

One4all[®]
Multi-store Gift Card

Directory
2014 Issue 2



NEW
LOOK

DEBENHAMS

halfords

W
Waterstones

HOUSE OF FRASER
SINCE 1849

RIVER ISLAND **TKmaxx**

Where to



TOPSHOP

Currys PC World

EMPIRE
CINEMAS

spend



Toys R Us

H.SAMUEL
THE JEWELLER

The One4all Gift Card is issued by Bank of Ireland

POST
OFFICE



Your gift card

Handled with care

DEBENHAMS

Discover great value
across our wide range
of fashion, childrenswear,
home & beauty



Debenhams is pleased to accept One4all®.
Shop in our stores or online at debenhams.com

One4all
Gift Cards



Go shopping!

To shop in store:

- It is important to know your balance before you spend as the cashier does not know the balance on your One4all Gift Card.
- To make a part payment, please tell the cashier the value you wish to pay with your One4all Gift Card.
- To make a full payment, the balance on your One4all Gift Card must be equal to or greater than the value of the item you wish to purchase.
- One4all is a Visa Electron card so works in the same way as a debit card.

To shop online:

- Select Visa or One4all as your card type/ payment method.
- Input your 16 digit card number
- Then input your CVV2 number – this is found on the back of your gift card.
- In the expiry date field, input the Valid Thru date – this is found on the front of your gift card.
- In the billing section please provide your name and address.

The One4all® Gift Card is issued by Bank of Ireland.

**Know Your
Gift Card
Balance:**



Visit one4allgiftcard.co.uk



Call 0845 0822 480



Download the One4all iPhone App

Wrap up with
all the latest
winter trends
from New Look

Spend your One4all Gift Card
in any of our UK stores



NEW LOOK

One4all
Gift Cards

Where can I spend it?

The One4all® Gift Card can be spent in thousands of outlets nationwide and online in selected outlets.

The addition and removal of retailers may not be reflected in printed documentation. For the most up to date retailer listing please visit one4allgiftcard.co.uk.

How can I use it?

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.

Where can I buy it?

The One4all Gift Card can be purchased fee free in your local Post Office branch. It is available in £1 denominations from £10 to £400, a £0.99 postage and packing fee applies when buying a One4all Gift Card online.



New Personalised Gift Cards!



TAKE PIC & UPLOAD



CREATE YOUR OWN GIFT CARD!



Visit One4allgiftcard.co.uk for further details

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone



Multi-Retail

Convert your One4all Gift Card into an Amazon.co.uk Gift Certificate claim code. Visit One4allgiftcard.co.uk for further details.



Golf Store

ARGENTO

Jewellery

www.argento.co.uk



Multi-Retail

www.argos.co.uk



You can do it

DIY & Homeware

www.diy.com



Maternity, Baby & Toddler



BEAVERBROOKS
THE JEWELLERS

Jewellery



Fashion

www.blueinc.co.uk



Health & Beauty

www.boots.com



BRESSINGHAM
www.bressingham.co.uk

Leisure

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480



**GET SET FOR
CHRISTMAS
GO ARGOS**

Use your One4all gift card in Argos



Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone

BURTON

Fashion



Travel

claire's

Fashion



Electrical



Electrical

DEBENHAMS

Department Store

www.debenhams.com

DJMusic:

Music Equipment

www.djmmusic.com

DOROTHY PERKINS

Fashion



Fashion

www.dv8fashion.com



Toys & Family
Entertainment

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480

HOUSE OF FRASER

SINCE 1849



One4all
Gift Cards

Where better than House of Fraser to spend your One4all gift card this Christmas?

Discover big name brands including
Linea • DKNY • Kenneth Cole • Shabby Chic
Pied A Terre • Estée Lauder • Clarins

The One4all card is accepted at all
House of Fraser stores and online at
houseoffraser.co.uk

ONLINE__ON MOBILE__IN STORE

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone

EMPIRE
CINEMAS

Cinema

www.empirecinemas.co.uk

ERNEST JONES
LOVE & LIFE

Jewellery

www.ernestjones.co.uk

EVANS

Fashion

Folli Follie

Jewellery

www.follifollie.com



Fashion

Gifts  Online4U.com

Online Gift Shop

www.giftsonline4u.com

GOLDENMOMENTS
celebrating 25 years

Experience

www.goldenmoments.com

GREENWOODS

Fashion

H. SAMUEL
THE JEWELLER

Jewellery

www.hsamuel.co.uk

halfords

Motoring & Outdoor

www.halfords.co.uk

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480



Want to give the gift of choice?



