



Terms of service and liability agreement

1. Overview

LastMinuteCards provides digital greeting cards with optional cash gifting. By using the website, you agree to these Terms.

2. User Responsibilities

- You confirm all recipient details entered are correct.
- You must not misuse or attempt to interfere with the website's security.

3. Cash Gifting

- All cash gifting is processed through Stripe.
- Payments sent to incorrect recipient details cannot be reversed by LastMinuteCards.

4. Refund Policy

All sales are final. No refunds will be issued for incorrect recipient details or bank details entered by customers.

5. Intellectual Property

All website content, branding, and card designs are the property of LastMinuteCards.

6. Liability

LastMinuteCards is not responsible for losses resulting from incorrect user-entered information.

7. Sender Confirmation (Required)

Before sending a card, the sender must confirm:

- "I agree to the Terms of Service and Privacy Policy"
- "I confirm all card and recipient details are correct. I understand payments cannot be reversed once submitted"

8. Recipient Confirmation (Required)

Before entering payout details, the recipient must confirm:

- "I agree to the Terms of Service Privacy Policy"
- "I confirm all bank details are correct. I understand that payments cannot be reversed once submitted"

9. Data Processors

We use trusted third-party companies to process certain data securely. These processors include:

- Stripe – Payment processing, cash gifting, identity verification and fraud prevention.
- Google Analytics – Anonymous website usage analytics.
- Email service providers – For sending card links and notifications.

Each processor is compliant with GDPR and required to implement strong security measures.

10. Stripe Data Processing Compliance

By using our platform, you also agree to Stripe's data policies, including:

- Stripe's Privacy Policy
- Stripe's Data Protection Addendum
- Stripe's compliance with GDPR, PCI, DSS and industry security standards

When a customer submits payment or card related information, Stripe processes:

- Payment details
- Transaction identifiers
- Fraud prevention metadata (device info, browser patterns, IP region)

LastMinuteCards does not store card numbers or bank login information. All payment credentials are handled exclusively by Stripe.

11. Governing Law

These Terms are governed by UK law.