

Terms and Conditions

Your purchases, card sales, account balances and customer rights.

Effective date: 19 September 2026

Last updated: 23 September 2026

1. About GiftPayout and these terms

GiftPayout is operated by **GiftPayout Limited**, company number **17467384**. In these terms, "GiftPayout", "we", "us" and "our" refer to GiftPayout Limited.

Our registered office is **67 Sullivan Circle, Casnewydd, United Kingdom, NP19 9RG**.

For help with your account, purchases, card submissions or these terms, contact support@giftpayout.com.

These terms cover use of your GiftPayout account, purchases from our store, submission of cards for resale, account balances, complaints and action taken to protect the service against misuse. The product description and the information provided before you confirm a particular transaction also form part of that transaction's terms. Please read and keep a copy of the terms and your order information.

A **buyer** purchases a card from GiftPayout. A **card contributor** submits a card to GiftPayout for review and resale. The **issuer** is the brand or organisation responsible for the card and its redemption rules. A **supplier** provides cards or fulfilment services to GiftPayout. The fact that we obtain a card from someone else does not remove our responsibilities as the seller to the buyer.

Our [Privacy Policy](#) explains how we handle personal information. It is a separate notice and does not require you to give up any privacy rights. Nothing in these terms removes a right or remedy that the law does not allow us to exclude.

Important points before you transact

- GiftPayout Limited is the seller of cards in both collections and handles your order and any remedy we owe you.
- Purchased cards are delivered by email. Check the brand, value, expiry and redemption restrictions before paying.
- You can cancel before delivery. Our additional 14 day return policy applies only to completely unused cards. Any use by you or an authorised recipient makes a card ineligible under that additional policy. Statutory cancellation rights and remedies for card problems remain separate, as explained in section 3. After cancellation you must not use or share the card.
- Marketplace protection provides a separate 14 day process for reporting problems. It does not limit longer legal rights or change a card's expiry date.
- Contributor proceeds become Pending only after a confirmed purchase. The normal holding period is 14 days. An additional hold requires a relevant reason and review.
- Deliberate false claims, dishonest redemption and fraudulent submissions can lead to permanent account closure and recovery of actual losses. A genuine complaint does not attract a penalty.

These terms apply to transactions entered into under this version from the effective date. Earlier transactions keep the terms applicable when they were agreed, together with any protections required by law.

2. Accounts, verification and authorised use

You must be at least 18 years old to open an account or transact with GiftPayout. Provide accurate account and contact information and keep it up to date. You must have legal capacity to enter into the relevant transaction. If you act for another person or an organisation, you must have their authority and accurately explain the capacity in which you act.

Keep your password, verification codes and account recovery information secure. Do not sell, transfer or lend your account to another person. Tell support promptly if you believe that someone has accessed your account without permission. We will assess responsibility for any disputed activity using the available evidence and applicable law.

Use only payment methods that you are authorised to use. Do not impersonate another person, provide fabricated identity information, use stolen payment details or direct a payout to an account you are not entitled to use. We may request proportionate information to resolve a specific concern about identity, payment authority or the ownership of an account. Provide sensitive documents only through the process we identify for that purpose.

Card contributors must complete email, phone and identity verification before listing or payout. We may pause the relevant activity while necessary verification remains incomplete. A request for information must relate to the concern or requirement being addressed. A verification difficulty or an honest error is not, by itself, proof of fraud.

You must not use additional accounts, another person's identity or another person acting for you to evade a restriction, manipulate a transaction or obtain benefits dishonestly. Accounts belonging to different people in the same household are not treated as fraudulent merely because they share an address or internet connection.

Do not interfere with the website, attempt to access another user's data, exploit a security defect for gain, introduce malicious software or threaten or harass users or staff. Report a suspected security problem to support without accessing or exposing information beyond what is necessary to describe it.

3. Shopping with GiftPayout

Our collections

GiftPayout offers two collections: **Gift cards** and **Marketplace deals**. Marketplace deals contain gift cards submitted for resale and approved for listing following a review. You can purchase cards from both collections in the same basket, and your order history may contain purchases from either collection.

For purchases from either collection, your contract is with GiftPayout Limited. GiftPayout Limited is the seller and is responsible for your order, delivery and any applicable remedies. A **card contributor** is a person who submits a gift card to GiftPayout for review and resale. GiftPayout handles the sale to the buyer and separately settles the agreed proceeds with the card contributor under the process described below.

Our store serves the United Kingdom market, with purchases priced in pounds sterling (GBP). Before placing an order, check the brand, card value, purchase price, redemption instructions, any expiry date and any restrictions shown in the listing. A card's face value is the amount available to spend with the relevant brand; its purchase price is the amount you pay for that card through GiftPayout.

Gift cards are subject to the relevant brand's redemption terms. Depending on the card, restrictions may apply to particular products, locations, websites or methods of redemption. Please check that the card is suitable for your intended purchase before paying. Purchasing a gift card does not change the brand's own terms or extend its expiry date.

