Voucher Terms & Conditions

1. Introduction

1.1. The i-movo service may be used to issue Vouchers for a range of purposes, including:

1.1.1. reimbursing retailers for newspapers or magazines supplied under subscription schemes;

1.1.2. reimbursing retailers for products supplied as part of promotional campaigns, offers or other marketing activities;

1.1.3. reimbursing retailers for energy or utility credits disbursed using the i-movo service;

1.1.4. reimbursing retailers for cash disbursed to recipients using Cash-Out Vouchers, including Vouchers issued by or on behalf of the Department for Work and Pensions ("DWP"); and

1.1.5. providing proof of retail transactions for loyalty schemes and similar purposes.

2. General Terms

2.1. These Terms and Conditions explain how to use your i-movo Voucher. Please read them carefully before using your Voucher.

2.2. Your Voucher may be issued as:

2.2.1. a plastic card displaying a barcode;

2.2.2. an email containing a barcode that can be displayed or printed; or

2.2.3. a text message containing a link to a barcode that can be displayed on an internet-enabled device, either as a webpage or within a wallet application installed on the device.

2.3. In each case, a numeric code representing the Voucher will be displayed beneath the barcode.

2.4. If the Voucher is issued as a plastic card, the Voucher may also, at the option of the Issuer, be encoded to track-2 of the cards magnetic stripe.

2.5. These Terms and Conditions govern your use of the Voucher and form an agreement between you and PayPoint Network Limited ("PayPoint", "we", "us" or "our").

2.6. The organisation that promotes, issues or sponsors the Voucher (the "Issuer") is responsible for the promotion, subscription scheme, payment, benefit or offer associated with it. PayPoint acts solely as the provider and administrator of the i-movo Voucher service.

2.7. By using the Voucher, you agree to be bound by these Terms and Conditions.

 © PayPoint plc | 15 October 2026

3. Using Your Voucher

3.1. Your Voucher may only be used at a participating retailer authorised to accept that type of Voucher.

3.2. The Voucher may only be used for the particular product, service, payment, benefit or transaction specified by the Issuer.

3.3. Except where a Voucher has been issued specifically for a cash payment, it cannot be exchanged for cash, credit, change or any other monetary value.

3.4. The Issuer will determine the number of times a Voucher may be used and any restrictions on the frequency of its use.

3.5. The Voucher may only be used before the expiry date communicated with it. An expired or cancelled Voucher will not be accepted.

3.6. The Voucher may not be used in conjunction with any other voucher, offer or promotion unless the Issuer expressly permits this.

3.7. Before leaving the retailer, you should check that you have received the correct product, publication, credit, cash payment or other benefit represented by the Voucher, or that the relevant transaction has been recorded correctly.

3.8. We may refuse or prevent the use of any Voucher that appears to have been altered, damaged, duplicated, fraudulently obtained or otherwise invalid.

4. Important Things You Need to Know

4.1. You are responsible for taking reasonable steps to keep your Voucher secure.

4.2. You must not alter, copy, reproduce, sell or tamper with the Voucher or its barcode.

4.3. You must not transfer the Voucher to another person unless expressly permitted by the Issuer.

4.4. Unless additional identification or verification is required, anyone who has access to a valid Voucher may be able to use it. You should therefore safeguard the Voucher and any device or account through which it can be accessed.

4.5. If your Voucher is lost, stolen or used without your permission, you should contact the Issuer as soon as possible.

4.6. Any replacement Voucher will be issued at the discretion of the Issuer and is not guaranteed.

4.7. Once a Voucher has been used in full or the maximum number of times permitted by the Issuer, it cannot be used again.

5. Communications

5.1. We may contact you about the Voucher by email, SMS, post or any other method using the contact details provided by you or the Issuer.

5.2. You are responsible for ensuring that any contact details you provide are accurate and kept up to date.

5.3. We may rely on the most recent contact details provided to us by you or the Issuer.

6. Contacting Us

6.1. If you have questions about your eligibility to receive or use a Voucher, or about the goods, services, payments or benefits associated with it, you should contact the Issuer or use the contact details provided with the Voucher.

6.2. Participating retailers are not responsible for Voucher administration, replacement requests or queries about an associated promotion, payment or benefit.

6.3. Calls to PayPoint and other electronic communications with us may be monitored or recorded for quality assurance, training, security and fraud-prevention purposes.

7. Lost Stolen or Misused Vouchers

7.1. To the fullest extent permitted by law, we are not responsible for any loss resulting from the loss, theft or unauthorised use of a Voucher.

7.2. We may investigate suspected fraud and, where permitted or required by law, share relevant information with the Issuer, participating retailers, law enforcement agencies, regulatory authorities or other relevant parties.

8. Complaints

8.1. If you are dissatisfied with any aspect of the i-movo Voucher service provided by PayPoint, you may contact us using the relevant contact details provided with the Voucher, through the associated promotion or on our website.

