

# COMPLETE SAVINGS MEMBERSHIP TERMS OF SERVICE

Effective Date: 23 March 2026

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Your Complete Savings Membership is subject to this agreement, which comprises Section A - Membership Terms of Service and Section B - relevant Benefit Specific Terms of Service (together the “Terms of Service”) together with the additional terms and information contained in:

1. your Membership Pack;
2. the WL Privacy and Cookies Policy and
3. any “Special Terms” under each Retailer offer

Together these documents form your agreement (the “Agreement”) with us.

It is important you read all of the documents forming your Agreement carefully since they contain important information about your Complete Savings Membership, including your rights and obligations.

Please save/print a copy of your documents and keep them together and in a safe place in case you need to refer to them, in future.

This Agreement is made between:

You («you» or «Member»); and

Webloyalty Sàrl, Avenue Reverdil 8, 1260 Nyon, Switzerland no CHE-344.043.246 («WL, “Webloyalty” «us» or, «we»»).

Payment of the Membership Fee or acceptance or use of the Webloyalty Membership Service and the receipt of any benefits under the Webloyalty Programme will constitute the Member’s acceptance of all terms and conditions of this Agreement.

By entering into this Agreement with WL, you will become a Member of the Complete Savings Webloyalty programme («Webloyalty Programme»).

## GLOSSARY OF KEY TERMS

- **Benefit Specific Terms of Service:** the benefit specific terms and conditions set out in Section B
- **Items:** the goods and/or services you purchase through Retailers via the Webloyalty Programme
- **Member:** a person resident of the Republic of Ireland who has joined the Webloyalty Programme
- **Membership Fee:** the monthly fee payable by Member during his membership. The period and amount of this fee will be notified during the enrolment process and confirmed to Member in the Membership Pack;

- **Membership Pack:** the information pack You will receive from WL by email or post after enrolling in the Webloyalty Programme and which contains the start date of your membership, details of the Membership Fee together with other important information relating to your membership.
- **Net Purchase:** the total amount paid to the Retailer minus any taxes, delivery, credit card fees, purchase and/or redemption of gift cards, returns, exchanges, cancellations, promotional credits or as the Retailer defines on their respective website
- **Retailers:** the third party suppliers and/or retailers that offer goods and services via the Website
- **Special Terms:** the specific offer terms listed under each Retailer offer within the Website
- **Website:** completesavings.co.ie
- **Webloyalty Programme:** the Complete Savings programme operated by Webloyalty
- **Webloyalty Membership Service:** the right to participate in the Webloyalty Programme, and earn and receive cashback and other benefits

## CUSTOMER SERVICES CONTACT INFORMATION

If you need to contact Customer Services for any reason, you can do so as follows:

- **Online:** via the [Contact Us](#) link at the top of every page within the Website [completesavings.ie](http://completesavings.ie)
- **Email:** at [customerservice@completesavings.ie](mailto:customerservice@completesavings.ie)
- **Phone:** 1800 806 167 Monday through Friday 8AM - 8PM, Saturday 9AM - 4PM excluding bank holidays.
- **Write to:** Complete Savings Customer Service Department (PO Box 12511, Crumlin, Dublin 12, Ireland). Your correspondence will be redirected to our Customer Service Representatives (operating from outside Ireland).

# SECTION A: MEMBERSHIP TERMS OF SERVICE

## 1. MEMBERSHIP SERVICE DESCRIPTION

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As a Member of the Webloyalty Programme, WL grants you the right to:

- earn cashback, purchase discounted gift cards and gift vouchers (hereinafter called «**Gift Cards**») and
- earn, or receive other benefits.

Collectively, the right to participate in the Webloyalty Programme and the right to earn and receive cashback and other benefits is referred to as the Webloyalty Membership Service («**Webloyalty Membership Service**»).

The specific benefits of the Webloyalty Membership Service are always subject to availability and change. You should check the Website or contact the Customer Service team (see contact information above) in order to check whether a particular benefit is available at a given time.

## 2. YOUR ELIGIBILITY

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In order to receive the Webloyalty Membership Service and to qualify for any benefits associated with the Webloyalty Membership Service (“Benefits”):

- (a) Members must be 18 years or older.

If you are under 18, please ensure you do not sign up to our programme as the content contained in the Webloyalty Membership is only suitable for adult viewing.

- (b) Members must be a resident of the Republic of Ireland with a Irish registered credit or debit card

WL reserves the right, at its sole discretion, to refuse any person from becoming a Member. You may join the Webloyalty Programme through a single partner and may not accumulate benefits and/or cash back premiums through different partners. You are expected to use the Webloyalty Programme in an honest and ethical way and in accordance with these Terms of Service.

- (c) Memberships are limited to one per household.

This means we only permit one member in a house to join. Multiple memberships in the same household are not permitted. The reason for this is to prevent any misuse or fraudulent activity concerning the membership.

Any individual may only hold one Membership in a Webloyalty Programme at a time. You agree the Webloyalty Membership Service may only be used for your own personal benefit. Though, we do understand on occasion you may purchase gifts for your loved ones. Where on the occasion you make purchases for loved ones the proof of purchase must match you membership holder’s name and the purchase must be made by you and not your loved one.

- (d) Membership is non-transferable.

If you have, or have had, more than one WL membership and/or fail to comply with any provision of this Agreement, we reserve the right to terminate all memberships and, in such cases, any accrued benefits and/or cashback (earned but not paid at the date of termination) will be forfeited.

- (e) Members must be human; no AI, machines, scripts, or automated services may be used to accumulate financial benefits derived from Membership and use of the Webloyalty Programme.

(f) Disposable or temporary email addresses may not be used to enrol into the Webloyalty Programme.