With over 400 Currys PC World stores across the UK selling the latest technology from all the leading brands. What better way to spend your One4all gift card?

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone



Toys & Family
Entertainment

www.hamleys.com



Department Store



Leisure

www.hi-life.co.uk



Music & Games

HOME SENSE

unique finds irresistible prices

DIY & Homeware



Travel

www.hotelhippo.com



Travel

www.hotelvouchershop.com

HOUSE OF FRASER
SINCE 1849

Department Store

www.houseoffraser.co.uk



Travel

www.travelbyinspire.co.uk



Magazine Subscriptions

www.isubscribe.co.uk

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone



Fishing Equipment

www.real-tackle.com

LESLIE DAVIS
JEWELLERS OF DISTINCTION

Jewellery

www.lesliedavis.co.uk

LINKS
LONDON

Jewellery

www.linksoflondon.com



Food & Drink Courses

www.londonwineacademy.com

Miss Selfridge

Fashion

mothercare

Maternity, Baby & Toddler

NEW LOOK

Fashion



Eco Friendly Products

www.nigelsecstore.com

oasis

Fashion

Officers Club

Fashion

www.officersclub.com

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480

One4all[®]
Gift Cards



BE A GIFT GENIUS

With 1000s of brands, one-off pieces and luxury designer gifts always up to 60% less, there's a unique gem for everyone on your Christmas list!

T.K. maxx
big labels. small prices.

Styles vary in store and online.

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone

OUTFIT

Fashion

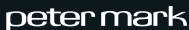
 Partybox.co.uk

Party Products

www.partybox.co.uk

 PC World

Electrical

 peter mark

Health & Beauty



Restaurant

 red letter
DAYS

Experience

www.redletterdays.co.uk

RIVER ISLAND

Fashion



Robert Dyas

DIY & Homeware

 Shoe Zone

Shoe Store

www.shoezone.co.uk

 slaters

MENSWEAR WOMENSWEAR FORMAL HIRE

Fashion

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone



Health & Beauty

www.spafinder.co.uk



Health & Beauty

[www.spaseekers.com/
spa-days/uk](http://www.spaseekers.com/spa-days/uk)

Stead & Simpson

Shoe Store



Travel

www.superbreak.com



Leisure



Multi-Retail

T.K. maxx

Fashion

TOPMAN

Fashion

TOPSHOP

Fashion



Toys & Family
Entertainment

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone



Trees as Gifts

www.tree2mydoor.com



Experience

www.virginexperience-days.co.uk/giftcard

wallis

Fashion

WAREHOUSE

Fashion

W
Waterstones

Books & Stationery

WHSmith

Books & Stationery

winegifts4u.co.uk

Wine Store

www.winegifts4u.co.uk



Leisure



Wine Store

www.yourfavouritewines.com

♥ YOURS
FABULOUS FASHION IN SIZES 14 - 32

Fashion

www.yoursclothing.co.uk

Know Your Balance – visit One4allgiftcard.co.uk or call 0845 0822 480

Retailer Name

Retailer Info

Retailers now accepting
One4all Gift Card online/by phone

Zizzi
Restaurants

Restaurant

1860
SUIT HIRE
BY GREENWOODS

Fashion

One4all
Gift Cards

Rewards & Incentives

to inspire, motivate and engage



Staff Incentives • Trade Loyalty • Rewards & Recognition
Find out more at One4allrewards.co.uk

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 one Business Day has elapsed from the date of purchase, cardholders can use the Card to pay for purchases at Participating Retailers. The Card is issued by Bank of Ireland and is subject to these terms and conditions.

Certain limits apply to the Card. A maximum value of £400 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.

1. DEFINITIONS

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

"Bank of Ireland", "We" (or "we") or "us" means The Governor and Company of the Bank of Ireland whose head office is at 40 Mespil Road Dublin 4, and any business or other person to whom any or all of our rights and responsibilities under this Agreement may be transferred or delegated.