Prices and order charges

Mandatory charges form part of the price information we provide before you order. Your basket and checkout show the card subtotal, service cost, transaction cost and total amount payable, including any applicable taxes, before you confirm payment. The service cost and transaction cost displayed for the order apply once to that order, rather than separately to every card in it.

Please review the complete order, including the quantity and value of each card, before proceeding. Where a card is offered at a discount, its face value and purchase price are separate amounts. The total shown at checkout is the amount payable for your order.

Each order may contain no more than five individual gift cards, and the card subtotal must not exceed £100. The service and transaction charges shown at checkout are added to that subtotal and do not count towards the £100 card limit.

Placing and accepting an order

Please check and correct the information in your basket before submitting an order. Your order is a request to purchase the selected cards on the terms and at the total shown at checkout. We accept that request when we email you a confirmation that the order has been accepted or send the first purchased card, whichever happens first. An earlier message that only acknowledges receipt or reports a payment attempt does not by itself confirm acceptance.

Before acceptance, we may decline an order because the card is unavailable, payment cannot be confirmed, necessary information is missing or specific information gives us reasonable grounds to suspect an unauthorised or fraudulent transaction. We will explain the position where we can lawfully do so and arrange the release or refund of any payment that we are not entitled to retain.

If we identify an error before acceptance, we will explain the correction and obtain your agreement before proceeding at a changed price or with a different card. After acceptance, we will not change the agreed price, value or brand without your agreement. If an accepted order cannot be fulfilled, we will explain the problem and provide the remedy required by your contract and the law.

Payment confirmation

You can pay using the payment methods available at checkout or eligible GiftPayout Credit. Only available Credit can be used; amounts still marked as Pending cannot be spent.

Delivery depends on successful payment confirmation. Returning to GiftPayout after visiting a payment page does not, by itself, mean that your payment was completed. If the payment status is unclear, check your order and contact our support team before attempting another payment for the same purchase.

Delivery by email

We aim to deliver purchased gift cards within five minutes of confirmed payment. This is a delivery target, and some orders may take longer because of a payment review, supplier processing or another fulfilment delay.

You receive an order confirmation and receipt by email. A separate delivery email follows when your gift card is ready and contains the code and the information needed to use it. Please ensure that the email address used for your order is accurate and accessible. Tell support immediately if you notice an error. We will take reasonable steps to assist, but cannot promise to retrieve an email or disable a code sent to an incorrect address you provided. We remain responsible for errors in our own delivery process.

If a card has not arrived within 24 hours of confirmed payment, contact support for assistance or cancellation of the undelivered card. You do not have to wait 24 hours to exercise an existing cancellation right. Where delivery by a particular time has been agreed as essential, the rights arising from that agreement also apply.

For orders with several gift cards, we send the purchased codes together in one delivery email once all cards being fulfilled are ready. Each card has its own order status. Cancelled or refunded cards are not included.

If a delivery email has not arrived, check your inbox and spam or junk folder, then review the card's status in My orders. Contact support@giftpayout.com if you need help, quoting your order number. If we cannot fulfil a purchase, we will explain the available resolution, including any refund you are entitled to receive.

Keeping your card secure

Treat a gift card code as confidential. Someone who obtains a valid code may be able to use the card. Keep delivery emails secure and do not publish codes, redeemable barcodes or QR codes in reviews, public posts or support messages.

Follow the redemption instructions supplied with the card. If redemption fails, keep a record of the error and contact support promptly. A delivery problem, a redemption problem and a change of mind are different situations; explain what happened so our team can review the correct issue.

Cancelling a purchase

You may cancel an order before we send its gift card codes. After delivery, we offer an additional change of mind return policy for completely unused cards. Its period lasts 14 calendar days beginning on the day after delivery of the final gift card in that order. Statutory cancellation rights are separate; this additional policy does not shorten a cancellation period required by law.

Our additional return policy applies only to cards whose full advertised value remains unused and available. If you or an authorised recipient uses any of the card's value, the card no longer qualifies for a return under this policy. This applies even if only a small amount has been used. We do not offer a voluntary refund for the remaining value of a partly used card. Redeeming any value into a brand account or wallet counts as use, even if that account balance has not yet been spent. Receiving or viewing a code alone does not count as use.

We rely on relevant evidence when deciding whether you or an authorised recipient used a card. A failed redemption attempt or an unexplained redemption record does not, by itself, prove use by you. Value missing on delivery, reported unauthorised redemption and other card faults are investigated as problems with the order and are not automatically treated as your use.

The unused card requirement applies only to our additional return policy. A partly or fully used card may still qualify for a refund or another remedy under the law. We assess statutory cancellation requests and complaints about faulty, misdescribed or undelivered cards separately, including where a card has been partly used. We will not refuse a remedy required by law merely because some value has been redeemed, or make a deduction that the law prohibits.

