# **Terms and Conditions**

# My Mortgage Gift<sup>SM</sup>

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- This award cannot be combined with any other award, discount or rebate.
- The My Mortgage Gift<sup>SM</sup> award is not available with The Relocation Mortgage Program<sup>®</sup> or with any Wells Fargo employee mortgage offer.
- The My Mortgage Gift<sup>SM</sup> award is valid after your ("New Loan") fund date and will expire. The email or letter that you receive will include the date that the offer will expire.
- The My Mortgage Gift<sup>SM</sup> promotion is administered by **ITA***Group*<sup>®</sup>, which is not affiliated with your lender.
- By participating in the My Mortgage Gift<sup>SM</sup> promotion, Award recipients agree to release, discharge, and hold harmless your lender, their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of the recipient's acceptance, use, misuse, or possession of any award.

With the My Mortgage Gift<sup>SM</sup> offer, you will have the choice to choose a merchandise item or a Performance Plus Prepaid Visa Award Card.

#### Merchandise

Merchandise and services offered via this catalog's website are manufactured and/or provided by independent suppliers. ITA Group® makes no guarantees, warranties or representations of any kind, expressed or implied, with respect to such awards. Nor shall ITA Group® be liable for any injury, damage or loss to person or property or any expense, accident or inconvenience that may arise in or from the selection of these awards and any product recalls. ITA Group® specifically makes no expressed or implied warranties of merchantability or fitness for particular purpose or otherwise.

#### Warranties

All awards are subject only to the manufacturers' standard applicable warranty, with claims and adjustments being the sole responsibility of the manufacturer. Refer to the warranty information packed with your award and retain the packing slip as your proof of purchase. Mortgage Gift Headquarters specifically disclaims any implied warranties.

#### Returning Merchandise (not Damaged or Defective)

Returns are allowed within 14 days of receipt for reasons other than damaged or defective, provided they are in new condition. All returns must be returned in the original packaging along with all packaging and instructional materials. Return shipments must be sent via a traceable method and include shipping insurance for the value of the item. All return shipping charges are the responsibility of the person returning the item. If the item comes back in an acceptable condition, you will then be able to select a new item. Any product missing the serial number or UPC or is not in new condition will not be able to be exchanged.

#### **Returning Damaged or Defective Merchandise**

Returns for damaged or defective merchandise are allowed within 30 days of receipt.

If your product is damaged in transit, or parts are missing and the shipper is still present, please take the following steps:

- Refuse shipment and write on delivery receipt "Refused Due to Damage".
- Ask the driver to sign the receipt.
- Immediately call Mortgage Gift Headquarters to explain and document the issue. Ask for assistance with ordering a replacement •

If the item was left at your address, please take the following steps:

- Call Award Headquarters IMMEDIATELY see Contact Us section below. We will guide you through contacting the carrier for a damage inspection.
- Upon completion of inspection, the carrier will give you a receipt and return the award to the shipper.
- Retain a copy of the receipt for your records.
- For return of products accepted without inspection, you may be responsible for the return shipping cost.
- Products must be returned in the original packaging along with all packaging and instructional materials.
- After a damaged product is received and confirmed, you may order a replacement.
- After 30 days from delivery, products cannot be returned, exchanged, refunded or replaced.

# **Exceptions and Considerations for Returning Damaged or Defective Merchandise**

- Due to federal regulations, gas powered tools and equipment may not be returned or exchanged if they have been used. Please contact the manufacturer directly or award headquarters for repair assistance.
- Due to manufacturer restrictions, desktop and notebook computers, tablets and headphones may not be returned or exchanged. Please contact the manufacturer directly or award headquarters for repair assistance.
- Some manufacturers will provide refurbished replacement product for returned merchandise-

#### **Shipping Address and Name**

Please be sure to check your shipping address. You are responsible for making sure the delivery address is correct for your award order. Make sure to include suite numbers or company name, if applicable. Please confirm that this is an acceptable address to ensure receipt of your package. We will not be replacing gifts where we can confirm delivery was made. The 'Ship To' name in the checkout process cannot be changed for verification purposes.

### Performance Plus Prepaid Visa Cardholder Agreement

The Performance Plus Prepaid Visa Card, issued by The Bancorp Bank, pursuant to a license from VISA
U.S.A. Inc., and its use and fees are subject to the <u>card holder agreement</u> that will be included in the mailing
with the card.

## **Contact Us**

If you have questions or concerns about the My Mortgage Gift, please call My Mortgage Gift headquarters at 1-800-875-0190, Monday through Friday, 7:00 a.m. to 7:00 p.m., Central Time, excluding holidays.

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