### **3. MEMBERSHIP AND USE**

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Provided you comply with the requirements set out in these Terms of Service, we agree to provide you with the Webloyalty Membership Service for the term of this Agreement (set out in clause 5 below).

We shall endeavour to make the Website available 24 hours a day, 7 days a week. However, there may be times when we are unable to make the Website available due to technical, operational reasons, such as scheduled maintenance shutdowns, or for other commercial reasons, and shall not be liable for such failure.

You are required to use the Webloyalty Membership Service in accordance with these Terms of Service and in an honest and ethical manner. Failure to do so may result in the immediate termination of any membership or multiple memberships, and in such cases, any accrued Benefits and/or cashback earned but not paid at the date of termination will be forfeited.

You are responsible for your use of the Webloyalty Membership Service and must promptly notify WL of any unauthorised use of the Webloyalty Membership Service.

Any printed material and software we provide you remains the exclusive property of WL. You agree not to publish, retransmit, broadcast or otherwise reproduce in any medium any information or software made available to you other than for the purpose of receiving the Webloyalty Membership Service.

You must use the Webloyalty Membership Service for your personal use only. This means that any Item(s) purchased through the Webloyalty Programme must be for your own personal use and own personal benefit. Though, we do understand on occasion you may wish to purchase gifts for loved ones. Where on the occasion you make purchases for loved ones the proof of purchase must match the membership holder's name and the purchase must be made by you and not your loved one.

To explain this further, below is a list of circumstances in which Webloyalty, in their sole discretion, will find that Items have not been purchased for personal use (either on their own or in combination):

- (a) The purchase of Item(s) with the intent to or action of reselling the Item(s) on an online auction website or shopping website;
- (b) The purchase of a large quantity of any Item;
- (c) An unusual number of purchases within some categories, that are unlikely to be for personal use. In the table below you will find some examples. Please note that these are for illustrative purposes and not intended to be an exhaustive list.

Item	Frequency
Mobile Phones, Laptops, washing machines, tablets, printers and other electronic equipment	Not more than 2 per 6 months
Beauty Products like perfumes, face creams	Not more than 3 per month
Toiletries like shampoos, toothpaste	Not more than 5 per month
Travel tickets (train, flight, bus) and entertainment tickets	No more than 2 adults and 2 children per ticket

- (d) The purchase of Item(s) through a business bank account or credit card;
- (e) The purchase of Item(s) through a bank account, credit card or any means of payment the member is not the holder of;
- (f) The purchase of Item(s) by a Member not done under the Member's first and surname;
- (g) The purchase of Item(s) by a Member done for the benefit of a company or personal business;
- (h) The purchase of Item(s) on websites expressly stated to be reserved for professional purposes only; or
- (i) The purchase of any Items related to crypto currency mining.

If Webloyalty determines that Items have been purchased for non-personal use, in accordance with paragraph 6.2 below, we may terminate your Agreement and terminate the payment of all accrued benefits without any right for you to reclaim them or receive any other compensation.

To gain access to the Website, you must have Internet access, an email address, a username and a password. You agree to keep your username and password private so that it cannot be used by any other person. We will not be liable for any damages, losses or expenses suffered by you or any third party as a result of any unauthorised person gaining access to any of the « Member only » areas of the Website where we are not at fault.

We draw your attention specifically to the fact that, as part of Complete Savings, we may use the services of financial institutions (who are acting as data controller) or bank's subcontractors, which are subject to legal reporting requirements. In such circumstances, these financial institutions or bank's subcontractors may carry out identity, credit reference and fraud prevention checks whenever processing any financial transaction, including processing any Benefit payments. Any information (which may include personal data), which is processed by way of transfer to such financial institutions or bank's subcontractors, is intended for this specified purpose only. Please note that such credit reference and fraud prevention agencies may disclose the fact that a check was made for the purposes of fraud prevention.

As such, we may ask you to provide us with a copy of your proof of identity (ID/passport) and any additional information, such as date and place of birth, address, phone number, occupation and bank

statement. Your timely cooperation is paramount; your failure or refusal to provide such information requested will:

- (a) prevent us from providing the benefits of the membership
- (b) may result in the termination of your membership and
- (c) may cause us delay in delivering your Benefits.

## 4. MEMBERSHIP FEE

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A membership fee as notified during the enrolment process and confirmed to you in the Membership Pack and in subsequent email communications from WL (the «**Membership Fee**»), will be charged on a monthly basis (unless set out otherwise during the enrolment process). Payment of the Membership Fee will entitle you to continue your Membership of the Webloyalty Programme and to receive the Webloyalty Membership Service.

The Membership Fee will be billed automatically to your designated payment vehicle, which may include credit or debit card (each a «**Payment Method**») unless the Agreement is cancelled or terminated by you or WL. We may from time to time change the Membership Fee and will give you at least 30 days advance notice before doing so. In the event of any such change, we draw your attention to your general right of termination as set out in clause 6 below.

## 5. TERM

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This Agreement shall enter into force on the start date of the Member's membership in the Webloyalty Programme, for a trial period of a duration specified on the enrolment pages and confirmed in your Membership Pack («**Initial Period**»). Upon enrolling in the Webloyalty Programme, the Member expressly agrees to receive the benefits of the Programme, immediately.

Depending on what is mentioned on the enrolment pages of the Webloyalty Membership Service (and confirmed, thereafter in the Membership Pack), you may (or may not) be required to pay a monthly Membership Fee.

- If your Initial Period is more than 14 days, you have the right to cancel this Agreement at any time from the start date of this Agreement up until the last day of your Initial Period, without giving a reason or paying any Membership Fees (this Initial Period includes the legal right to cancel the Agreement at any time from the start date of this Agreement up until 14 days, without giving a reason or paying any fees «**Cooling Off Period**»).
- If your Initial Period is 14 days or less, you have a legal right to cancel this Agreement at any time up until 14 days from the start date of this Agreement (your Cooling Off Period) and we will refund you your first Membership Fee upon request to customer services.

