

What if the store goes out of business?

If the store goes out of business then the person with the voucher becomes an unsecured creditor.

You will only get your money back if there is any left after the secured creditors have been paid. Usually there isn't any.

What if the store has new owners?

The new owners probably won't have purchased the previous owner's liabilities, including the responsibility for accepting your voucher. You can still take the voucher in and ask.

For more information

For more information about your consumer rights visit www.consumeraffairs.govt.nz or your local Citizens Advice Bureau.

Contact details of your local Citizen's Advice Bureau are in the White Pages or online at www.cab.org.nz. You can call 0800 FOR CAB (0800 367 222).

You can get free legal advice from a community law centre. Contact details of your local community law centre are in the White Pages or online at www.communitylaw.org.nz.

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This factsheet should not be used as a substitute for specialist legal advice.

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GIFT VOUCHERS

CONSUMER FACTS

A gift voucher is a piece of paper or electronic card that can be exchanged for goods or services up to the value written or loaded on the voucher.

Vouchers can be used at either:

- › a specific store
- › all branches of a store
- › a number of stores that sells this type of product
- › any store that belongs to the association that sells the voucher.

Check the information on the voucher to see where it can be used.

When do I have to use the voucher by?

A voucher may have an expiry date. Check to see when you need to use the voucher by.

If you are buying a voucher for someone else, check if they will have enough time to use it.

Six-12 months is a typical time period.

What if I lose the voucher?

A voucher is like cash, so if you lose it, it's gone.

The store doesn't have to replace it.

But if the voucher had been made out specifically to you and is not transferable then the store might have to replace the voucher.

Check the terms of the voucher, or ask the store.

Can I get change if I don't spend the total amount?

The store will often give you another voucher if the remainder is more than \$5, or change if it is less than \$5.

But the store doesn't have to give change unless the terms of the voucher say that they will give change.

Check the information on the voucher, or ask at the store.

What if I don't want the voucher?

The store doesn't have to refund money for a voucher. A voucher is like paying in advance for a product or service. The store is unlikely to give you a refund.

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