8.2. Complaints concerning the underlying goods, services, payments or benefits associated with a Voucher - including their content, availability, pricing, printing, distribution, delivery or fulfilment - should be directed to the Issuer.

8.3. Complaints concerning the service you receive from a participating retailer should be directed to that retailer.

9. Your Responsibilities

9.1. You must comply with these Terms and Conditions when using the Voucher.

9.2. You must not use the Voucher for any unlawful, fraudulent, unauthorised or otherwise improper purpose.

9.3. You must not attempt to circumvent any usage restrictions, redemption controls or security measures associated with the Voucher.

10. PayPoint's Role and Responsibilities

10.1. PayPoint provides the technology and services used to issue, administer and process Vouchers. The Issuer and any relevant retailer or supplier remain responsible for the underlying goods, services, payments, benefits, promotions or offers associated with a Voucher.

10.2. PayPoint does not guarantee the availability, quality, suitability, fulfilment or value of any goods, services, payments or benefits associated with a Voucher.

10.3. The use of a Voucher is subject to retailer participation and system availability and, where relevant, the availability of the applicable goods, services or cash.

10.4. To the fullest extent permitted by law, PayPoint will not be liable for any indirect or consequential loss arising from the use of, or inability to use, a Voucher.

10.5. Nothing in these Terms and Conditions excludes or limits PayPoint's liability for death or personal injury caused by its negligence, fraud or fraudulent misrepresentation, or any other liability that cannot legally be excluded or limited.

11. Suspension Refusal and Cancellation

11.1. We may suspend or cancel a Voucher, or refuse its use, where:

11.1.1. we reasonably suspect fraud, abuse or unauthorised use;

11.1.2. the Voucher has been copied, altered, duplicated or tampered with;

11.1.3. the associated promotion, scheme, payment, benefit or offer has ended, expired or been withdrawn;

11.1.4. we are instructed to do so by the Issuer;

11.1.5. we are required to do so by law; or

11.1.6. continued use of the Voucher would create a security, operational or material reputational risk.

11.2. You must not attempt to use a Voucher that has been suspended or cancelled.

12. Changes to These Terms and Conditions

12.1. We may amend these Terms and Conditions from time to time where reasonably necessary, including to reflect changes to the i-movo service, applicable law, regulation or security requirements.

12.2. The updated Terms and Conditions and the date from which they take effect will be made available through the relevant promotion, the Issuer's website or our website.

12.3. By continuing to use a Voucher after the updated Terms and Conditions have taken effect, you will be deemed to have accepted them.

12.4. No amendment will affect any rights or obligations that arose before the updated Terms and Conditions took effect.

13. Privacy

13.1. PayPoint will process your personal data in accordance with applicable data-protection laws and its Privacy Policy.

13.2. We may use your personal data where necessary to:

13.2.1. issue and administer the Voucher;

13.2.2. verify the validity and use of the Voucher;

13.2.3. prevent, detect and investigate fraud or misuse;

13.2.4. investigate and respond to complaints; and

13.2.5. comply with legal and regulatory obligations.

13.3. Where necessary for these purposes, we may share your personal data with the Issuer, participating retailers, service providers, law enforcement agencies,

regulatory authorities and other relevant third parties, in accordance with our Privacy Policy.

14. Governing Law and Jurisdiction

14.1. These Terms and Conditions are governed by the laws of England and Wales.

14.2. The courts of England and Wales will have jurisdiction over any dispute arising from these Terms and Conditions or the use of a Voucher. If you live in another part of the United Kingdom, you may also bring proceedings in the courts of the part of the United Kingdom in which you live.

15. General

15.1. If any provision of these Terms and Conditions is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect.

15.2. Any delay or failure by PayPoint to enforce any provision of these Terms and Conditions will not constitute a waiver of that provision or prevent PayPoint from enforcing it subsequently.

16. Additional Terms for Specific Voucher Types

16.1. The additional terms in sections 16 to 19 inclusive apply according to the type and purpose of the Voucher issued to you.

16.2. If these additional terms conflict with any other provision of these Terms and Conditions, the additional terms will prevail in relation to the relevant Voucher.

17. Product and Retail Redemption Vouchers

17.1. A Voucher issued for a product, service, subscription or other non-cash benefit may only be used for the product, service or benefit specified in the relevant promotion, offer or accompanying communication.

17.2. A Voucher may cover the full purchase price or be used as part-payment, as specified in the relevant promotion, offer or accompanying communication.

17.3. If the purchase price exceeds the value of the Voucher, the retailer may require you to pay the difference using another payment method accepted by the retailer.

17.4. Unless expressly stated otherwise, no cash, credit, change or refund will be provided for any unused Voucher value.