- After the Initial Period, this Agreement will be automatically renewed for successive periods of 30 days (each a “**Renewal Period**”) during which you will pay a monthly Membership Fee unless:
  - you have exercised your legal right to cancel within the Cooling Off Period (14 days), and/or
  - if the Initial Period is free or at a reduced cost, you have exercised your right to cancel within this Initial Period and/or
  - Webloyalty has informed you of its intention not to renew the contract when due, and/or
  - the Membership was terminated earlier, in accordance with clause 6 (Cancellation and Termination) below.

The Agreement will terminate on the last day of the Initial Period or Renewal Period during which either party terminates the Agreement, except as set out below in clause 6 (Cancellation and Termination). Each period is calculated from date to date and not on a calendar basis.

## 6. CANCELLATION AND TERMINATION

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### 6.1 CANCELLATION BY THE MEMBER

You can cancel your membership at any time without justifying the reason by notifying us in the following ways:

- **Online:** when you are logged in, via the online cancellation service.
- **By email:** at [customerservice@completesavings.ie](mailto:customerservice@completesavings.ie)
- **Phone:** 1800 806 167 (Monday to Friday 8am-8pm, and Saturday 9am- 4pm excluding bank holidays). Your call will be redirected to one of our customer service representatives (operating from outside Ireland). Calls to 1800 numbers are free from Ireland landlines and mobiles. For calls made outside Ireland, charges may apply.
- **In writing:** you can either write to us or download and send the cancellation form featured at the end of these Terms of Service and send to: Complete Savings, PO Box 12511, Crumlin, Dublin 12, Ireland (your correspondence will be redirected to our Customer Service Representatives).

A Member who:

- a) requests cancellation of their Membership shall have the right to use and receive all the benefits of the Webloyalty Membership Service for the rest of the Initial Period or relevant Renewal Period (as the case may be). At the end of the aforementioned period, the cancellation will take effect and the Member will no longer have access to the Webloyalty Membership Service, nor any obligation to pay any further Membership Fee.
- b) requests immediate cancellation of their Membership, shall no longer have access to the Benefits of the Webloyalty Membership Service, including the Website, from the date of cancellation.
- c) earns cashback which has not yet been disbursed prior to the cancellation of their Membership in accordance with clause 6.1, shall have their cashback automatically disbursed by cheque to the address registered under their profile.

## 6.2 TERMINATION BY WL

### (a) **Termination on Notice**

WL has the right to terminate your membership at any time and for any reason on thirty (30) days written notice ("Termination Notice") and, in this case, we will reimburse your Membership Fee for the Initial Period (if it is not free) or the relevant Renewal Period, prorated for the portion of the remaining period, as the case may be. You will immediately cease using or receiving all the benefits of the Webloyalty Membership Service as from the effective date of termination. The Termination Notice will be sent to the email address registered under your Profile. WL will not be responsible for any non-receipt of the Termination Notice where such failure is caused by any reason outside of our reasonable control, including, but not limited to non-receipt due to; an error in your email address, an inaccurate email address, your failure to check your email online, your failure to inform WL of a change in your email address or a failure of the Internet.

### (b) **Termination with immediate effect**

WL reserves the right to terminate this Agreement with immediate effect:

- 1 if it is unable to meet a request for additional authentication from your card issuer. To reactivate your Membership, you would need to sign up with a card issued by a different bank.
- 2 if you breach any of the terms under this Agreement.
- 3 if the e-mail address or mailing address you provided is no longer valid.
- 4 if you provide an invalid payment method when you enrolled into the Programme or if the Billing Device you provided becomes invalid or expires during this Agreement. An invalid Billing Device can in particular comprise a lost or stolen credit card, a bank card that cannot be charged (fenced bank account or bank account where overdraft limit has been reached, for example) or an invalid credit card number.
- 5 for any misuse or fraudulent activity, and any extraordinary activity which suggests misuse or fraudulent use beyond personal and domestic use of the Webloyalty Membership Service, including for example, but not limited to, where a trial period for the Webloyalty Programme is offered to the Member, and you enrol several times to the Webloyalty Programme but terminate before the end of the trial period, thus benefiting from the service several times without paying a Membership Fee. Similarly, if you make purchases for non-personal use or attempt to obtain Benefits through the Webloyalty Programme for purchases made by another person or by falsifying supporting documents. Additionally, exceptional levels of cancelled Items and/or exceptional levels of returned Items may be deemed misuse and result in termination of your Membership.
- 6 for acting in an unethical, obscene, aggressive or disruptive manner or with intent to annoy, abuse, threaten or harass Webloyalty, their representatives or any other Member in any manner related to the Membership. Such behaviour includes, but is not limited to, verbal or written communication that is offensive, insulting, threatening, or harassing.

7 where any of the events under clause 6.2(b)(1) to (6) occur, or have occurred, under previous memberships. In case of immediate termination of this Agreement at the request of WL, WL has the right to immediately terminate the payment of all accrued Benefits without any right for you to reclaim them or any other compensation. To enable WL to carry out investigations into the validity of your Membership activity, you may be required to provide evidence of identification and/or of Items. Such evidence may include proof of delivery address, your address and/or copies of all relevant purchase receipts or such other evidence as we may reasonably request. A cancelling Member may not re-enrol in the Webloyalty Membership Service for at least 6 months. If any additional Memberships are detected during this 6 month period by way of name and/or address, email, payment details and/or bank account/IBAN we reserve our right to cancel the Membership(s) and any accrued Benefits will be forfeited.

