



Spend your **One4all®** Employee Christmas Club in thousands of locations nationwide...

*My Christmas List...*

<i>€5 per week = €204*</i>	Christmas Dinner	€125
	Wine and Beer	€100
	CD's for Dad	€25
<i>€10 per week = €408*</i>	Game console	€150
	Bike for Lucy	€50
<i>€15 per week = €712*</i>	Books for Mum	€40
	Videogames	€110
	Top for me	€75

*\*Calculations are based on a 10 month saving period. Prices are approximate and are for illustration purposes only.*

For a full list of Retail Partners log on to **One4all.ie**

While GVS makes reasonable efforts to ensure that our Retail Partner listings are accurate, the Retail Partners featured here do not form part of a contract as we cannot guarantee all Retail Partners will remain on the scheme indefinitely.

To find out more about the **One4all®** Employee Christmas Club, contact our helpdesk at:  
 T: 01 8708 181  
 E: [info@christmasclub.ie](mailto:info@christmasclub.ie)  
 W: [www.one4allrewards.ie/christmasclub](http://www.one4allrewards.ie/christmasclub)

### One4all Employee Christmas Club Terms & Conditions

The One4all Employee Christmas Club scheme (the Scheme) is a One4all Gift Card purchase plan operated by GVS Gift Voucher Shop DAC (GVS) in conjunction with your Employer. You have agreed to, and your Employer has agreed to facilitate, a weekly or monthly deduction of a specified amount directly from your net salary (post tax) (Deducted Funds). Deducted Funds will be used to provide you with One4all Gift Cards on a Nominated Date. Deducted Funds shall be placed in a bank account maintained by GVS. GVS will provide customer service and certain other administrative functions in respect of the Scheme. At the Nominated Date you will receive One4all Gift Cards to the value of the Deducted Funds. You can choose to pay any amount from €15, in multiples of €1, to the Scheme. Interest will not be payable on Deducted Funds held by GVS in the bank account maintained by GVS for the purpose of the Scheme.

#### 1. Definitions

- "Agreement" means the agreement between you, your Employer and GVS which includes these terms and conditions.
- "Customer Due Diligence" means personal documentation supplied by you to us to enable us to confirm your identity and to comply with the provisions of the Criminal Justice (Money Laundering and Terrorist Financing Act 2010 as amended from time to time.
- "Data Protection Laws" means the Data Protection Acts 1988-2003 and after 25th May 2018, the General Data Protection regulation (EU) 2016/679 ("GDPR") together with laws implementing the GDPR from time to time
- "Employer" means your employer who has agreed to facilitate your participation in the Scheme.
- "GVS" or "us" means GVS Gift Voucher Shop DAC, a designated activity company having its registered office at Management Suite, GPO, Lower O'Connell Street, Dublin 1, D01 F5P2.
- "Nominated Date" means the date selected by the Employer on which you will receive your One4all Gift Card(s).
- "Term" means the period in which the deducted funds are paid to GVS. The term will run from the first deduction from your salary until the Nominated Date
- "You" (or "you") and "Your" (or "your") means the employee participating in the Scheme.

#### 2. SCHEME TERMS

- Acknowledgement  
You acknowledge that by applying to participate in the Scheme, you accept the Terms and Conditions set out in this Agreement.
- Salary Deduction  
You understand and agree that the amount you have stated on your Scheme application form will be deducted on a weekly/monthly basis from your salary (post tax) and paid to GVS to purchase One4all Gift Cards. Your Employer may permit you to increase or decrease your Scheme payments on dates selected by the Employer.
- Restrictions on use of Scheme  
If at any time:
  - You are in breach of the terms of this Agreement; or
  - GVS has reasonable grounds to suspect fraud, theft or dishonesty;
 GVS will be entitled to take such steps as it considers reasonably necessary to restrict your right to access the payments without prior notice to you.
- Drawdown of One4all Gift Cards
  - You understand that the One4all Gift Cards you pay for using Deducted Funds will be available to draw down by you on the Nominated Date(s)
  - One4all Gift Cards will be issued to you to the value of the Deducted Funds which are equal to all payments received under the Scheme.
  - You can drawdown your One4all Gift Cards prior to the Nominated Date on the service of at least one month's prior written notice to your Employer.
- Interest  
You will not be entitled to any interest on Deducted Funds.
- Special Offers  
GVS reserves the right without notice to amend or withdraw any discounts, top ups, promotions or special offers provided to Scheme participants by GVS or a retail partner of GVS when requested to do so by the retail partner providing the discount promotion or special offer.
- Data Protection  
In performing its obligations under this Agreement GVS will honour in full all of its obligations under Data Protection Laws.
- Statement of Account
  - GVS will not issue any statement of account in relation to your Scheme payments and One4all Gift Cards Issued under the Scheme.
  - Details of your Deducted Funds and issued One4all Gift Cards will be available by logging onto your online Scheme account using logon details provided by GVS or by calling GVS on (01) 870 8111 during normal business hours.
- Redemptions  
Terms and Conditions regarding the redemption of One4all Gift Cards are set out in the Agreement of the One4all Gift Card. These are available on the GVS website at [www.one4all.ie](http://www.one4all.ie).
- Responsibility  
GVS will not take responsibility for any information or data it receives from your Employer that may subsequently prove to be factually inaccurate, resulting in delay of transfers of Scheme payments to your Scheme account or which may result in your Scheme account being debited due to overpayment.
- Customer Due Diligence  
GVS may at its discretion from time to time request that you provide Customer Due Diligence documentation to it. If this information is not provided as requested before the Nominated Date, GVS reserves the right to withhold the issue of One4all Cards on the Nominated Date and issue One4all Cards only after adequate Customer Due Diligence documentation has been provided.

