## GENERAL TERMS AND CONDITIONS

- 1. The Gift Card (the Card) is valid to purchase products being sold in any brick and mortar store and online on any website of the Inditex Group in Finland: Zara, Pull&Bear, Massimo Dutti, Bershka, Stradivarius, Oysho and Zara Home (hereinafter, individually any of them, Store, and collectively, Stores).
- 2 The Card is the property of the issuer: ITX Finland Oy (1544441-3) with registered office in ITX Finland Oy, Aleksanterinkatu 19, 00100 Helsinki, Finland. The holder of the Card is a mere user and depositary thereof.
- The return of any Card which has not been used yet, shall be accepted, exclusively at the Store where it was purchased, within the following terms apply for a return:
  - 3.1 Physical Cards purchased at brick and mortar stores may be returned within thirty (30) calendar days from the date of purchase, for Cards.
  - 3.2 Physical Cards purchased online may be returned within thirty (30) calendar days from the date of the Shipment Confirmation e-mail.
  - 3.3 Virtual Cards may be returned within thirty (30) calendar days from the date of dispatch of the Card to the intended recipient thereof.

The price paid for such Card shall be refunded using the same means of payment used to purchase it. For such refund, the original till receipt or e-ticket and, where appropriate, the payment card and the payment receipt must be produced. Return of any Card purchased abroad or at any website of any other country shall not be accepted.

Sale of these different card formats shall be subject to their availability in Finland.

For these purposes, use is considered both using the card to purchase products and recharging it.

- 4 The Card is rechargeable, but any outstanding balance of the Card shall not be refunded or exchanged for cash.
- Where appropriate, any refund of the price of the products purchased with the Card which are returned shall be made by crediting the price of the returned products back onto the remaining balance of the Card. However, if the Card no longer exists upon returning the products, the price of returned products shall be credited to a Voucher Card, whose terms and conditions of use are: Voucher cards shall be valid to purchase any product being sold in the Stores. Its outstanding balance shall not be refunded or exchanged for cash. Lost, stolen or damaged Voucher Cards shall not be replaced.

The refund method herein provided is an essential term. By purchasing and/ or using the Card, this evidences your full acceptance of such term.

6 The Card has no expiry date.

- 7 The Card is a bearer instrument. Its holder shall be solely responsible for the use and custody of the Card. The Card shall not be replaced in case of theft, loss or damage thereof. However, the issuer may replace the Card in case of change of format of the Card.
- 8 Cards originally obtained via any unlawful means shall be null and void and they shall not be used to purchase products, nor shall the price thereof be refunded.
- 9 Where the virtual Card is purchased, the issuer shall not be responsible for the non receipt or the delay in receiving such Card by its intended recipient on grounds beyond our control, including inter alia: (i) the deficiencies or the breakdown of telecommunications lines/systems, (ii) the delay in the transmission of information or data or the loss of information or data which may occur under any of the circumstances provided under letter (i) above; (iii) the inaccuracy of the details of the recipient of the virtual Card provided by the purchaser of the Card; (iv) impossibility of delivery of the Card at the e-mail address provided, or (v) the fact that the e-mail sent is deemed to be spam or unwanted e-mail.
- 10 The Card shall not be used for the purposes of advertising or promoting products or services marketed by any third party unless prior written consent is given by the issuer.
- 11 The purchase and/or use of the Card entails the full acceptance of these terms and conditions, which have been made available to the customers upon purchase of the Card, and which are also available at the Stores.