## **7. CHANGES TO YOUR AGREEMENT**

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WL may revise these Membership Terms of Service from time to time. WL will only make changes where we have a valid reason to do so. Where we can, WL will notify you of any material changes to the Webloyalty Membership Services, your Agreement or the fees and will give you at least 30 days advance notice before making any such change. In the event of any such changes, we draw your attention to your general right to terminate as set out in clause 6.1 above. WL will notify you by notice on the Website or by email, if revised Membership Terms of Service, apply. You are encouraged to read any revised Membership Terms of Service.

## **8. LIABILITY**

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### **8.1 RETAILERS**

WL may be the provider of the Webloyalty Membership Service, however the Items purchased by you through the Website, are provided directly by third party suppliers (each referred to as «**Retailers**») to you. You acknowledge and understand that, in such circumstances, we have no control over:

- (a) the quality, safety or legality of Items advertised by Retailers
- (b) the truth or accuracy of the listings
- (c) the ability of Retailers to sell the Items and
- (d) orders you place through use of the Webloyalty Membership Service and communicated to Retailers, are considered offers to purchase Items from such Retailers. WL cannot and does not control whether or not Retailers will accept such offers or complete the sale of the Items they offer.

With respect to Items provided by Retailers, WL will have no liability to you arising out of:

- (a) the failure of any participating Retailers of any Items to supply any such Items on the terms offered
- (b) any delay in delivery of any Items, regardless of the cause of such delay or
- (c) any defective or non-conforming Items

## 8.2 WEBLOYALTY MEMBERSHIP SERVICE

WL makes no representation or warranty whatsoever, express or implied that your access to the Website will be uninterrupted, timely, secure or error-free. WL agrees to take reasonable steps to prevent the

introduction of viruses or other destructive materials to the Website. WL does not warrant, guarantee or make any representations that the Website is entirely free of destructive material and WL excludes all liability in this respect unless (and to the extent) attributable to our breach or negligence.

Except as expressly set out in your Agreement, WL excludes all other promises to the extent that we are legally allowed to exclude them. Please refer to your local Citizen's Advice Bureau or local trading standards office for information about your statutory rights and promises which WL is not legally allowed to exclude.

This clause 8 (and any other clause excluding or restricting our liability) applies to WL's directors, officers, employees, subcontractors, agents and affiliated companies as well as to WL.

Nothing in this Agreement in any way limits or excludes WL's liability for negligence causing death or personal injury or for fraudulent misrepresentation or for anything which may not legally be excluded or limited.

Without prejudice to the rest of your Agreement, WL's liability of any kind in respect of the Webloyalty Membership Service or otherwise shall be limited to the amount equal to fees payable by you in any 12 month period under your Agreement.

In no event will WL be liable for any:

- Economic losses (including, without limit, loss of revenues, profits, contracts, business or anticipated savings)
- Loss of goodwill or reputation
- Losses you incur that were not reasonably foreseeable to you and WL when you entered into your Agreement or

- Damage to or loss of data, to the extent this was not in the contemplation of WL and you at the commencement of the term and is not attributable to WL's negligence or breach of your Agreement.

WL will not pay for losses arising from our inability to provide the Webloyalty Membership Service in the event of any act of God, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, epidemic, pandemic, civil war, revolution, insurrection or military or usurped power.

## 9. COMMUNICATIONS

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You hereby authorise us to deliver any and all communications («Communications»), including but not limited to Membership information, procedures on use of the Webloyalty Membership Service, changes in the Webloyalty Membership Service benefits, and change in the Membership Fee to Member's

electronic mail address, profile page or postal address at WL's discretion.

You further authorise WL to deliver any Communication by sending in lieu of such Communication (the

«Underlying Communication»), a notice that directs you to an address on the World Wide Web («Web») where the Underlying Communication is posted. You agree that the sending of a notice of delivery by Web posting shall constitute delivery whether or not you actually access the Underlying Communication via the Web. You agree that you will not, for any reason, alter any Communication delivered electronically or otherwise. WL does not guarantee Web access; however, WL offers Members various ways of communicating with our customer service staff (see Customer Services contact information, at the beginning of these Terms of Service).

## 10. TAXES

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The Membership Fee is inclusive of all applicable taxes.

## 11. USE OF INFORMATION

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The details you supply will be stored securely and used by us to administer your Membership of the Webloyalty Programme. Information may be disclosed to Retailers, regulatory bodies and/or your bank or card issuer and/or our subcontractors for the purposes of providing the Webloyalty Membership Service. We may also disclose your information to the marketing partner that provided you with details of our offer to enable it to track the offer you accepted from us and to enable it to undertake market research and data analysis in relation to but not limited to your shopping trends and behaviours.

Your bank/card issuer will pass your name, address, date of birth and card details to us for the purpose of providing the Webloyalty Membership Service and billing your account with the Membership Fees.

From time to time we may ask your card issuer to update us with any changes to the information it has provided to us, for example by providing us with any updated or new card numbers or expiry dates.

Please see our [Privacy and Cookies Policy](#) for more information.

## 12. ENTIRE AGREEMENT

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You acknowledge that use of any particular Benefit may be subject to Special Terms. This Agreement, including these Terms of Service, the Special Terms and the Membership Pack, constitute the entire understanding and Agreement of the parties with respect to the subject matter hereof and will supersede any and all prior oral or written communications, representations or agreements, other than with respect to the initial Membership Fee and Membership term to which you agreed at the time of your enrolment.

## 13. GENERAL

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If any provision of your Agreement is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability shall not affect the other provisions of your Agreement which shall remain in full force and effect. WL's failure to insist upon or enforce strict performance of any right or provision of this Agreement will not constitute or be construed as a waiver of any right or provision.

## 14. NOTICE

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You must notify WL of any change to your address, electronic mail address and/or Billing Device. Customer Services contact information is set out above and is also available on the Website.

## 15. ASSIGNMENT

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This Agreement may be assigned in whole or in part by WL at any time in its discretion. This Agreement may not be assigned by you without our prior written consent.