"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.

"Gift Voucher Shop" or "GVS" means The

Gift Voucher Shop Limited, a company having its registered office at 4 The Merlin Centre, Acrewood Way, St. Albans, Herts, AL4 0JY.

"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.

"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.one4allgiftcard.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 one working day 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 will be needed to redeem your Card balance or if your Card is lost 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 Card balance reaches zero, at which point this Agreement will automatically terminate and your right

to use the Card for Card Purchases will cease.

2.6 You may request repayment of any credit balance outstanding on the Card by calling GVS on 0870 0854141. A Redemption Fee may be applied in accordance with Clauses 5 and 9.

2.7 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 GVS) may retain the Card at any time without notice to you.

The Card is an electronic money ("E-money") product and, as such, the Financial Services Compensation Scheme does not apply. This means that in the unlikely event that Bank of Ireland becomes insolvent, any E-money on your Card (i.e. any credit balance) may lose its value and become unusable; you may therefore lose such E-money.

3. PROTECTING YOUR CARD

3.1 You must:

- treat the Card as if it were cash
- take all reasonable care and precaution in the custody of the Card and ensure that the Card is not lost, mislaid or stolen
- keep your transaction receipts safe and dispose of them carefully and
- never give your Card number or any other Card information to anyone unless you know who they are and why they need such information.

3.2 We recommend that you protect your Card from scratches and exposure to magnets which may damage the Card and result in it not being readable when presented at a retailer as a form of payment.

4. USING YOUR CARD

- 4.1 The Card may only be used in Participating Retailers. The list of Participating Retailers is available online at www.one4allgiftcard.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, at the time that the transaction takes place. 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 cannot stop a Card Purchase after it has been authorised.
- 4.4 We will not issue statements. You can obtain your Card balance or obtain information about previous Card Purchases by logging onto www.one4allgiftcard.co.uk or calling GVS on 0845 0822 480. 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.
- 4.5 If at any time you believe that a Card Purchase has been incorrectly debited to your Card you must notify GVS immediately by calling 0870 0854 141 and in

any event within thirteen months of the date of the Card Purchase. If requested, you must put your query in writing. We will investigate the transaction and, if appropriate, reinstate the balance on your Card on completion of our investigation if the transaction is found to be fraudulent, unauthorised or completed without any negligence on your part.

- 4.6 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.
- 4.7 Neither Bank of Ireland nor GVS will be liable for any defects in 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

Fees

- 5.1 The amounts of fees and details of when they will be payable are set out in the table below. The Postage and Packing Fee must be paid separately at the time of purchase of the Card. All other fees will be debited directly to the Card as they arise and will be payable to the Gift Voucher Shop Limited.

Charges

Inactive Balance Charge

- 5.2 A monthly inactive balance charge of £0.90 (or the credit balance on the Card, if lower) will be charged after the Card has been in issue for 18 months. This charge will start to be applied from the following month and will continue until such time as the balance on the card is zero and this agreement is terminated.

FEES AND CHARGES

Category	Amount
Postage & Packing Fee (for internet Card Purchases)	£0.99 per purchase transaction, regardless of the number of Cards purchased
Redemption Fee (this fee applies where the customer contacts GVS to redeem the Card in accordance with Clauses 2.6 and 9).	£7.50 fee per card or the balance on the Card, if lower
Card Replacement Fee (if the Card is lost or stolen we issue a replacement card at your request)	£5 per Card
Inactive Balance Charge (This charge will not be applied during the first 18 months following issue of the card. Thereafter, the charge will be applied monthly until such times as the balance on the card is zero and this agreement is terminated)	£0.90 charge per month, or remaining balance on card if lower.

6. CHANGES

- 6.1 We reserve the right at all times to introduce new terms and conditions and/or to vary or amend the existing terms and conditions by giving you two months' notice thereof by whatever means we, in accordance

with applicable legislation, deem appropriate, in which circumstances you shall be free to terminate this Agreement. In such circumstances the Redemption Fee will not apply. In the absence of any prior notice to the contrary, you will be deemed to have accepted such revised terms and conditions with

effect from their notified effective date.