#### Section 3. General

- GVS will not be liable for any delay or failure in performing any of its obligations in respect of the Scheme where such delay or failure occurs because of any circumstances beyond GVS's reasonable control.
- The accounts and records kept by GVS or on its behalf shall, in the absence of an obvious error, constitute sufficient evidence of any facts or events relied upon by GVS in connection with the Scheme.
- GVS may disclose details of the Scheme to any person acting as its agent in connection with the Scheme.
- This Agreement shall be governed by and construed in accordance with Irish law and the parties submit to the non-exclusive jurisdiction of the courts of Ireland.
- GVS may record or monitor phone calls with you for training purposes and to assess whether service standards are being met.
- GVS may assign or transfer to any other person any or all of its rights or obligations under this Agreement GVS may do so without telling you but your legal rights will not be affected and your obligations will not be increased as a result. You may not assign or transfer any of your rights or obligations under this Agreement without the written agreement of GVS.
- The waiver by GVS of any breach of this Agreement by you shall not prejudice the rights of GVS or operate as a waiver of any subsequent or continuing breach.
- In the event that the Scheme is terminated (by GVS or by the Employer) for whatever reason, GVS shall be liable to issue One4all Gift Cards to you to the value of the remaining balance of the payment received into the Scheme on your behalf and shall have no other liability whatsoever to you.

The One4all Gift Card is issued by GVS Prepaid Limited. GVS Prepaid is authorised by the Financial Conduct Authority in the United Kingdom and regulated by the Central Bank of Ireland for conduct of business rules. Effective Date: March 2018. GVSP18013

# One4all® Christmas Club

# Spread the cost of Christmas



[One4allrewards.ie/christmasclub](http://One4allrewards.ie/christmasclub)



# Spread the cost the easy way...

The Christmas period can be challenging for even the most determined saver. Now, with One4all Employee Christmas Club, you can take the pain out of Christmas!



## How it works

- You decide how much you want to put aside into your One4all Employee Christmas Club each week or month (min €15) direct from your pay.
- Simply fill out an application form and give it to your HR/Payroll Department to start making contributions or alternatively sign up online through the link provided by your employer.
- Your contributions are made via payroll so once signed up you can leave the rest up to us.
- You will receive a username and password that allows you to access your account to view your contributions and balance.
- At the end of the term, One4all will add 2% to your total fund. Your Employee Christmas Club account will unlock and you will be able to redeem the full value of your contributions in One4all Gift Cards.

## Benefits

### 2% TOP-UP

One4all will **add 2%** to all funds set aside by employees. That means if you set aside €100 per month for 10 months, an additional €20 will be added to your online account when it is unlocked.

### One4all Plus

Get access to monthly retailer offers, hotel deals and exclusive competitions from One4all Plus when you sign up to the Christmas Club.

### Monthly prizes

All Christmas Club members will be in with a chance of winning One4all Gift Cards every month.

### Christmas Gifts

You can convert your funds directly to One4all Gift Cards that can then be used as Christmas presents or spent in over 8,000 outlets nationwide and online.

### Stress and Debt Free Planning

Contributions are made via payroll so there are no queues, no hidden charges and no stress involved.

### No Temptation

As your account is locked until the date agreed by your HR/Payroll Department there is no temptation to dip into your funds.

[One4allrewards.ie/christmasclub](http://One4allrewards.ie/christmasclub)

# One4all<sup>®</sup> Christmas Club

## How can I apply?



Simply fill out the form below and return to your HR Department.

### One4all<sup>®</sup> Employee Christmas Club Application Form

To: Payroll / Accounts Dept

Company:

Name:

Dept:

Address:

Email:

Employee ID Number:

Please deduct, from my pay the sum of €

*(minimum monthly amount per deduction is €15, no cent amounts allowed)*

Weekly  Fortnightly  Monthly

Date you wish to commence saving:

I have received a copy of the information leaflet and agree to be bound by the terms and conditions therein. I understand that my net salary will be reduced by the amount stated above each month / week and that this amount will be transferred to the **One4all<sup>®</sup> Employee Christmas Club** until I notify my employer to stop the deduction. I also agree to give my employer no less than one month's notice if I wish to stop saving.

Signed:  Date:

**More info:** For detailed information on all of the above check out our website:

[www.one4allrewards.ie/christmasclub](http://www.one4allrewards.ie/christmasclub)