## 16. GOVERNING LAW AND DISPUTES

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This Agreement (including the Membership Pack, the Special Terms, Terms of Service and Privacy & Cookies Policy), will be governed by and construed in accordance with the laws of Ireland.

You agree to settle any disputes regarding Items directly with the applicable Retailer and not involve WL in any disputes between you and a Retailer.

## **17. COMPLAINTS & DISPUTES**

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If you have cause for dissatisfaction and wish to complain about your Membership or any of the Services please contact [customerservice@completesavings.ie](mailto:customerservice@completesavings.ie)

quoting your Membership number. We aim to promptly respond to our customers' complaints at the initial point of contact.

If you are not satisfied with the initial response you have received, your complaint will be escalated to a Customer Care Advisor by the Customer Service team, who will aim to resolve your complaint as soon as practicable.

If you are still dissatisfied, we recommend seeking advice from the Centre for Effective Dispute Resolution (CEDR). Alternative Dispute Resolution provided by bodies such as CEDR, provides a cheaper, flexible and less-stressful alternative to court proceedings.

## **18. ENGLISH LANGUAGE**

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By entering into this Agreement, you agree all correspondence and all documentation respecting this Agreement are written in the English language.

## **19. RIGHTS OF THIRD PARTIES**

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This Agreement does not confer any rights on any person or party (other than WL and the Member).

## **20. WAIVER**

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Any omission to exercise, or delay in exercising, any right or remedy under this Agreement shall not constitute a waiver of that, or any other, right or remedy. The waiver by any party to this Agreement of any of its rights or remedies arising under this Agreement or by law shall not constitute a continuing waiver of that right or remedy or a waiver of any other right or remedy.

## 21. COPYRIGHTS

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All content included on this site, such as text, graphics, logos, button icons, images, audio clips and software, is the property of Webloyalty Sàrl and its affiliates, its content suppliers or its clients and is protected by copyright laws. The compilation (meaning the selection, arrangement, assembly and/or collection) of all content on this site is the exclusive property of Webloyalty Sàrl and its affiliates and is protected by copyright laws. Any other use, including the reproduction, modification, distribution, transmission, republication, display or performance, of the content on this site is strictly prohibited.

## SECTION B: BENEFIT SPECIFIC TERMS OF SERVICE

### 22. WELCOME REWARD

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- 1 A welcome reward is available to all new Members when they join the Webloyalty Programme (“Welcome Reward”). Each Member is eligible to claim the Welcome Reward only once and the terms and conditions relating to your Welcome Reward can be found on the ‘Earnings’ page on the Website and in your Membership Pack.
  - (a) We will pay the Welcome Reward as soon as we can and, in any event, no later than 10 working days after a valid claim is received, subject to compliance with this Agreement.
  - (b) If your Earnings page and/or Membership Pack states that you can receive your Welcome Reward after the next purchase you make with:
    - the retailer you joined the Programme through (the “**Partner**”), you will need to purchase another item via the Partner through the Website.
    - any online Retailer available on the Website, you will need to purchase an Item through the Website.

If you make this purchase through the Website, it should be automatically tracked. Once the relevant conditions have been met, your Welcome Reward shall be automatically added to your Available Balance.

If for any reason the purchase is not tracked, or you make this purchase outside of the Website as permitted in your Membership Pack/under your Earnings page, you will need to upload your purchase confirmation receipt to your “Earnings” page. Make sure your order confirmation number and order date are included, along with your name and membership number. If you wish to email the purchase confirmation receipt, please ensure your email is no larger than 500KB in size.

You can send your email to [welcomereward@completesavings.ie](mailto:welcomereward@completesavings.ie). Incomplete order

confirmation emails are not valid. Other receipts, such as delivery notes, tickets and invoices, are also not valid.

(c) If your Earnings page/ Membership Pack states you can claim your Welcome Reward on the purchase you made prior to joining the Programme via the Partner, you do not need to make a second purchase. To claim, go to the “Earnings” page and click the “Claim Now” button. You can also claim by email by sending your purchase confirmation receipt, to [welcomereward@completesavings.ie](mailto:welcomereward@completesavings.ie).

- The offer for the Welcome Reward to be paid to the Member’s card they registered upon enrolment is only available for Members who registered a Visa or Mastercard card. The Welcome Reward can only be paid to the card the Member registered with WL when the Member joined the Webloyalty Programme and cannot be paid to any subsequent payment cards that are registered by the Member.
- 2. The Welcome Reward can only be claimed against purchases made by you, for your personal use only, after you enrol onto the Webloyalty Programme. The Welcome Reward may be claimed by Members even if they choose to cancel their Membership, provided they contact [welcomereward@completesavings.ie](mailto:welcomereward@completesavings.ie) within 13 months from the date of cancellation and provide the information requested in clause 22.1 above.
- 3. The Welcome Reward can only be claimed with a unique order. The same order cannot be used to claim the Monthly Bonus as well.
- 4. This Welcome Reward is a fixed amount and is not transferable.
- 5. Upon your request by selecting the “Initiate your Payment” button on the “Payments” page, the Welcome Reward will be paid according to the payment method selected – either credited directly to your credit card or issued by cheque to the address specified in your ‘Profile’.
- 6. The payment of the Welcome Reward to the Member’s card they registered upon enrolment only applies to the Welcome Reward payment and does not apply to the payment of the Monthly Bonus or Cashback rewards. WL reserves the right to pay the Welcome Reward via a cheque sent to the address that the Member has registered on the “Profile” page if WL is unable to process the payment of the Welcome Reward to the Member’s card.
- 7. Where the Member’s registered card is an American Express card, WL shall pay the Welcome Reward via a cheque sent to the address that the Member has registered on the “Profile” page. The Member will need to request the send of their cheque within the “Payment page”.

