

# Terms and Conditions

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

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- The **My Mortgage Gift<sup>SM</sup>** award is valid for 360 calendar days after your (“New Loan”) fund date and then will expire.
- The **My Mortgage Gift<sup>SM</sup>** promotion is administered by **ITAGroup<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.

### Performance One VISA Prepaid Cardholder Agreement

- The Performance One VISA prepaid card , issued by The Bancorp Bank, pursuant to a license from VISA U.S.A. Inc., and its use are subject to the [card holder agreement](#) that will be included in the mailing with the card

### Merchandise

Merchandise and services offered via this catalog’s Website are manufactured and/or provided by independent suppliers. **ITAGroup** makes no guarantees, warranties or representations of any kind, expressed or implied, with respect to such awards. Nor shall **ITAGroup** 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. **ITAGroup** 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. Award 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. Credits for returned items will be issued back to the account upon confirmation that the item being returned is in acceptable condition. Any product missing the serial number or UPC or is not in new condition will not be issued credit at any time.

### **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 Award 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. 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.
- 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 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. We cannot be held responsible for the shipment of awards to an incorrect address regardless of the delivery method used. The Ship To name in the checkout process cannot be changed for verification purposes.

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