

1. Real Food Hub e-gift Cards can be used as payment towards products at www.realfoodhub.co.uk a website owned and operated by CKG Gift Cards Limited. Real Food Hub e-gift Cards can be used as full or part payment on the website. If the amount of the purchase is greater than the value of the Real Food Hub e-gift Card, a debit or credit card can also be used. 2. Real Food Hub e-gift Cards may not be exchanged for cash, vouchers or more Real Food Hub e-gift Cards. 3. The minimum amount to activate a Real Food Hub e-gift card is £1 and the maximum credit amount is £1000. 4. Once the Real Food Hub e-gift Card has been spent in full or part on the website and the order has been confirmed by email, there is no right to cancel the order. 5. The Real Food Hub e-gift Card will expire 12 months after the date of issue and any remaining balance will be deducted. CKG Gift Cards Limited will not be responsible for money not redeemed before expiry. 6. CKG Gift Cards Limited has the right to refuse to honour a Real Food Hub e-gift Card in the event of suspected fraud. 7. If any product purchased with a Real Food Hub e-gift card is subsequently refunded or exchanged for a product of lower price, any money owing will be issued as a balance reload or a new e-gift card. Purchases made with e-gift cards are not refundable in cash. 8. Real Food Hub e-gift Cards remains the property of CKG Gift Cards Limited. 9. CKG Gift Cards Limited cannot be held liable for e-gift Cards, once activated, which are subsequently lost, stolen, damaged or defaced. 10. The funds on a Real Food Hub e-gift Card are not covered by the Financial Services Compensation Scheme. However, CKG Gift Cards Limited does keep funds outstanding on e-gift Cards in a bank account separate from its assets. In the unlikely event of the issuer of this product becoming insolvent some funds on the card may not be available to spend. 11. In the event an e-gift Card is non-functional, your sole remedy, and our sole liability, will be the replacement of the e-gift Card. 12. CKG Gift Cards Limited reserves the right to amend these terms and conditions from time to time where it reasonably considers it necessary to do so (e.g. to change the scope of the e-gift Card service, including cancellation of the Gift Card service, if necessary, in return for an appropriate refund. Reasonable notice of such changes will be given where possible). 13. By activating and/or redeeming a Real Food Hub e-gift Card you accept and agree to these terms and conditions. These terms and conditions are governed by and construed in accordance with UK law, and your purchase, receipt, and/or redemption of an e-gift Card is subject to UK law. 14. The balance of the e-gift Card can be checked online at <https://public.inspireddeck.co.uk/> via balance checker.