## 23. MONTHLY BONUS

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- 1 As a Member of the Webloyalty Programme, you are entitled to claim a monthly cashback reward (“Monthly Bonus”) valid towards an online purchase you make from either the Partner through which you signed up as a Member or as otherwise set out in the Membership Pack (and set out in the “Earnings” link on the Website).
- 2 You can claim your Monthly Bonus once every calendar month for as long as your Membership remains active, provided you have followed the steps in this clause 23.2. In order to claim you must:
  - Make an online purchase in the relevant month, with the Partner you joined through, or as otherwise outlined in your Membership Pack. You must click the “Claim Now” button under the ‘Earnings’ page, before the end of the month, for it to be transferred to your ‘Amount Available’.
  - If the purchase for any reason is not tracked, you will need to upload via the Earnings page, your complete purchase confirmation receipt containing the order confirmation number and order date, in the accepted format (PDF, JPG, PNG or GIF) and not exceeding the size of 20MB, within 30 days of making your purchase:
  - Your purchase confirmation receipt must include your order confirmation number and purchase date, as well as the delivery fees amount in full.
  - If you wish to send us your purchase confirmation receipt by email, please send it to [monthlybonus@completesavings.ie](mailto:monthlybonus@completesavings.ie), including your name, membership number and specify you are claiming the monthly bonus. The above criteria for purchase confirmation receipts, must also be met. Please also ensure your receipt is no larger than 20MB in size and in either PDF, JPG, PNG or GIF format.
  - Upon your request, the Monthly Bonus will be paid via a cheque sent to the address as specified within your details in the ‘Account’ section of the Website.
- 3 Items purchased must be for personal use only.
- 4 The Monthly Bonus can only be claimed against Items purchased by the Member whilst the Membership is active.
- 5 The Monthly Bonus can only be claimed against purchases made within the month for which the Monthly Bonus is claimed.
- 6 You may not use the same purchase confirmation receipt you used to claim your Welcome Reward, to also claim your Monthly Bonus.
- 7 This Monthly Bonus is a fixed amount and is not transferable.

## 24. CASHBACK REWARDS

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- 1 An index of the Retailers offering cashback via the Website is provided by WL on the Website («Retailers»). WL is not responsible for changes to, or discontinuance of, any Retailer, or any Retailer’s withdrawal from the Webloyalty Programme, or for any effect on accrual of cashback caused by such changes, discontinuance, or withdrawal. WL is not responsible for changes to, or discontinuance of any special offer or voucher code. It is your responsibility to ensure that all

special offers are valid. If you choose to use vouchers that are listed or unlisted on the Retailer landing page, WL cannot guarantee you will be eligible to receive cashback on your purchases.

- 2 As a Member, online purchases made through a Retailer will be deemed a «Qualifying Purchase» and will result in the right to earn cashback if and only if all of the following criteria is satisfied:
  - a. you must enable «Cookies», both first and third party (if applicable) on your Web browser when on the Website and Retailer site
  - b. all potential Qualifying Purchases must begin by first clicking on the Retailer's link which appears on the Website and then successfully connecting to the Retailer's website based upon that click and
  - c. all potential Qualifying Purchases do not violate any retailer specific terms set out on the Retailer's landing page ("Special Terms"). WL may, at all times, route your request for a Retailer website through specific links, for your purchase can be tracked correctly. Any alteration of these links will invalidate your purchase, which will not be deemed a Qualifying Purchase.
- 3 There is a maximum eligible cashback amount («Cashback Maximum») of two three hundred euros (€300) for all Qualifying Purchases made online in any calendar month during your Membership of the Webloyalty Programme. Any purchases you make from Retailers in a calendar month after reaching the Cashback Maximum will not be deemed to be a Qualifying Purchase.
- 4 You may request the cashback you've earned and showing in your ("Amount Available") it will be sent to you via cheque once you requested to "Transfer" it and have accumulated a minimum of €5. If you reach the Cashback Maximum or, after 2 months from the date you reach €5, you have not initiated the payment of cashback yourself, we will automatically send you a cheque for the Amount Available. The cheque will sent to the address as specified within your details in the "Account" section of the Complete Savings website. If no address has been provided, WL will retain such amounts until WL receive this information from you. Cashback is normally paid within 90 days of you request your cheque, however, this period may be longer depending on the both WL's and Retailer's validation processes. WL cannot issue cheques to any address other than that specified in the «Account» section of the Website.
- 5 The amount of Cashback we award you is subject to adjustments for returns, cancellations, and other events. Acting reasonably, we may apply such adjustments to your "Amount Available" at any time as we consider appropriate and at our sole discretion.
- 6 It is your responsibility to check your Profile regularly to ensure cashback has been properly credited and that your Amount Available is accurate. If you do not believe a Qualifying Purchase has been correctly added to your Amount Available, you must wait up to 10 working days after completing a Qualifying Purchase to contact our Customer Service (as provided on the Website). Furthermore, all cashback you earn is subject to review. We may apply necessary adjustments to your accounts, at any time. We reserve the right to terminate any Membership for abusive or fraudulent activity.
- 7 We may be unable to track some Qualifying Purchases on our system. In those circumstances, to claim your cashback, you must:

- a For online purchases, fill-in the Transactions Claim Form within 90 days of making the Qualifying Purchase.
- b For travel reservations, fill in the Transactions Claim Form within 90 days from the end of your trip.

If we need to validate your purchase, we will ask for a scanned copy of your online purchase confirmation receipt which must contain the following information:

For online receipts - your name, address, date of purchase, type of payment used and amount.

