

# Spend your One4all® Smart Planner in thousands of locations nationwide...



For a full list of Retail Partners log on to [www.one4all.ie](http://www.one4all.ie)

To find out more on the One4all® Smart Planner:  
Contact our Smart Planner helpdesk at:  
Ph: 01 8708100  
Email: [info@giftvouchershop.ie](mailto:info@giftvouchershop.ie)

Or our Corporate Sales team at:  
Ph: 01 8708181  
Email: [corpsales@giftvouchershop.ie](mailto:corpsales@giftvouchershop.ie)

Terms and conditions for employee participation in the One4all® Smart Planner

The One4all Smart Planner Scheme is a One4all Gift Voucher & Gift Card purchase plan operated by GVS in conjunction with your Employer. Your Employer has agreed to facilitate the weekly or monthly deduction of a certain amount directly from your salary. These deducted funds will be used to purchase One4all Gift Vouchers or Gift Cards and any funds, until so used, shall be maintained in a bank account by GVS for the Term, subject to the terms and conditions set out below. GVS will provide customer service and certain other administrative functions in respect of the Scheme. At the end of the Term you will receive One4all Gift Vouchers or Gift Cards to the value of the funds you have paid during the Term. In addition, for each €25 paid you will be entitled to receive the proceeds of any winnings on a Prize Bond number assigned to you for the Term.

You can choose to pay any amount from €15 to the Scheme each month. As the amounts paid under the Scheme are to be used to purchase Gift Vouchers & Gift Cards, interest will not be payable in respect of any amounts paid.

## 1. DEFINITIONS

- "Agreement" means the agreement between you, your Employer and GVS which includes these terms and conditions.
- "Employer" means your employer who has agreed to facilitate your participation in the Scheme.
- "GVS" means GVS Gift Voucher Shop Limited, a private limited liability company having its registered office at Unit 2, Swords Business Park, Swords, County Dublin.
- "Scheme" means the One4all Smart Planner Scheme.
- "Term" means the calendar year in which the deducted funds are paid to GVS.
- "You" (or "you") and "Your" (or "your") means the employee participating in the Scheme.

## 2. SCHEME TERMS

### 2.1 Acknowledgement

You acknowledge that by applying to participate in the Scheme, You accept and understand the Terms and Conditions set out in this Agreement.

### 2.2 Salary Deduction

You understand and agree that the amount you have stated on your Scheme application form will be deducted on a weekly/monthly basis from your salary and paid to GVS to purchase One4all Gift Vouchers or Gift Cards. Your Employer may offer you set dates on which you may increase or decrease your Scheme payments.

### 2.3 Restrictions on use of Scheme

If at any time:

- (i) You are in breach of the terms of this Agreement; or
- (ii) GVS has reasonable grounds to suspect fraud, theft or dishonesty; GVS will be entitled to take such steps as it considers reasonably necessary to restrict your right to access the payments without prior notice to you.

### 2.4 Drawdown of Scheme Vouchers and/or Gift Cards

You understand that the One4all Gift Vouchers and/or Gift Cards you pay for will be available to draw down by you on the date or dates your Employer has agreed with you and GVS.

### 2.5 Term

GVS will on each payment reserve One4all Gift Vouchers and/or Gift Cards (to the value of the payment received). GVS will then issue One4all Gift Vouchers or Gift Cards equal to the value of your total payments on or after 1st December of the Term as they are requested by you, or on an earlier date, provided you have given at least one month's prior written notice of the earlier date to both your Employer and GVS.

### 2.6 Prize Bonds, Interest and Discounts

For each €25 paid on your behalf you will be entitled to receive the proceeds of any winnings on a Prize Bond number which will be assigned to you for the duration of the Term.

### 2.7 Interest

You will not be entitled to any interest in respect of any amounts paid by you for One4all Gift Vouchers and Gift Cards and only One4all Gift Vouchers or Gift Cards will be issued to you to the value of all payments received under the Scheme.

### 2.8 Special Offers

GVS reserves the right without notice to amend or withdraw any discounts, promotions or special offers which you may become entitled to if requested to do so by any of its retail partners.