To cancel, email support@giftpayout.com, write to our registered office or send another clear statement of your decision. Identify the order and the cards you wish to cancel so that we can locate the purchase. The cancellation form at the end of these terms is optional. You do not need to give a reason or obtain permission to exercise a cancellation right. Your notice is in time if you send it before the cancellation period ends. Keep a copy of what you send.

When you cancel, you must stop using the affected card. Do not redeem, transfer, sell, publish or share it, or authorise anyone else to do so. If you have already given it to someone, tell us and promptly ask them not to use it. Tell us honestly about any previous use or transfer and any further redemption you become aware of. We may ask for reasonable information to establish the relevant facts.

A cancellation or refund does not give you permission to keep spending the cancelled card. Where evidence establishes that you or someone acting with your permission used value for which you have been refunded, or that a breach of these obligations caused a loss, we may seek repayment or compensation for the actual loss under section 12. We will explain the evidence and calculation. We will make a deduction from a refund only where the law permits it. A repayment claim will not be used to recover an amount that consumer law requires us to refund without a deduction. We will not deduct money merely because you received or viewed the code, or because we cannot deactivate it. We will not treat an unexplained redemption record as proof that you redeemed it.

We do not charge a cancellation penalty or require proof that every copy of a code has been deleted. For cards delivered electronically, there is no physical item to post back and no return postage charge. Do not email the full code to us as a way of returning it. Our inability to deactivate a card does not prevent you from exercising a cancellation right.

After this cancellation period, we do not offer additional returns solely because you have changed your mind. Your rights relating to faulty, misdescribed or undelivered cards continue. Any additional cancellation right required by law also continues.

Refund amounts, methods and timing

For a full cancellation of an unused order, we refund the amount paid for the cancelled order, including its service and transaction charges. If you cancel only some of the cards in an order and they qualify for a refund, we refund those cards' purchase prices and a proportional share of the order charges. We calculate that share using the cancelled cards' purchase prices divided by the original card subtotal, rather than their face values. Cancelling selected cards in an order is different from returning a card that has been partly used: our additional return policy does not cover partly used cards. We always provide any refund or greater amount required by law.

For example, if the order's card subtotal was £80 and the cancelled card cost £20, the cancelled card represents one quarter of that subtotal. The refund includes its £20 purchase price and one quarter of the order's service and transaction charges, subject to any lawful deduction explained to you.

Where a cancellation refund is due under these terms or the law, we make it without unnecessary delay and no later than 14 calendar days after receiving your cancellation notice. We do not extend

that deadline merely because support is investigating, an issuer has not replied or a supplier has not reimbursed us. If a shorter legal deadline applies, we meet it.

A refund due for a faulty, misdescribed or undelivered card is made without unnecessary delay. Once we agree that such a refund is due, we make it within 14 calendar days at the latest, or sooner where the law requires. We do not use investigation or delayed approval to postpone a legal deadline. We may offer redemption assistance or a replacement where appropriate, but will not make you accept one where you are entitled to a refund instead.

Refunds use the original payment method unless you expressly agree to another appropriate method. We charge no refund processing fee. We refund payments made partly with Credit and partly with another method to those respective sources, unless another lawful arrangement is expressly agreed. A cash refund will not be replaced with Credit without your agreement. We explain when we have issued the refund; the payment provider's subsequent processing time may affect when it appears in your account.

We may ask for proportionate information to locate the payment or prevent an unauthorised refund. This is not an opportunity to require unnecessary documents, impose a new fee or delay a refund beyond its lawful deadline.

GiftPayout Credit

GiftPayout Credit is an account balance for eligible purchases in the GiftPayout store. It is separate from available cash earnings and is not normally withdrawable to a bank account. Only Available Credit may be spent. Pending Credit cannot be spent before release.

Choosing a Credit offer for a card contribution is different from choosing a cash offer. We show which offer you are accepting. We will not convert cash earnings into Credit without your agreement. Any legal right to a refund or a fair settlement on account closure remains unaffected by the normal restriction on withdrawing Credit.

4. Selling a gift card to GiftPayout for resale

This section applies to you as a card contributor. If your submitted card is approved and listed, GiftPayout offers it for sale to buyers. Your agreed proceeds are recorded and released through the process described below. Submission, approval and listing do not create a payment entitlement for an unsold card.

Eligibility and verification

Only submit a gift card that you own and are entitled to transfer and sell, including under the relevant issuer terms. Do not submit a card tied to a personal account or subject to a restriction that prevents the proposed transfer. Tell us if you are contributing cards as a business rather than as a private individual. The details you provide must be accurate, including the brand, remaining value, expiry date where applicable, and any restrictions affecting its use. Do not submit a card obtained unlawfully or one that you know has already been fully used, cancelled or otherwise made unusable.

Your email address, phone number and identity must be verified before a card can be listed or sale proceeds paid out. Verification and card review are separate steps: completing verification does not automatically approve a particular card for sale.

Submitting card details and proof of purchase

Submit your card through your GiftPayout account. Enter the complete code in the protected card details field provided for that purpose. Do not include the full code in ordinary support messages or publicly accessible material.