17.5. Questions regarding the use of a Product and Retail Redemption Voucher can be sent to engage@paypoint.com

18. Cash-Out Vouchers

18.1. A Cash-Out Voucher enables an eligible recipient to collect a cash payment, reimbursement, refund, compensation payment or other authorised payment from a participating retailer acting on behalf of the Issuer.

18.2. A Cash-Out Voucher may only be used by its intended recipient unless the Issuer expressly permits an authorised representative to collect the payment on that recipient's behalf. Authorising another person to collect the payment does not transfer the recipient's entitlement to that person.

18.3. You or your authorised representative may be required to provide information, verification details or identification requested by the Issuer, the retailer or PayPoint before the Voucher can be used.

18.4. The use of a Cash-Out Voucher may be subject to reasonable transaction limits, operational restrictions and security procedures applied by the Issuer, the retailer or PayPoint.

18.5. Cash payments are subject to retailer participation, opening hours and the availability of sufficient cash at the time of collection. PayPoint does not guarantee that a participating retailer will have sufficient cash available to make a payment.

18.6. A Cash-Out Voucher may not be sold, transferred, assigned or used as security for any obligation. This does not prevent an authorised representative from collecting a payment where expressly permitted by the Issuer.

19. DWP & Other Government Payment Vouchers

19.1. A Government Payment Voucher is a Cash-Out Voucher issued by or on behalf of a government department, agency or public authority, including the Department for Work and Pensions ("DWP"). The terms applying to Cash-Out Vouchers also apply to Government Payment Vouchers.

19.2. A Government Payment Voucher may only be used by an eligible recipient - or an authorised representative where expressly permitted by the Issuer - to collect a payment of benefits, pensions or other amounts authorised by the Issuer.

19.3. Government Payment Vouchers may only be used at participating retailers within the United Kingdom that are authorised to accept the relevant Voucher type.

19.4. A Government Payment Voucher cannot be loaded with additional funds by the recipient and may only be used to collect payments authorised by the Issuer.

19.5. A Government Payment Voucher may only be used before the expiry date specified by the Issuer. Expiry of the Voucher means that it can no longer be used to collect the payment from a participating retailer. You should contact the Issuer for information about whether the payment remains available through another method.

19.6. If the Issuer determines that a payment has been authorised in error or should not be made, PayPoint may suspend or cancel the Voucher, or refuse payment, without prior notice. Any decision to recover a payment that has already been collected is the responsibility of the Issuer.

19.7. If a Government Payment Voucher is lost, stolen, damaged or misused, you should contact the Issuer as soon as possible to ask about a replacement Voucher or alternative payment method.

19.8. The Issuer is solely responsible for determining:

19.8.1. eligibility and entitlement;

19.8.2. payment amounts;

19.8.3. whether a payment should be suspended, stopped, withheld or recovered; and

19.8.4. any dispute concerning eligibility, entitlement or payment.

19.8.5. PayPoint provides and administers the Voucher service but does not make these decisions.

19.8.6. Additional identification, security, verification and anti-fraud checks may be required before a Government Payment Voucher can be used.

20. Publication Vouchers

20.1. A Publication Voucher is a Product and Retail Redemption Voucher issued in connection with a newspaper, magazine, journal, periodical or other print publication, including as part of a promotion, subscription scheme, reward programme or distribution arrangement operated or sponsored by a publisher (the "Publisher"). The terms applying to Product and Retail Redemption Vouchers also apply to Publication Vouchers.

20.2. A Publication Voucher may only be used for the publication specified on the Voucher or in the accompanying promotion, subscription scheme, offer or communication.

20.3. The Publisher is responsible for:

20.3.1. the publication's editorial content;

20.3.2. determining eligibility for any associated promotion, subscription scheme or offer;

20.3.3. publication schedules and dates;

20.3.4. pricing and cover prices;

20.3.5. printing, distribution, circulation and delivery arrangements; and

20.4. the terms, operation and fulfilment of any associated promotion, subscription scheme or offer, except for those elements of the Voucher service expressly provided by PayPoint.

20.5. PayPoint provides and administers the i-movo Voucher service but is not the publisher, printer, distributor or supplier of any publication.

20.6. Use of a Publication Voucher is subject to retailer participation and stock availability. PayPoint does not guarantee that a participating retailer will:

20.6.1. stock a particular publication;

20.6.2. have the publication available at a particular time; or

20.6.3. have sufficient copies available to satisfy redemption requests.

20.7. Before leaving the retailer, you should check that you have received the correct publication. Any concern about its condition should be raised with the retailer; any concern about its content, pricing, publication schedule, distribution or availability should be raised with the Publisher.

20.8. If the Publisher withdraws, suspends, amends or terminates an associated publication, promotion, subscription scheme or offer, PayPoint may amend, suspend or cancel the relevant Voucher in accordance with the Publisher's instructions.