### 2.9 Data Protection

GVS will honour in full all of its obligations in respect of personal data under the Data Protection Acts, 1988 and 2003 (as amended from time to time).

### 2.10 Statement of Account

GVS will not issue any statement of account in relation to your Scheme payments and issued One4all Gift Vouchers and Gift Cards. Details of your Scheme payments and issued One4all Gift Vouchers and/or Gift Cards will be available by logging onto your online Scheme account using logon details provided by GVS or by calling GVS on (01) 870 8111 during normal business hours.

### 2.11 Redemptions

Terms and Conditions regarding the redemption of One4all Gift Vouchers and Gift Cards (when issued) are available on the GVS website at [www.one4all.ie](http://www.one4all.ie).

### 2.12 Responsibility

GVS will not take responsibility for any information or data it receives from your Employer that may subsequently prove to be factually inaccurate, resulting in delay of transfers of Scheme payments to your Scheme account or which may result in your Scheme account being debited due to overpayment.

### 2.13 General

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

# The smart solution to a debt free 2010



**One4all**  
SMART PLANNER

## Make this year different

We all say “next Christmas will be different”, but invariably we begin each New Year in debt. Without making significant changes, how can you change this pattern? The Gift Voucher Shop have recognised that all it takes is a little helping hand, and this year thanks to the **One4all** Smart Planner we will do just that and ensure you have a debt free Christmas.



## How we can help you

- When you sign up to the **One4all** Smart Planner you will receive an account and will be able to set aside an agreed amount each month from your salary.
- Your account is online offering you 24/7 access.
- At an agreed time, your account is unlocked and you will receive your balance in the form of **One4all** multi-store gift vouchers that you can spend in over 4,500 outlets nationwide.

[www.smartplanner.ie](http://www.smartplanner.ie)

## Added Benefits

To give something extra to our members we offer many added benefits



### **PRIZE BONDS**

For every €25 set aside within your Smart Planner account you will receive a free Prize Bond for the remainder of the calendar year. You will therefore be entered into all Prize Bond draws to the value of approx €22 million per year\*. This means you have the chance of having one of the 175,000 winning tickets drawn each year.

**Weekly draws of up to €20,000**

**Eight draws of €500,000**

**Four jackpot draws of €1,000,000**

### **PRIVILEGE CLUB**

As a Smart Planner member you are automatically a member of our **One4all** Privilege Club. This entitles you to a fantastic range of retail discounts on an ongoing basis.

### **PRIVILEGED SHOPPING**

You can also buy gift vouchers and gift cards online at [www.one4all.ie](http://www.one4all.ie) and pay no fees or charges.

### **NO ADMINISTRATION**

All you have to do is simply fill out the attached application form and return to your HR department. We will do the rest.

### **NO FEES**

There are no hidden fees.

### **SECURE ONLINE ACCESS**

Once your account is set up, you will receive a unique username and password to access your account. Here you can view your balance, details of previous contributions and Prize Bond numbers.

### **FLEXIBILITY**

You can choose to spend what you put aside in over 4,500 outlets nationwide. So whether you want to spend your vouchers on shopping, gifts, a break away or even a holiday, the choice is entirely yours. To view the full list of retail outlets log on to [www.one4all.ie](http://www.one4all.ie)

\*Based on December 2008 winnings.

## How can I apply?

Simply fill out the form attached and return to your HR department

### **One4all® Smart Planner Employee Application Form**

To: Payroll / Accounts Dept

Company Name:.....

Name:.....

Dept:.....

Address:.....

.....

Email:.....

Employee ID Number:.....

Salary deduction details from Employee's net pay:

.....

Please deduct, from my pay the sum of ..... Euros

Weekly  Fortnightly  Monthly

Date you wish to commence saving: ..... / ..... / 20.....

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

Signed:..... Date:.....

*Please return completed application form to your Accounts Department immediately to start putting aside that little something for a rainy day now.*

### **Accounts Department Use Only**

Payroll Number .....

Employee ID .....

Amount deducted from employee net pay per week .....

Amount deducted from employee net pay per month.....

**More info:** For detailed information on all of the above check out our dedicated website [www.smartplanner.ie](http://www.smartplanner.ie)