Upload one or two clear images with your submission. You may provide a receipt or order confirmation, a card photo or screenshot, or both. Where available, purchase details help us assess how the card was obtained. A receipt alone does not establish the identity of the person submitting it or prove that they are entitled to sell the card.

Enter the full gift card code in the dedicated card details field. Images are submitted privately for review. An optional description of up to 400 characters can explain the card or how you obtained it. Our support team may request further relevant information where the available evidence is insufficient to approve the submission.

Our support team may request further information to clarify the submission. Please respond accurately and provide the requested information through the appropriate account or support process.

Quotes, approval and listing

Your quote identifies the proposed amount and whether the offer is for cash or GiftPayout Credit. Review this carefully before proceeding, as cash earnings and Credit have different uses.

A quote shows proposed sale proceeds and is subject to review of your submission; it is not a payment. After review, an approved card may be listed in Marketplace deals. Approval and listing do not guarantee that a buyer will purchase the card, and neither creates an available balance in your account.

When you agree to proceed with an approved listing, you give GiftPayout exclusive authority to offer the submitted value for sale while that listing remains active. Immediately before we fulfil a confirmed purchase, you transfer to GiftPayout the transferable rights to that value so that we can supply it to the buyer. This arrangement does not give either party powers that the issuer has not granted, such as the ability to deactivate a code. GiftPayout is the retail seller. Your entitlement to the agreed proceeds arises through the completed sale and release process described here. We will not reduce an agreed offer for a completed sale simply because our resale costs or margin change.

While the card is listed, you must keep the submitted value available. Do not redeem the card, sell it elsewhere or share its code with another person. You may withdraw an unsold card by contacting support. We will remove it as soon as reasonably practicable and confirm removal. A withdrawal request received before the card is committed to an accepted buyer order will be honoured without a withdrawal fee. Do not use or transfer the card until removal has been confirmed. If it has already been committed to an accepted order, we will explain its status and any remaining options. Once the card has been sold, you must not use it or give anyone else access to its code.

Tell support promptly if you discover that any submitted detail is incorrect or that the card's value or usability has changed.

The 14 day holding period

When GiftPayout sells your submitted card and the buyer's payment is confirmed, your agreed proceeds are recorded as **Pending** for 14 days. This period starts from the confirmed purchase, rather than from the date you submitted the card or the date it was listed.

Pending funds cannot be spent or requested as a bank transfer. The holding period allows time for relevant purchase issues to be reported and reviewed.

After the holding period ends, the proceeds become **Available** unless the affected transaction requires further review. A reported problem, a payment dispute or evidence of an issue with the sale may delay release of the proceeds associated with that transaction.

Our support team assesses the information before deciding whether an additional hold is necessary. Any additional hold arising from a particular transaction will be limited to the funds affected and will last only as long as reasonably necessary to investigate and resolve the issue. We will explain the reason and any information needed from you, except where disclosure is restricted by law or would compromise an investigation.

You can contact support to ask about a review or provide relevant evidence. We review additional holds regularly and provide an update at least every 14 calendar days while a hold continues, unless the law prevents that update. Each update explains the current reason and the next review or expected resolution where known. We release any portion for which a hold is no longer justified. A payment provider dispute may take longer than the normal holding period, but it does not justify retaining unrelated proceeds.

Using available proceeds

Once cash earnings are Available, you can request a transfer to your bank account. Once GiftPayout Credit is Available, you can use it for eligible purchases in the store. Credit cannot be withdrawn as cash.

The 14 day holding period determines when proceeds become eligible for release. It is not a promise that a bank transfer will arrive exactly 14 days after the sale. A bank transfer requires a payout request to a bank account you are entitled to use and subsequent processing. We aim to issue a transfer within three working days after receiving a valid request for Available cash and the correct bank details, with required verification completed. A working day means Monday to Friday, excluding public holidays in England and Wales. Bank processing may add time before receipt. If a relevant review or bank issue prevents that target, we explain the reason and next step where lawful. We do not repeat verification or delay processing without a relevant reason.

We show any applicable payout charge before you confirm the request. If no charge is shown, we do not deduct an undisclosed payout charge. Check the bank details carefully and tell support promptly if they are wrong. We will assist with reasonable recovery steps but cannot guarantee reversal of a transfer sent to incorrect details you supplied.

Privacy of submission evidence

Your name and private submission evidence, including receipts and verification documents, are not displayed in the public card catalogue. Information submitted for review is handled in accordance with our Privacy Policy and applicable legal requirements.

5. Marketplace protection and genuine card problems

What the protection covers

Marketplace protection provides a process for reporting a problem with a card purchased from **Marketplace deals**. You can report a card that does not work, has a lower balance than advertised or otherwise does not match its listing.

The reporting period lasts 14 days from the confirmed purchase. The deadline for each Marketplace card is shown in **My orders**. Protection is assessed for the affected card, including where the same order contains other Marketplace cards or cards from the Gift cards collection.