- 8 If you place more than ten (10) orders or transactions with a single Retailer in any single calendar day, any Items contained in orders placed after the tenth order will not be deemed Qualifying Purchases.
- 9 With Items comprising reservations of hotel rooms, travel, transport and purchases made in instalments, the cost of these Items will be considered duly paid and therefore a Qualifying Purchase, when you pay for the whole booking and you complete your stay with the relevant hotel/ service provider. Therefore, the cashback does not apply to payments, deposits, cancellation fees, or any other amounts you pay which does not represent the full payment of the relevant Item you purchase. The percentage of cashback offered by each provider to you, will vary by provider, and will be shown on the Website only, on the pages accessible by Members.
- 10 Retailer offers are subject to change. For the avoidance of doubt, only purchases made at Retailers when available through the Webloyalty Membership Service will be eligible for cashback.
- 11 It is your responsibility to keep your Billing Device information and personal details current to facilitate your cashback payment. In the event your personal details (including your address) are not current at the time of payment, WL will not be able to pay the cashback until such time you provide a valid address. Please review your details within the Profile page on the Website regularly to ensure they are up to date.
- 12 No cashback earned or granted as part of the Webloyalty Programme, may be assigned, or transferred to any third party except as expressly permitted by WL in writing and/or may be required by law.
- 13 You authorise WL to disclose to third parties information you have provided, or information that WL has obtained about your account or shipping behaviour:
  - to agents of WL or its retailers, such as independent auditors, consultants or lawyers
  - to comply with government agency or court orders or requests
  - in providing aggregated and non-personalised marketing services for an advertising partner or Retailer, or
  - where it is necessary for payments of your cashback.

Further, you authorise WL to receive any account information from any Retailer including, but not limited to information regarding the Qualifying Purchase such as the products ordered, the order number, the time and date the Qualifying Purchase occurred and the email address entered for the Qualifying Purchase.

- 14 We reserve the right to terminate the cashback benefit at any time on 30 days' notice. Notification of termination of cashback benefits will be sent to the email address you provided to WL. WL will not be responsible for failing to notify you of termination of Cashback Rewards where such failure is caused by any reason outside our reasonable control, including: an error in your email address, an inaccurate email address, your failure to check for your email online, your failure to inform WL of a change in your email address or a failure of the Internet.
- 15 Cashback represents an unsecured contractual claim to a cashback payment for which we do not hold a cash equivalent amount for you. Your right to a cashback payment is based on these terms and any Special Terms being satisfied.
- 16 Cashback Disputes: All questions or disputes regarding the cashback benefit including without limitation, questions or disputes regarding eligibility for cashback, or the eligibility of discounts for accrual or redemption, must be submitted in writing via email to [cashback@completesavings.ie](mailto:cashback@completesavings.ie)
- 17 Nothing in these Terms and Conditions shall be construed as creating or constituting a partnership, joint venture or agency relationship between WL and the Retailers. The Retailers shall not have the ability to create any binding obligation on behalf of WL.

## 25. GIFT CARDS

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For any queries around Gift Cards, please see our FAQ or contact our Customer Service Team. Customer Service Contact Information is set out above.

Gift Cards, Gift Vouchers and/or Gift eCodes («Gift Cards») featured on the Website are supplied by our preferred partner Hawk Incentives Limited (Company number 04155659), registered office Westside, London Road, HEMEL HEMPSTEAD, HP3 9TD. By purchasing Gift Cards via the Website you agree to

- (i) the Membership Terms of Service in Section A, (ii) these Gift Card Benefit specific terms of service,
- (iii) the Hawk Incentives Limited Terms and Conditions as set out on the Hawk Incentives Limited website and (iv) any additional terms and conditions specified by individual Gift Card merchants at the point of purchase.

Members can purchase Gift Cards by clicking on the Gift Card link featured on the Website. Members will be securely transferred to the Gift Cards site powered by Hawk Incentives Limited. When purchasing a Gift Card via Website, Members are making a payment via the secure Hawk Incentives Limited

platform. Hawk Incentives Limited is responsible for the collection and processing of the Member's payment. Gift Cards and associated discounts offered via the Webloyalty Programmes are only available to Members of the Webloyalty Programme and the right to purchase these Gift Cards is non-transferable. Terms of use vary from Gift Card to Gift Card. Gift Cards may have an expiry date, and/or other rules and restrictions. When purchasing a Gift Card via the Webloyalty Programme, please read all Gift Card specific terms of service as set out on the Hawk Incentives Limited website at point of purchase.

Members can save up to 20% off the face value of Gift Cards on a number of selected Gift Card Brands («Brands»). Purchased Gift Cards will be fulfilled and shipped to the designated shipping or email

address that the Member provides when placing the order. For orders with multiple Gift Cards of the same or multiple Brands, the cards will be combined into one standard delivery shipment. Members can select different postage options which will incur charges as specified at the point of purchase. Please allow 2-5 business days for Hawk Incentives Limited to process your order, and an additional 1-3 days thereafter for your order to arrive. During busy times of the year, e.g Christmas, please allow for 5 business days for the delivery of your order. Please allow another 2 business days for your gift card to be activated.

Gift Cards of specific Brands can be redeemed at the Brand store or its own website, or as specified on the Gift Card or in the specific terms and conditions stipulated by the Brand on the Hawk Incentives Limited powered Gift Card website. Gift Cards are not redeemable for cash. Participating Brands are subject to change, and are not guaranteed to be available at all times. In addition, Brands within the Top.

Offers (offering 20% discount) as well as the variable discounted Gift Cards will vary from time to time. Use and redemption of Gift Cards is subject to the limitations and rules set by the respective Brands. WL does not assume responsibility or liability for the actions, products, locations or content of any Brand or Brand store. Risk and title will pass to the Member upon delivery. WL can take no liability for any lost, stolen or damaged Gift Cards, once responsibility of ownership has passed to the Member at time of delivery.