- 6.2 We reserve the right at all times to vary any and/or all applicable fees and charges by giving you two months' notice thereof by whatever means we, in accordance with applicable legislation, deem appropriate, save where the variation is to your benefit in which circumstances we may implement such variation with immediate effect and notify you thereafter.

7. RESTRICTIONS ON USE OF THE CARD

- 7.1 The following Card limits will apply:

Minimum Load Amount	£10
Maximum Load Amount	£400

The amount you pay onto the Card must be in multiples of £1.

- 7.2 We may, at our reasonable discretion and without prior notice to you, restrict the use or operation of the Card in circumstances where:
- you are in breach of this Agreement
 - we have reasonable grounds to suspect unauthorised use of the Card, fraud, theft or dishonesty; or
 - we have any legal, regulatory or other objectively justifiable reason.
- In such circumstances, we will be entitled to take such steps as we consider reasonably necessary to:
- block the use or operation of the Card;
 - refuse to allow or authorise a Card Purchase;
 - suspend, restrict or terminate your right to use the Card;
 - withdraw the Card; or
 - refuse to replace the Card.
- Where the Card is blocked, and you believe it may be because of the

circumstances above please contact us on 0870 085 4141 and we will advise you as to how the block may be removed.

- 7.3 You must not use the Card:
- (a) after any notification of its withdrawal is given to you
 - (b) once the Card balance reaches zero
 - (c) as payment for any illegal purchase.

8. RESTRICTED TRANSACTIONS

- 8.1 The Card can be used for Card Purchases 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 may be used to purchase goods or services by telephone or online from selected Participating Retailers in the UK: the relevant retailers will be listed on www.one4allgiftcard.co.uk from time to time.

9. REDEMPTION

- 9.1 You may at any time request repayment of the remaining credit balance on the Card by calling GVS on 0870 0854141 and quoting your Card number. 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, GVS will refund the balance to you, via cash, cheque or a bank draft, minus any fees within fifteen Business Days of such a request. The Redemption Fee set out in Clause 5 will apply.
- 9.2 If you wish to redeem the balance you may be required to submit documentation to us for purposes of identification in accordance with our customer due diligence process.

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. If your notification is made orally it must be confirmed in writing within fourteen Business Days. Notification should be made to: Gift Voucher Shop, PO Box 52796, London EC1P 1ZA Telephone: 0870 0854 141

- 10.2 Provided that you have not acted fraudulently or without reasonable care 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. If you have acted fraudulently, or without reasonable care you may be liable for the entire loss.
- 10.3 Following notification under Clause 10.1, if there is a credit balance on the Card at the time the Card is reported lost or stolen, we will cancel the original Card and GVS will send a replacement Card to you (with the appropriate credit loaded on to the replacement Card) at the address nominated by you. We can not 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 15 Business Days prior to issuing any replacement Card. A fee will be payable to GVS for any replacement Card in accordance with Clause 5 above; the amount of this fee will be deducted from the Card balance.

10.4 If you subsequently find the original Card, you must notify GVS immediately. You must not use the original 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 GVS will be responsible if you are unable to use the Card for a particular Card Purchase. Furthermore, neither Bank of Ireland nor GVS 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.

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 GVS 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 GVS 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 GVS, 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 GVS will try and resolve your complaint as soon as possible. Often however, the complaint will need to be investigated. If this is the case, GVS will write to you within 5 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, London E14 9SR; telephone 0800 023 4567 or 0300 123 9123; email: complaint.info@financial-ombudsman.org.uk; website: www.financial-ombudsman.org.uk.

The One4all gift card is issued by Bank of Ireland. Bank of Ireland is incorporated in Ireland with limited liability. Head Office, 40 Mespil Road, Dublin 4, Ireland.

Effective Date: April 14

Bank of Ireland is authorised by the Central Bank of Ireland and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request.

One4all[®]
Gift Cards

**ONE4ALL GIFT CARDS
ACCEPTED AT YOUR LOCAL**

halfords

"That's helpful that's Halfords"



Halfords offer over 15,000 products ranging from cycles, car parts, In-Car Technology, Alloy Wheels, Roof Boxes, Child Seats and Camping Equipment

please see www.halfords.com for product
information and to find
your local store



**You can now shop the best of
American casualwear in-store at
Gap using your One4all giftcard**

GAP