

Terms and conditions for use of “Panorama” Gift card:

1. These terms are valid from January 1, 2015.
2. This document sets out the terms and conditions for “Panorama” Gift cards (hereinafter – Gift card) located at Saltoniškių g. 9, Vilnius.
3. JSC “Panorama LT” (hereinafter referred to as the Distributor) conducts a Gift card distribution program in which a private or legal entity (hereinafter – Purchaser) may make an advance payment and receive a Gift card confirming the purchase which can then be used for purchases in participating stores of the “Panorama“ shopping center marked by a special sign or information (hereinafter – Partners) or other services or functions (hereinafter – Program) associated with the use of the Gift card.
4. JSC “Gera dovana” (hereinafter referred to as the Administrator), in accordance with a contract with the Distributor, administers the Gift card distribution Program carried out by the Distributor: organizes the distribution of Gift card, organizes and offers additional services for the use of Gift card by individual Gift card holders (hereinafter – Gift card Holder), and serves as an intermediary in settling Gift card Program accounts. The Administrator acts on behalf of the Distributor.
5. The Purchaser of a Gift card agrees to these terms and conditions of use. A Purchaser of a Gift card who then transfers this Gift card to another individual undertakes to notify the other individual (the future Gift card Holder) of these conditions and rules of use of the Gift card.
6. The sale of Gift card to Purchasers and additional services provided to the Gift card Holder are provided by a company that is located in a designated place for serving clients (hereinafter – Gift card Distribution Site) and operates under a contract between the Distributor and the Administrator (hereinafter – Gift card Seller). The Gift card Seller acts on behalf of the Distributor.
7. The Gift card is a special form, card, or other conveyor of information that confirms the fact of advance payment by the Purchaser and gives the Gift card Holder the right to obtain goods or services offered by the Partner.
8. In the Gift card is indicated and/or written the following information: the name of the Gift card, the identification number of the Gift card (indicated with numerical or graphic codes), and also other information necessary for the Purchaser for the use of the Gift card.
9. In the Gift card is indicated and/or written the following information: the nominal value of the Gift card and the start and end dates of the Gift card. If this information is not indicated in the Gift card then this may be received free of charge at a Gift card Distribution Site.
10. The start date for the Gift card coincides with the date of sale of the Gift card.
11. A Gift card can be purchased online at www.geradovana.lt and also at Gift card Distribution Sites. Information about Gift card Distribution Sites is available at the Distributor’s site www.panorama.lt.
12. The Purchaser may obtain the following forms of Gift card: a plastic Gift card or an electronic Gift card (available online, printed on a regular printer).
13. Gift cards are valid for 3 (three) months from the moment of purchase.

14. Gift cards are sold/issued in the following standard denominations: € 10 , € 15 , € 20 , € 50 , € 100, sum can vary from 10 eur to 150 eur, each 0.01 eur. In exceptional cases (during sale campaigns or similar) Gift cards may be issued in other standard denominations.
15. Gift cards and additional services may be purchased in cash or through a bank transfer (provided the Gift cards Distribution Site allows bank transfers) or through another method used by the Gift card Distribution Site. Forms of payment for Gift cards and additional services at Gift card Distribution Sites may not coincide with existing methods of payment of other goods and services (for example, the Gift card may not be purchased with a bank card, etc.).
16. When purchasing a Gift card, an invoice with VAT is not issued. Upon the Purchaser's request a proof-of-payment may be provided.
17. Gift cards are non-refundable and may not be exchanged for cash.
18. Gift cards may not be used for payment of tobacco and alcohol products or for gambling services.
19. Gift cards may be used at all "Panorama" stores and restaurants with the exception of "H & M", "Caffeine", "Bottlery," "Vynoteka", "iQOS", "BTA draudimas", "Lietuvos draudimas", shoe repair, clothing repair and alterations, bank branches, "Lietuvos paštas", "Tiketa", "Bilietai.lt", "Kakava.lt".
20. Gift card Holders may use the following additional services for the use of Gift card:
 - 20.1. Extension of the term of validity of the Gift cards. The service is provided according to the following:
 - 20.1.1. An unused Gift card that has expired may be extended if no more than 12 (twelve) months have passed since the time of sale.
 - 20.1.2. A Gift card may be extended for 3 (three) months (starting from the time of extension), but not more than 12 (twelve) months from the moment of sale of the Gift card.
 - 20.1.3. The Gift card Holder must pay € 1.45 for the extension of each Gift card.
 - 20.1.4. With the extension of the validity of a Gift card the Gift card is forfeited by the Gift card Holder (the period of its validity is canceled) and a new Gift card is issued with an extended term.
 - 20.2. Gift card division: the Check Holder may exchange a Gift card of a higher value for multiple Gift cards of lesser value. The service is provided as follows:
 - 20.2.1. The service is provided only for valid, unused Gift cards.
 - 20.2.2. The Gift card Holder must pay € 1.45 for each Gift card division.
 - 20.2.3. When it is divided the Gift card Holder forfeits the Gift card (its validity is terminated) and in its place is issued new Gift cards, the total nominal value of which are exactly equal to the forfeited Gift card.
 - 20.2.4. The period of validity of the newly issued Gift card remains the same as the period of validity of the old Gift card . (Dividing the Gift card does not affect its period of validity.)
 - 20.3. Gift card replacement is possible when a Gift card is damaged but still identifiable or if the Gift card simply wants to replace the Gift card. The service is provided as follows:
 - 20.3.1. The service is provided for valid, unused Gift cards.
 - 20.3.2. The owner of the Gift card must pay a € 1.45 fee for each Gift card replaced.
 - 20.3.3. When replacing a Gift card the Gift card is forfeited by the Gift card Holder (its validity is terminated) and a new Gift card is issued.
 - 20.3.4. The period of expiration and nominal value of the new Gift card remains unchanged.

