disclose to any person any confidential information concerning the business, affairs, customers, clients or suppliers of the other party or of any member of the group of companies to which the other party belongs, except as permitted by Clause 13.2.
- 13.2. Each party may disclose the other party's confidential information:
 - 13.2.1. to its employees, officers, representatives, contractors, subcontractors or advisers who need to know such information for the purposes of exercising the party's rights or carrying out its obligations under or in connection with this agreement. Each party shall ensure that its employees, officers, representatives, contractors, subcontractors or advisers to whom it discloses the other party's confidential information comply with this Clause 13; and
 - 13.2.2. as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.



- 13.3. No party shall use any other party's confidential information for any purpose other than to exercise its rights and perform its obligations under or in connection with this Agreement.

A 14. GENERAL

- 14.1. *Updates to this Agreement.* You agree that we shall have the right to make changes to this Agreement from time to time, but if we do we will give you reasonable written notice (which may in some cases mean that changes are made with immediate effect, for example if they are to comply with applicable law, or if they are to your advantage). You will be treated as accepting any change that we make to this Agreement unless you tell us promptly that you do not agree to the change, in which case you must notify us. We may treat such notification as termination of this Agreement, to take effect from the date that the change would otherwise come into effect.
- 14.2. *Assignment and transfer.* Glow may freely assign or transfer its rights and obligations under this Agreement. You may only assign or transfer your rights or your obligations under this Agreement if we agree in writing.
- 14.3. *Waiver.* If we do not insist that you perform any of your obligations under this Agreement, or if we do not exercise our rights or remedies against you, or if we delay in doing so, that will not mean that we have waived our rights or remedies against you or that you do not have to comply with those obligations. If we waive any rights or remedies, we will only do so in writing, and that will not mean that we will automatically waive any right or remedy related to any later default by you.
- 14.4. *Severance.* Each paragraph of this Agreement operates separately. If any court or relevant authority decides that any of them is unlawful or unenforceable, the remaining paragraphs will remain in full force and effect.
- 14.5. *Third party rights.* This Agreement is between you and us. No other person has any rights to enforce any of its terms.



14.6. *Governing law and jurisdiction.* This Contract is governed by English law and each party irrevocably agrees to submit all disputes arising out of or in connection with this Contract to the exclusive jurisdiction of the courts of England and Wales.



SECTION B: ADDITIONAL TERMS FOR VOUCHERS

B 1. INTRODUCTION

- 1.1. This section of this Agreement will apply where you place an Order for Vouchers.

B 2. REFUNDS FOR VOUCHERS

- 2.1. Please note that in respect of retail Vouchers no refund is possible once the Voucher has been generated by a third party provider. Any issues with a retail Voucher generated by a third party provider must be taken up with such third party.
- 2.2. Where Glow shall agree to a refund for unspent energy Vouchers, any refunds shall be subject to the following deductions:
 - (a) a cancellation fee plus VAT shall apply to each Voucher purchased. A cancellation shall arise in circumstances including but not limited to where it is necessary to exchange or re-assign a previously issued Voucher because it remained unspent by a recipient;
 - (b) a surcharge will be applied on any credit note or refund paid against the total value being refunded, or it will be invoiced separately to you;
 - (c) an administrative fee will be applied against any collective refund;
 - (d) issue fees;
 - (e) additional fees where credit or bank cards were used for payments to Glow;
 - (f) VAT will apply in addition to all sums referred to in this clause B 2.2.

2.3 For the avoidance of doubt, the cancellation fee only applies to energy vouchers that were claimed by recipients and remain unspent, and Glow shall only agree to cancel and refund a Voucher if the Buyer pays the necessary deductions, including but not limited to the cancellation fee and VAT as set out above.