A Member may purchase Gift Cards up to a value of €100 in any calendar month from the Top Offers selection and up to a value of €100 worth of Gift Cards with a variable discount as long as the Member remains within the Webloyalty Programme. These benefit restrictions may be subject to change from time to time.

WL reserves the right to cancel any orders that exceed the €100 monthly limit. In such event, the Member will not be charged for Gift Cards that are cancelled. In the event that the Member has already been charged for Gift Cards, the Member will be refunded for the cancelled Gift Cards on the payment device that was used to purchase the Gift Cards. Should a WL Member, individually or collectively be found to be in breach of this Agreement WL has the right to immediately terminate membership and/ or any associated memberships. In such cases any accrued benefits and/or cashback earned but not paid at the date of termination, will be forfeited further details of which are set out in Section A, Membership Terms of Service.

Card Activation: Gift Cards may have been dispatched inactive/unloaded, which will be specified on the Gift Card or at point of purchase. Members are recommended to check the balance of the Gift Card with the retailer before use and/or allow for 48 hours from the receipt of the Gift Card(s) before use. The balance on the Gift Cards can also be viewed by accessing your order on the Website. Log onto [www.completesavings.ie](http://www.completesavings.ie), click on Gift Card section, click on My Orders.

Customer Service Support: All enquiries regarding Gift Cards will be handled by the Complete Savings Customer Service Team, details of which are set out in the Customer Service Contact Information section of the Membership Terms of Service above.

Refunds, Returns and Cancellations: Hawk Incentives Limited's address will be the return address on the Gift Card mailing envelopes. Hawk Incentives Limited will notify WL's Customer Service Team of all returned mail and any other customer service issues, including the details regarding order and

membership details to enable WL to identify and communicate with the Member. WL will use all reasonable endeavours to contact the Member in the event of returned mail. If WL is unable to contact the Member, the transaction will be refunded less any postage & packaging and credit card charges.

Orders cannot be cancelled. In addition, after receipt of the Gift Cards by the Member, the Member assumes all risks associated with the Gift Cards and no Gift Card returns will be accepted.

Lost/Stolen Shipments: In the case of the non-receipt of ordered Gift Cards, it will first be investigated whether the ordered Gift Card balance is still intact. Please allow up to 5 business days for WL to complete the investigation. A balance transfer will be arranged to a new Gift Card and the new Gift Card will be reshipped. WL will pay for the postage fees of the reshipment, unless the non-receipt of the Gift Card is due to incorrect address/shipping details provided by the Member, in which case the Member will pay the postage fees for the reshipment. Should the Gift Card balance have been spent, or in the case of voucher or pre-loaded Gift Card orders, the Member will be liable for the replacement of the order, except in the case of orders sent by tracked and insured mail.

WL will not deactivate or provide credits for any part of the value associated with any Codes and/or eCodes. Once the Code and/or eCode has been sent to the Member, the Member assumes all risks associated with the Code and no Code returns will be accepted.

**WL IS NOT THE ISSUER OF THE GIFT CARDS. WL MAKES NO REPRESENTATION OR WARRANTY WHATSOEVER, AND SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO GIFT CARDS, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTY OF QUALITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, LACK OF LATENT DEFECT AND/OR THAT THEY WILL**

**MEET THE MEMBER'S REQUIREMENTS.**

**THE MEMBER ASSUMES ALL RISKS ASSOCIATED WITH THE GIFT CARDS AND THEIR USE. WL WILL NOT IN ANY CIRCUMSTANCE BE LIABLE FOR ANY LOSS, HARM OR DAMAGES, WHETHER DIRECT OR INDIRECT, PUNITIVE, CONSEQUENTIAL, INCIDENTAL, EQUITABLE OR OTHERWISE WHATSOEVER, INCLUDING ATTORNEY'S FEES OR COSTS, HOWEVER CAUSED AND WHETHER OR NOT FORESEEABLE, OR FOR CONTRIBUTION OR INDEMNITY IN RESPECT THEREOF, EVEN IF WL HAS BEEN INFORMED IN ADVANCE OR OUGHT REASONABLY TO HAVE KNOWN OF THE POTENTIAL FOR SUCH DAMAGES.**

**THE ENTIRE LIABILITY OF WL, AND THE EXCLUSIVE RECOURSE OF THE MEMBER, IN THE EVENT OF ANY CLAIM(S) FOR WHICH WL MAY PROPERLY BE HELD LIABLE UNDER AND IN CONNECTION WITH RESPECT TO THE GIFT CARDS, REGARDLESS OF THE FORM OF ACTION OR BASIS OF LIABILITY SHALL BE LIMITED IN THE AGGREGATE (REGARDLESS OF THE NUMBER OF CLAIMS) TO THE ACTUAL PROVEN DIRECT DAMAGES SUFFERED BY THE MEMBER AND SHALL NOT EXCEED THE MEMBERSHIP FEES PAID.**



# CANCELLATION FORM

If you wish to cancel your monthly membership, you can do so with immediate effect in the following ways:

- **Online** via the online cancellation service (available through the Profile area of the Website when You are logged in).
- **By calling** our Customer Service Representatives to the phone numbers set out in the page "[Contact us](#)" (Monday to Friday 8am-8pm, and Saturday 9am- 4pm).

You can also cancel:

- **By email:** at [customerservice@completesavings.ie](mailto:customerservice@completesavings.ie) (estimated time to process: 72 hours).
- **In writing** fill out the cancellation form featured below and send this to: (estimated time to process: 10 working days).

To: Complete Savings  
 (PO Box 12511, Crumlin, Dublin 12, Ireland)

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[customerservice@completesavings.ie](mailto:customerservice@completesavings.ie)

I hereby give notice that I cancel my contract for the supply of the following service: Complete Savings.

## Membership details

First name: .....

Last name: .....

Address: .....

Postcode: .....

Membership number: .....

Date: .....