

**Gift Card Torino Outlet Village**  
**Cardholder Agreement – Terms & Conditions (T&C)**

1. By using the Card, you agree to be bound by these Terms and Conditions. If you purchased the Card for someone else, you must provide the user with a copy of these T&Cs or inform the final Cardholder that these T&Cs are available online at [www.ilmiosaldo.it](http://www.ilmiosaldo.it). You must keep the original purchase receipt and the Card number, as these may be required to: i. provide customer support; ii. assist in case of errors; or iii. in case of loss or theft of the Card.
2. The Card is a prepaid card activated after purchase. It can be used to buy goods and services in participating stores located in Torino Outlet Village, which have commercial agreements with us for accepting the Card (“Merchants”). The list of participating Merchants is subject to change. The Card cannot be used for ATM withdrawals, online purchases, or at financial institutions. It is not a credit card and is not linked to a bank account. No interest will accrue on funds loaded onto the Card.
3. The minimum load amount is €5 and the maximum is €500. In certain cases, we or the Distributor may require identity verification before issuing one or more Cards, in order to comply with customer identification obligations. There are no fees for using the Card, unless you are granted a replacement Card, in which case the fee is €9.95 + VAT.
4. If the Card is used for purchases exceeding the available balance, you must pay the difference with another payment method, if the Merchant allows it.
5. The Card is non-reloadable and valid for twelve (12) months from the activation date. It cannot be used after the expiry date. Upon expiry, any remaining balance will be forfeited without further notice. You are responsible for checking the balance and remaining validity period at [www.ilmiosaldo.it](http://www.ilmiosaldo.it).
6. The Card cannot be exchanged for cash and cannot be used for direct debits, recurring or installment payments, or to purchase foreign currency. Some Merchants may decline authorizations. We are not liable if an authorization is declined for a transaction, except where refusal was due to our act or omission. The Card cannot be used to purchase prepaid cards or other Gift Cards.
7. The Card cannot be replaced if misused, lost, stolen, or damaged, and there is no compensation system in place. You are responsible for all transactions made with the Card, except in cases of fraud or negligence by our staff. If you notice an error or lose your Card, you must immediately notify customer support at [info@mygiftcard.it](mailto:info@mygiftcard.it).
8. Any issues with a purchase made using the Card or disputes with a Merchant must be resolved directly with the relevant Merchant.
9. We may limit or suspend use of the Card if suspicious activity is detected.

10. Refunds are subject to the Merchant's policy. If the Card expires or is revoked before refunded funds are used, you will not have access to those funds.
11. You are responsible for monitoring your transactions and balance online. You can check your balance and transaction history free of charge at [www.ilmiosaldo.it](http://www.ilmiosaldo.it). We reserve the right to adjust your balance if we believe an accounting error or other correction is required.
12. By purchasing the Card online or in the Shopping Centre, or by accepting and using it, you consent to our use of your personal data in accordance with our Privacy Policy, available at [www.emlpayments.com/privacy](http://www.emlpayments.com/privacy). This Policy details what personal information we collect, how it is used, and with whom it is shared. By using the Card, you also consent to the processing of your personal data in accordance with Epipoli's Privacy Policy at <https://www.mygiftcard.it/privacy>.
13. Information (including personal data you provided to us or the Distributor, Card details, or transaction data) may be disclosed to third parties as required by law, to manage the Card and process transactions, to prevent financial crime, to provide requested services, and, if necessary, to notify you of service changes. Such disclosure may involve countries outside the European Economic Area ("EEA"). We will take all reasonably necessary steps to ensure that your data is handled securely and in accordance with our Privacy Policy, the Data Protection Act 2018, and the General Data Protection Regulation (GDPR). Our Privacy Policy is available at <https://emlpayments.com/privacy> and the Distributor's at <https://www.mygiftcard.it/privacy>.
14. If you purchased the Card online, you may cancel the purchase within 14 days of receiving the Card by following the instructions at <https://www.mygiftcard.it/spedizioni-resi>. It is not possible to cancel the purchase of an activated Card.
15. We reserve the right to amend these T&Cs at any time with 60 days' notice. The updated version will always be available at [www.ilmiosaldo.it](http://www.ilmiosaldo.it). Changes will automatically take effect and be deemed accepted unless you notify us of your disagreement. In such case, your communication will be treated as immediate termination of the service.
16. The Distributor's gift card program may be discontinued. If your Card cannot be used after discontinuation, you will be entitled to redeem your Card for the amount of the available balance at that time.
17. We and the Distributor are not liable for unauthorized access to or use of your Card, or for delays or inability to activate/use the Card or check its balance, or if use of the Card has been suspended under these T&Cs. We and the Distributor provide no warranties or representations regarding the Card or purchases made with it, including but not limited to quality or fitness for a particular purpose, or that the Card will always be accessible or accepted. Nothing in this Agreement limits our or the Distributor's liability where it cannot be excluded by law.

18. These Terms and Conditions are drawn up in English. If translated, the English version shall prevail in case of inconsistencies. All communications will be in English or, at our discretion, in Italian or German. These Terms and Conditions and any dispute, proceeding, or claim arising out of or related to them (including non-contractual disputes or claims) shall be governed by and interpreted under English law; the courts of England and Wales shall have jurisdiction. This does not affect any statutory rights you may have under binding applicable law. As consumers resident in Italy, you may rely on mandatory provisions of Italian law. Nothing in these Terms and Conditions, including the choice of law clause, affects your consumer rights under local mandatory laws.