If a delivery delay or a problem caused by GiftPayout prevents you from accessing the card during part of this period, we extend this additional reporting period so that you have at least 14 calendar days from when the card becomes accessible. This additional protection does not replace your statutory rights. The end of the reporting period does not automatically end any legal right to a remedy. Problems with purchases from the Gift cards collection can also be raised with support under the applicable purchase terms and law.

Using and checking your card

We recommend using your Marketplace card and reporting any problem within the 14 day protection period. Follow the brand's redemption instructions and check any stated restrictions before attempting to redeem it.

The protection period is separate from the gift card's expiry date. It does not mean that the card expires after 14 days, nor does it extend an expiry date set by the brand. If delivery is delayed or you cannot access the card, contact support promptly. A delivery delay does not remove your statutory rights.

Reporting a problem

Open **My orders**, find the affected card and choose **Report a problem**. Include your order number, explain what happened and provide any relevant redemption error, date of attempted use or supporting screenshot.

If you cannot access your account or use the reporting option, email support@giftpayout.com. You do not need to wait until the end of the protection period to ask for help.

Do not include a full card code or redeemable barcode or QR code in your message or screenshots. If further sensitive information is needed, our support team will explain how to provide it securely.

How we review your report

Our support team reviews your explanation alongside the listing, order details and relevant evidence. We may ask you for additional information and, where necessary, seek clarification from the card contributor, supplier or relevant service provider.

Submitting a problem report starts a review. A clear cancellation notice is handled under section 3 and does not require support approval. A problem report does not automatically establish that a card is defective or that a refund is due. A report will not be rejected solely because the card contributor disagrees with it. The outcome depends on the available evidence, the circumstances of the purchase and your applicable rights.

Please provide accurate information and respond to reasonable requests that help us investigate. Keep relevant emails, receipts and error messages until the issue is resolved.

Outcomes and further help

We aim to acknowledge a problem report within two working days. If we cannot resolve it promptly, we explain the next step and provide an update within 14 calendar days. These service targets do not extend a cancellation period or any deadline for a remedy.

We will record the outcome in your support request and explain the next steps. Depending on the issue and your rights, the resolution may involve redemption assistance, a replacement or a refund. Where a report cannot be upheld, we will explain the reason. You can reply with further relevant evidence or ask support to reconsider information you believe has been overlooked.

Marketplace protection is intended to address problems with the card or its description. A change of mind does not, by itself, establish that a card is defective. Cancellation rights under section 3 and applicable law continue to apply.

You can still contact support@giftpayout.com after the displayed reporting deadline. We will consider the issue and any rights that continue to apply. A remedy required by law will not depend on GiftPayout first recovering money from the card contributor or supplier. Once an electronically delivered card has been cancelled or fully refunded, we will not sell that same exposed code to a different buyer. A reissued card with a different code may be offered only if the original has been invalidated and the new card is otherwise suitable for sale.

6. Prohibited conduct by card contributors

You must not knowingly:

1. Submit a stolen, fraudulently obtained, cancelled or fully redeemed card, or a card you are not entitled to transfer.
2. Misstate the remaining value, expiry, restrictions, purchase history or source of a card.
3. Create duplicate active submissions for the same card, resubmit a card already sold, place it with another buyer or reseller while GiftPayout is authorised to sell it, or conceal a competing sale.
4. Redeem, transfer, publish or share the code while the card is listed or after it has been sold, or arrange for someone else to do so.
5. Obtain or seek a refund from the original retailer, reverse the original payment or request cancellation of the card in order to keep the proceeds while depriving GiftPayout or its buyer of the card's value.
6. Submit a false or misleading receipt, altered purchase confirmation, fabricated identity document or invented explanation of how the card was obtained.
7. Arrange a transaction with another account to manufacture sales, release Pending funds dishonestly or create a false dispute.
8. Conceal information showing that an already submitted or sold card has become invalid or is subject to a material dispute.

An honest mistake must be corrected promptly. If you discover a problem with an original purchase or need to exercise a legitimate right against the original retailer or payment provider, notify support so the affected listing or sale can be addressed. These terms do not prevent a truthful report of an unauthorised payment.

A contributor must not make further use of a listed card until its unsold listing has been removed and support has confirmed withdrawal. After a completed sale, the contributor must not use or transfer the sold value, even after the 14 day holding period has ended or a payout has been received.

Established deliberate misconduct may result in permanent account closure, removal of listings, correction of proceeds wrongly credited and a claim for money or losses properly owed under

section 12. A buyer's allegation or payment dispute alone does not establish misconduct by the contributor.

7. False claims, refund abuse and buyer misconduct

Buyers must give an accurate account of any problem and must not knowingly seek a refund, replacement, Credit or payment reversal using a false statement or misleading evidence.

