



## FREQUENTLY ASKED QUESTIONS

### **1. How does my purchase of gift cards generate funds?**

The participating group and/or its members receive approximately 3% of the total value of the grocery gift cards, and 2% for gas gift cards. This percentage will be less if payment is with credit card (approximately 1.5% for groceries, and 1% for gas). The discount is generated because of a purchase discount offered by the participating retailers. You pay nothing for using your gift cards at the retailers you already shop at. For example, if you order a \$100 gift card from Loblaws you receive \$100 in goods or services from them. You are simply paying for your regular purchases from grocery and gas retailers with a gift card instead of a debit or credit card. It is as simple as that.

### **2. When and how do I get my gift cards?**

You will receive your gift cards on a 30- day basis. Your order will be mailed to you on a specific date each month. Your on-going mailing date will be confirmed in your welcome letter.

Canada Post's standard for mail delivery is 6 days. If you do not receive your cards within 7 days, call the toll-free number (866-669-2276) to verify and possibly have the gift cards reissued. We guarantee your cards through Canada Post so if they are lost through the mail, we will replace the cards, guaranteed.

### 3. Where can I shop with my gift cards?

#### *Grocery/miscellaneous retailers:*

*Loblaws/PC includes:* Atlantic Save Easy, Atlantic Superstore, Atlantic Super Valu, Bloor Street market, Dominion (Newfoundland & Labrador), Extra Foods, Fortinos, Loblaws, Maxi, No Frills, Provigo, SaveEasy, The Real Canadian Superstore, The Real Canadian Wholesale Club, Valu-mart, Your Independent Grocer, Zehrs

*Metro includes:* Food Basics

*Sobeys includes:* Sobeys, Foodland, Fresh Co., IGA, Price Chopper, The Barn Market, Thrifty Foods

Safeway and Save On in Western Canada

*Independent Grocers:* Central Fresh Market, Hometown Grocers Co-Op, Longo's,  
Miscellaneous retailers: M&Ms, Shoppers Drug Mart, Tim Horton's, Starbucks

#### *Gas retailers:*

Canadian Tire, Chevron, Esso, Husky, No Frills Gas, Petro Canada, Pioneer, Ultramar.

#### **4. How do the gift cards work?**

The cards you receive are already activated; you do not need to do anything to activate them. You simply go into the store with your gift card, pick up your purchases and present your gift card to the cashier as payment. The cashier will scan the card, or type in the bar code number. The total purchase is subtracted from the total value of the card. For example, if you have a \$100 gift card and make a \$75 purchase, the balance of \$25 can be used to pay for your next purchase. The gift card retains the balance of the funds not used. The next time you shop you can use the same gift card until there is a zero balance. The cashier will then keep the empty card. There is no expiry date on the cards.

#### **5. Do the gift cards expire?**

There is no expiry date on the activated gift cards.

#### **6. Can I re-load my gift cards?**

Gift Cards are not re-loadable at this time. You will receive new cards each month.

## **7. How does the pre-authorized payment from my bank account work?**

Funds are drawn directly from your account through an electronic funds transfer, similar to paying a utility bill on-line.

You can choose the following payment frequencies:

- A. Full amount withdrawn from your bank account on the 1st of the month
- B. Half the amount each on the 1<sup>st</sup> and 15<sup>th</sup>
- C. Weekly on the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup> and 22<sup>nd</sup> (minimum order for this option is \$350).

## **8. How secure is my pre-authorized bank payment?**

Your pre-authorized bank payment is the most secure method of payment available. The banks require your written authorization to withdraw the funds to pay for your monthly gift card order (which you give when you first register on the program). This written authorization is kept on file with CCS. CCS is required to go through an extensive security review with the authorizing banks in order to withdraw the funds for your gift card order from your bank account. It is virtually impossible for your banking information to be used fraudulently. Your credit card information is significantly more at risk than your banking information. CCS has been in business for over 10 years, and in that time, there has never been a reported case of bank information fraud.

## **9. Do I need to send a VOID cheque with the registration form?**

If you mail in your registration form, attach a VOID cheque so that we can clearly identify your banking information. Alternately you can fill out the banking information section of the registration form. Along the bottom of your cheque, you will find your branch, bank and account numbers. Fill in the branch number (transit) – 5 digits; bank number – three digits; and your account number – maximum of 12 digits. If you are unsure how to read the numbers on the cheque, simply send us a VOID cheque and we'll do it for you.

If you register on-line through our secure website, fill in the bank, branch and account information in the designated fields on the registration form. A cheque example is shown to help you read this information.

## **10. What is the minimum purchase for gift cards?**

The minimum purchase is \$150 in grocery gift cards per month. This includes all grocery retailers, plus Tim Horton's, Starbucks, M&Ms and Shoppers Drug Mart. Groceries must be ordered before gas cards can be ordered. An order of gas cards only is not available at this time.

## **11. What if I lose my gift cards, or they are stolen?**

Gift cards are like cash. It is important to treat them in the same way you would cash in your wallet. We cannot cancel lost or stolen cards once they are in your possession. For your own protection, you should record the Customer Service number that appears on the back of your declining balance card as well as the individual card number. In the event your cards are lost or stolen, the card retailer may be able to replace your cards when you provide the card number. We suggest you contact the retailer directly in the event your cards are lost, stolen or destroyed. We will continue to replace cards lost or stolen in the mail.

**12. Can I pay with credit card?**

Yes, Visa, MasterCard, and Discovery cards are accepted for payment. American Express is not.

**13. What are the denominations of the gift cards and certificates?**

Gift cards come in \$25, \$50, \$100 and \$250 denominations. There may be some variations. Refer to the Registration Form on this website for a full list.

**14. Is there anything that cannot be purchased with the gift card?**

Tobacco, alcohol and lottery tickets cannot be purchased with the gift cards. Most major grocery retailers accept gift cards at the in-store pharmacy for prescriptions and other purchases. Please check with your local retailer to confirm their policy. Some retailers also do not allow the purchase of other retailer cards they sell with their own gift card. Check with the retailer you shop with to find out what their policy is on this.

**15. Can I change the dollar value of my monthly order, or opt out of the program at any time?**

Yes. Participants can contact our office by the 20th of the month to make changes, or to cancel their order, for the following month. The minimum order of \$150/month (groceries) must still be maintained after any order reduction.

**16. Can I still collect my reward points if I pay with a gift card?**

Yes, you can still collect your reward points on affinity cards such as Petro Points, Aeroplan, Air Miles, Sobeys, Optimum (Shoppers Drug Mart), etc.

**17. Can my relatives and/ or friends buy the cards and use them in any other place in Canada?**

Yes! The majority of the retailers listed above are located across Canada. Gift cards are mailed to participants from coast to coast.

**18. Can I give my gift cards as gifts?**

Absolutely. You can give your cards to anyone as a gift; they don't work like a credit card where you are the only authorized user. You do not need to sign a transaction receipt when you use a gift card as a form of payment. The cashier will simply scan your card and deduct the total of your purchases from the card balance. Any un-used balance remains on the card until the next time you use it.

**19. Can we bring participants on board at any time?**

Absolutely. Participants can register for the program at any time during the year. Remember to submit your registration form by the 20th of the month to start for the following month. So ask your friends, family and co-workers to sign up and "Pay the Gift Card Way".