20.3.5. When replacing a Gift card the identification number and type of Gift card may be changed.

20.4. When purchasing a Gift card online (an electronic Gift card) a service fee of € 0.87 is charged for each Gift card.

20.5. Information on Gift card: The Gift card Holder may present his/her Gift card at a Gift card Distribution Site and receive information about its validity, etc. This service is provided as follows:

20.5.1. The service is provided if the Gift card is able to be identified (if the Gift card is not damaged and if the identification number of the Gift card can be read).

20.5.3. After providing information the Gift card is returned to the Gift card Holder unless there is suspicion that the Gift card was used for illegal activities or in violation of these rules.

21. If the cost of the good(s) is higher than the nominal value of the Gift card the purchaser may use additional funds for the remainder.
22. If the cost of the good(s) when paying by Gift card is lower than the nominal value of the Gift card the difference is not returned.
23. Following payment the Gift card is forfeited and is not returned.
24. A single Gift card may be used for purchases only once. Following payment the Gift card becomes invalid.
25. A Partner has the right to not accept payment for a Gift card if it is damaged. That is, if more than half of the Gift card is illegible or missing or if it is otherwise damaged or it is impossible to read its identification number.
26. If the Gift card is damaged but can be identified (the identification number can be read), the Gift card Holder can make use of additional services by presenting the Gift card to a Gift card Distribution Site.
27. If the Gift card is damaged and is impossible to identify the Gift card may not be returned, no refund is offered, and additional services are not available to the Gift card Holder (extension of the term of the Gift card , division, replacement, and other services).
28. If a Gift card has not been used within 1 (one) year from the moment of issuance (regardless of whether the Gift card was divided, exchanged or extended) it is assumed that the Gift card was used completely by the Gift card Holder (in accordance with the Gift card Distribution Program). The Gift card is canceled and money for the unused Gift card is not returned.
29. The Gift card Holder is personally responsible for his/her Gift card from the moment of acquisition. The Gift card Holder guarantees that the identification information of the Gift card (number, graphic code, and others) will not be made known to third parties (who, using another's identification number, may forge a Gift card or use other means to harm the interests of the Gift card Holder). Upon learning that identification information of his/her Gift card may be know to third parties the Gift card Holder must immediately use or exchange the Gift card or contact appropriate law enforcement authorities. From the moment of sale/acquisition by the Gift card Holder (Purchaser) neither the Distributor nor Administrator is responsible for the Gift card.
30. If the Check Holder violates and of these rules in the participation of the Gift card Distribution Program and/or violates laws of the Republic of Lithuania and/or engages in

activities that may be considered intentionally harmful to the Distributor, Administrator, Partners, Gift card Sellers, other Gift card Holders or other Gift card Distribution Program participants, the Gift card may be canceled and payment may not be refunded, new Gift card and additional services may not be sold to this individual, and information on this person and his/her actions may be reported to law enforcement authorities.

31. These terms and conditions for the distribution of Gift card are subject to change. Changes are announced at least 15 days in advance in the same manner in which these rules were published.
32. Information about the use of the Gift card can be found online at www.panorama.lt, www.geradovana.lt; ph. 8 (5) 219 58 11 (Mon.-Sun. 10.00-22.00), (8 5) 205 2099 (Mon.-Fri. 8.00-17.00); and at Gift card Distribution Sites.
33. A Gift card Holder or other interested party has the right to submit a written complaint for the improper implementation of the Gift card Program to the Administrator at the following address: JSC "Gera dovana", Pilaitės pr. 16, LT-04352, Vilnius, Lithuania. The Administrator will review the complaint within 30 days and reply to the party concerned at the Administrator's office, by post, e-mail, or other agreed upon means.