Prohibited conduct includes:

1. Redeeming a card and falsely claiming that the value you used was missing when the card arrived.
2. Asking another person to redeem a card, or selling or giving the code to someone else, and dishonestly claiming it was already unusable when supplied.
3. Concealing a relevant redemption, transfer, refund or payment reversal when explaining the loss for which you seek compensation.
4. Fabricating an error message or modifying a receipt, screenshot or conversation to misrepresent what happened.
5. Falsely denying receipt of a purchase you actually received, or falsely denying authorisation of a payment you actually authorised, in order to obtain an improper refund.
6. Keeping or attempting to obtain more compensation than is due for the same loss through multiple accounts, GiftPayout refunds, replacement cards or payment provider credits.
7. Continuing to use or transfer a card after you have cancelled the purchase or received a full refund for that card, unless we have expressly agreed that you may retain or use particular remaining value.

If a disputed card starts working or you redeem any part of it after reporting a problem, tell support. This helps us determine what remedy is still due. Redacting a code or unrelated personal information to protect it is permitted; changing evidence to give a false impression is not.

A genuine complaint, an honest mistake, a failed redemption attempt or an unsuccessful refund request is not, by itself, misconduct. Part use does not automatically defeat a genuine complaint about missing value or another defect. We distinguish the decision about a customer's remedy from any separate finding of dishonesty.

Where evidence establishes that a claim is knowingly false, we may reject the dishonest part of the claim and take proportionate action under these terms. We do not require you to surrender a legal right in order to obtain help with another issue.

8. Evidence and investigation

We review the circumstances before deciding whether a card was incorrectly supplied, a refund is due or someone breached these terms. Relevant information may include the listing, submitted purchase evidence, payment and delivery records, communications and information available from the issuer or supplier. We use such information only where it is lawfully available and relevant.

A record that a code was sent does not establish that the card contained the promised value. A record that a code was redeemed does not, by itself, identify the person who redeemed it.

Redemption after delivery does not automatically prove use by the buyer, because someone else may have retained the code. We consider those records with the surrounding circumstances.

We may ask for an explanation or further documents reasonably available to you. We will not make a routine refund depend on an impossible request for evidence, require you to obtain private issuer records you cannot access, or shift a legal burden of proof from GiftPayout to you. We may decide an issue using the information reasonably available when further reliable evidence cannot be obtained.

Please preserve relevant emails, receipts and error messages securely while an issue is being reviewed. Do not publish full card codes, unlawfully disclose another person's private information, make threats or knowingly publish false accusations. This does not prevent truthful reports to the appropriate authorities, seeking confidential advice or giving an honest account of your experience. If a specialist record is needed, support will explain what is relevant and how it can be provided appropriately.

The outcome will explain the material reasons and any further steps, subject to lawful restrictions on disclosure and protection of other people's information. You may challenge inaccurate information and provide further relevant evidence. If an investigation does not establish dishonesty, we will not describe the person as a proven fraudster merely because a transaction failed.

9. Payment disputes and duplicate compensation

You may use any applicable complaint, chargeback, statutory credit claim or other remedy available through your payment provider or the law. Contacting GiftPayout first may help resolve an issue quickly, but these terms do not make that a condition for exercising an independent right.

Starting a genuine payment dispute is not, by itself, grounds for a fraud finding or permanent account closure. Where there is a separate, evidenced payment security concern, we may protect the affected transaction while that concern is investigated. We may provide relevant, accurate evidence to the payment provider in response to a dispute.

Tell support if you receive a refund, provisional payment provider credit, replacement or other compensation for the same issue. We will coordinate with the provider where appropriate so the remedy is delivered without duplicate recovery. A provisional credit may later be reversed; it will not automatically be treated as a final refund.

You must not knowingly retain duplicate compensation beyond your entitlement. If duplicate payment occurs, we will explain the calculation and arrange a lawful correction or request repayment. We will not require you to abandon a genuine dispute as a condition of receiving a refund that is already legally due.

10. Restrictions, suspension and permanent account closure

Immediate protective action

Where specific information gives us reasonable grounds to suspect fraud, an account takeover, unauthorised payment or another serious breach, we may temporarily restrict the activity necessary to protect users and investigate. Depending on the issue, this can include pausing a purchase, removing an affected listing, preventing new submissions, securing account access or pausing a relevant payout.

Urgent action may be taken without advance notice where delay would create a material risk of further misuse, loss or disclosure of information. A temporary restriction is a precaution while the

facts are assessed. We will review whether the restriction remains necessary and reduce or remove it when its basis no longer applies.

Outcomes and sanctions

For an honest error or a minor breach, we may request a correction or give a warning and a reasonable opportunity to put matters right. Repeated material breaches, failure to address an identified security problem or a substantiated serious breach may lead to restrictions on particular activities or suspension.

We may permanently close an account and refuse future service where reliable evidence establishes deliberate fraud, a serious attempt to obtain money or cards dishonestly, identity theft, deliberate evasion of restrictions, serious threats or another breach making continued access unsafe. Serious deliberate misconduct does not require a warning before protective action or closure.

The action taken will reflect the nature of the breach, the quality of the evidence, the harm or risk and any explanation provided. We will not impose a permanent ban merely because you submitted a genuine complaint, sought a lawful refund, contacted your bank or criticised the service honestly.