B 3. DELIVERY OF POSTAL VOUCHERS

- 3.1. If you purchase any Vouchers which are classified as 'postal' then the following shall apply:
 - 3.1.1. Glow and you shall agree the relevant timeframe for delivery to the Recipients;
 - 3.1.2. payment for any Order must be in advance of Glow purchasing and delivering such Vouchers;
 - 3.1.3. there may be certain additional fees such as administrative fees, or issue fees applied depending on the type of Order which are subject to change from time to time;
 - 3.1.4. the Buyer is responsible for providing the correct contact and address details for each Recipient and Glow shall not be responsible for any incorrect deliveries which are due to incorrect information provided to Glow;
 - 3.1.5. the Buyer agrees and acknowledges that Glow may send vouchers by second class post and that Glow shall not be responsible for any risk of non delivery due to this method of delivery. To the extent the Buyer requires any postal methodology to be upgraded from second class post then Glow must agree to this in writing in advance and the Buyer shall be responsible for the appropriate additional cost including any additional costs borne by Glow to facilitate such upgrade; and
 - 3.1.6. for the avoidance of doubt, Glow shall not be responsible or have any liability where there is any delay or other issue caused to its Services due to any force majeure events including but not limited to any postal strikes.



SECTION C: ADDITIONAL TERMS FOR CARDS

C 1. INTRODUCTION

- 1.1. This section of this Agreement will apply where you purchase a Card and allocate this to a Recipient.
- 1.2. The Card is issued by a third party electronic money institution authorised and regulated by the Financial Conduct Authority for the issuance of e-money and the provision of payment services in the UK (the “**Issuer**”) and the value stored on the Card is electronic money. The Issuer of the Card is not a bank, the account linked to the Card (the “**Account**”) is not a bank account, the Card is a debit card not a credit or charge card and the funds available are not a deposit. No interest will accrue on the balance linked to the Card.
- 1.3. Glow uses a third party distributor (the “**Distributor**”) of the Issuer in connection with the provision of the Card Services. You may be required to agree to additional terms and conditions provided by the Distributor or the Issuer.
- 1.4. Funds held in the Account are not protected by the Financial Services Compensation Scheme, instead the Issuer protects the funds through a process called safeguarding, in line with its regulatory requirements.
- 1.5. You understand that any cashback we may receive via Issuers or Distributors will not be payable to you.

C 2. FEES AND EXCHANGE RATES

- 2.1. Fees that apply to the Card and associated services and/or transactions will be notified to you from time to time in advance of making an Order on the Glow Software. All fees will be determined in the currency of the relevant Card to which they relate and will be deducted from the relevant Account.



- 2.2. Glow reserves the right to change the applicable fees in accordance with this Agreement. Changes in the reference exchange rate will apply immediately without prior notice.
- 2.3. If a payment using a Card is made in a currency other than the currency of the Account from which it is taken, then the amount deducted will be the amount of the Card payment converted to the currency of the Account using the reference exchange rate applied by MasterCard® (available at <https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html>) plus the currency conversion mark-up fee notified to you in the Glow Software. The exchange rate shall be determined on the date that the Card payment is processed. The exchange rate is not set by us or the Issuer and varies throughout the day meaning it may change between the date the Card payment is made and the date it is processed.

C 3. NON-EXECUTED OR INCORRECTLY EXECUTED PAYMENTS

- 3.1. If the Issuer fails to execute or incorrectly executes a payment made by a Recipient using a Card, the Issuer will promptly reimburse the amount of the payment (including any fees to restore the balance of the Card to the position it would have been at if the defective payment was not made), unless the Issuer can show that the payment service provider has received the payment (in which case they will be liable). In this case, on the Recipient's request, we will request the Issuer to make reasonable efforts to trace the payment and we will inform the Recipient about the outcome.
- 3.2. Glow will not be liable for any payment executed in accordance with the payment instructions given by the Recipient. If the payment the Recipient gives is incorrect or incomplete (for example, you have made a mistake in providing a Recipient's account details), Glow will make reasonable efforts to arrange for the Issuer to recover the payment amount. Glow may charge a fee for any such recovery as indicated in Schedule 1. If the Issuer is not able to recover the payment amount, we will, on the Recipient's written request, request for the Issuer to provide the Recipient with the relevant information about the payment.

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