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**An Bille um Chosaint Tomhaltóirí (Dearbháin  
Bhronntanais), 2018**  
**Consumer Protection (Gift Vouchers) Bill 2018**

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*Meabhrán Mínitheach agus Airgeadais*  
*Explanatory and Financial Memorandum*

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**AN BILLE UM CHOSAINN TOMHALTÓIRÍ (DEARBHÁIN  
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CONSUMER PROTECTION (GIFT VOUCHERS) BILL 2018**

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**EXPLANATORY AND FINANCIAL MEMORANDUM**

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**Purpose of the Bill**

The purpose of the Bill is to amend the Consumer Protection Act 2007 to provide for the introduction of a five-year expiry period for gift vouchers as well as making provision for two unfair terms to be prohibited viz. where traders require gift vouchers to be spent in full in a single transaction and to provide for a prohibition on a requirement to pay a fee to change or amend the name of the recipient on the gift voucher.

**Provisions of the Bill**

*Section 1* provides for the definition of the “Principal Act”.

*Section 2* provides for the introduction of a minimum five-year expiry period for gift vouchers. In addition, it provides that traders must inform consumers of the expiry date. Two unfair terms are to be prohibited viz. where traders require gift vouchers to be spent in full in a single transaction and to provide for a prohibition on a requirement to pay a fee to change or amend the name of the recipient on the gift voucher. The Section also provides for offence provisions for contraventions of the Section.

*Section 3* provides for consequential amendments to the Consumer Protection Act 2007.

*Section 4* provides for the short title of the Bill, as well as the collective citation and commencement.

**Financial Implications**

There will be a modest direct cost to the Exchequer arising from the additional enforcement activity that will be undertaken by the Competition and Consumer Protection Commission.

*An Roinn Gnó, Fiontar agus Nuálaíochta,  
Nollaig, 2018.*