Related accounts and notification

You must not create or use another account, borrow an identity or arrange for someone else to transact for you to avoid a restriction. We may extend restrictions to other accounts where reliable information connects them to the same misuse. A shared household, address, device or internet connection alone is not conclusive evidence of evasion.

We will notify you of an action and its principal reasons as soon as reasonably practicable, unless doing so would be unlawful or materially compromise an investigation. Any necessary limit on disclosure will be no wider than the reason for it. You can contact support to challenge the action even if you cannot sign in.

11. Funds and orders during a review or after closure

An account restriction does not automatically transfer ownership of its balance to GiftPayout. We will distinguish funds subject to a specific concern from legitimate funds otherwise due to you.

A transaction hold will cover only the proceeds or amount reasonably connected with the issue being investigated. An account security restriction may temporarily affect access more broadly when needed to prevent unauthorised withdrawals, but it does not decide who is ultimately entitled to the money. Any additional retention required by law or a binding payment restriction will be handled on that basis.

We will keep holds under review, explain what is needed to progress the matter where we can, and release funds when the justification for retaining them ends. We will not continue a hold solely to pressure someone to withdraw a genuine complaint or accept an unrelated deduction.

A buyer changing their mind, an unauthorised buyer payment or a commercial goodwill refund does not, by itself, remove a contributor's entitlement to proceeds for a card correctly supplied under the agreed terms. A chargeback does not automatically make the contributor liable. We will examine whether the issue arose from the submitted card, an unauthorised buyer payment, GiftPayout's own handling or another cause. Money properly earned is not forfeited simply because a buyer disputes a payment.

On closure, we will account for outstanding orders, unsold submissions, Pending proceeds, available cash, Credit and any justified correction separately. Existing delivery obligations, valid complaints and refunds continue to be addressed. Unsold cards will be removed from sale, and any restriction affecting their further use will be explained. Cash properly due will remain payable subject to necessary identity checks and lawful restrictions.

Legitimate Credit is not erased as a punishment for closing an account. If closure by GiftPayout prevents its use, we will arrange an appropriate refund or other lawful settlement that preserves the value to which you are entitled. The normal rule that Credit is for store spending does not remove a refund or settlement right required by law.

You may also request account closure through support. An authorised member of staff processes the request and signs the account out of all active sessions. You can contact support to request restoration; access is restored only after the request has been reviewed and any relevant restriction has been resolved. Closing an account does not cancel completed transactions, erase an existing debt, remove a valid claim or require deletion of records that must lawfully be retained. Your rights to access or request deletion of personal information remain unaffected.

12. Repayment, losses and reporting suspected crime

If established dishonest conduct or another established breach causes a loss, we may seek repayment of money wrongly obtained and compensation for reasonable, evidenced losses directly caused by that conduct. We will explain the events relied on, the calculation and the legal or contractual basis for the amount claimed.

A contributor who knowingly supplies a stolen card, misrepresents its value or redeems it after sale may be responsible for resulting direct losses established by the evidence. A buyer who deliberately spends refunded value or obtains duplicate compensation dishonestly may be required to repay the benefit wrongly obtained and any further recoverable direct loss. Responsibility depends on what that person actually caused; it does not arise merely because another party alleges fraud.

We will take reasonable steps to limit loss and will not recover the same loss twice. We do not impose an automatic fraud fine, treat every failed complaint as a debt, or add arbitrary investigation charges. Legal or recovery costs are recoverable only where the law allows them or a court awards them.

Where you accept a repayment obligation, or it is established by a binding decision or another clear legal basis, we may apply a lawful set off against money otherwise due to you after giving a breakdown and any required notice. We will not confiscate unrelated balances. We may correct an identifiable duplicate or mistaken account entry after explaining the correction and considering a relevant challenge. A disputed claim for compensation is not an automatic deduction from all your balances. Where liability remains disputed, it can be pursued through the appropriate independent or legal process. These terms do not authorise us to debit an external bank account or payment card without a lawful basis and any required authority.

Where justified by the evidence, we may report suspected criminal activity to the appropriate authorities and supply relevant records where permitted or required by law. We may also share necessary information with a payment provider, issuer or supplier to investigate the affected transaction. We distinguish suspicion from established facts and limit disclosure to what is necessary and lawful.

We do not publish a public blacklist of customers or disclose personal details as a punishment. A criminal report is not used to pressure someone into giving up a genuine complaint or paying a disputed amount.

13. Complaints and review of decisions

Contact support@giftpayout.com with your order number or relevant submission reference, a description of the issue and the outcome you seek. You can complain about a purchase, proceeds, account restriction or the way an investigation was handled. Ordinary email access to support remains available when account access is restricted.

If you disagree with a decision, explain why and provide any information you believe was missed or misunderstood. We will reconsider the relevant evidence and correct a decision where appropriate. Where practicable, someone who did not make the original decision will take part in the review. We will tell you if further information is needed or there is a material delay.

We aim to acknowledge complaints within two working days and provide a substantive response or progress update within 14 calendar days. We explain any remaining steps and expected timing where known. These targets do not extend your legal deadlines or require you to wait before using another available remedy.

We will explain the outcome of your complaint and any independent dispute resolution arrangements available to you. We do not represent that GiftPayout belongs to an ombudsman or dispute resolution scheme unless we identify the relevant arrangement. Any obligation to participate in a scheme imposed by law still applies. Our internal decision does not remove your right to seek advice, use an applicable payment provider process or take legal action. You do not have to accept a settlement that would waive rights you wish to retain.

14. Personal information and investigation records

Our Privacy Policy explains the personal information we collect, the purposes and legal bases for its use, relevant recipients and retention arrangements. Fraud prevention and account security records must be handled in accordance with applicable data protection law, including any additional conditions applying to information about suspected offences.

We retain relevant records for as long as reasonably necessary for their stated lawful purposes, taking account of legal obligations and active disputes. We limit access and sharing appropriately and consider requests to correct inaccurate information or exercise other data rights. Account closure does not remove those rights.

Do not send full gift card codes or unnecessary identity documents in ordinary correspondence. Our support team will identify an appropriate method if sensitive information is required for a specific purpose.

15. Our responsibility and your rights

GiftPayout is responsible for its own obligations to the buyer and card contributor. Using suppliers, issuers or payment services does not excuse us from providing a remedy that we owe under the contract or the law. The issuer remains responsible for its own redemption service and brand rules; we remain responsible for accurately describing what we sell and addressing issues for which we are responsible.

We are responsible for loss or damage caused by our breach of these terms or failure to use legally required care where that loss was reasonably foreseeable. We do not exclude liability for fraud or fraudulent misrepresentation, death or personal injury caused by negligence, or any liability that cannot lawfully be excluded or limited.

You should take reasonable steps to prevent avoidable loss, such as keeping codes secure and reporting a problem when you discover it. This does not transfer responsibility for our own breach to you or remove a statutory remedy. We do not guarantee that every attempted fraud can be prevented or that every issuer will provide a complete redemption history.

16. Website content and service availability

GiftPayout's website content and branding are protected by applicable intellectual property rights. Brand names and logos relating to gift cards belong to their respective owners. Their appearance identifies the relevant products and does not, by itself, state that the brand endorses GiftPayout.

You may use the website to manage legitimate purchases, submissions and account activity. Do not copy or misuse protected content in a way that infringes another person's rights. You may retain order information, these terms and evidence reasonably needed for your own records or a complaint.

Maintenance or technical problems may interrupt website access. We will take reasonable steps to restore the service and address affected orders. An outage does not cancel a valid refund, remove a right to complain or transfer an existing obligation to you. Support can be contacted by email when an account function is unavailable.

17. Changes to these terms

The terms presented and agreed for a transaction apply to that transaction. We may update terms for future transactions to reflect changes in law, the service or reasonable security requirements, and will make the updated version available before those transactions are agreed.

We will give reasonable notice of a material change to ongoing account arrangements and explain its effect. A change required urgently by law or a material security issue may take effect sooner where necessary, with an explanation as soon as practicable. We will not retrospectively reduce an agreed payout, change the price of a completed purchase or remove an accrued right by publishing new terms.

If you do not wish to use the service under revised terms, you may stop entering new transactions and request closure with a fair settlement of existing obligations and legitimate balances. If a provision cannot lawfully be enforced, the remaining provisions continue only so far as they can fairly and lawfully operate without it. A delay in enforcing a right does not automatically waive it.

18. Applicable law and contact

These terms are governed by the law of England and Wales. If you are a consumer living elsewhere in the United Kingdom, you retain the mandatory protections that apply where you live and any right to bring proceedings in the courts of that jurisdiction. Nothing in these terms requires compulsory arbitration or prevents access to a court that has jurisdiction.

You can seek independent consumer advice through [Citizens Advice](#). This does not make Citizens Advice responsible for resolving GiftPayout complaints.

GiftPayout Limited

Company number: **17467384**

Registered office: **67 Sullivan Circle, Casnewydd, United Kingdom, NP19 9RG**

Email: support@giftpayout.com

Cancellation form

You may use the following form to exercise a cancellation right under section 3 or applicable law, or send another clear statement. Using this form is optional.

Send to: GiftPayout Limited, 67 Sullivan Circle, Casnewydd, United Kingdom, NP19 9RG, or support@giftpayout.com.

I am notifying GiftPayout Limited that I wish to cancel the purchase described below.

- Products or services to be cancelled:
- Order reference, if available:
- Date ordered:
- Date received, where applicable:
- Customer name or names:
- Customer address:
- Contact email:
- Date of this notice:
- Customer signature, for a paper notice only:

If the purchase has more than one customer, this notice may be completed for those customers together. Use of this sample does not limit any other valid way of communicating cancellation.