



WAGGA WAGGA
**BUSINESS
CHAMBER**



**WAGGA
WAGGA**
gift card

**PROGRAM
GUIDE**



ABOUT THE PROGRAM

The Wagga Wagga Business Chamber launched the Shop Local Wagga Wagga Gift Card Program on 28 October 2021, with the program rebranded as the Wagga Wagga Gift Card in October 2026.

Powered by Why Leave Town (WLT), the program offers physical and digital gift cards that can be redeemed through compatible payment systems, encouraging local spending, supporting businesses and keeping money circulating within our community.

When money is spent locally, its benefits extend beyond the initial purchase. Through the local multiplier effect, businesses and employees reinvest a portion of that money into other local goods and services, strengthening the local economy.

Gift cards can be loaded with any amount between \$10 and \$1,000 and redeemed at participating businesses, giving recipients the flexibility to choose where and how they spend.

With over 60 participating local businesses, the Wagga Wagga Gift Card is a simple and meaningful way to support local, whether you're purchasing a gift for family, friends, employees or clients.

How are the cards loaded?

Wagga Wagga Gift Cards can be loaded digitally through Why Leave Town (WLT) or in person at designated Load Up Stores using a compatible point-of-sale system.

For physical gift cards loaded in-store, using a \$50 gift card as an example:

- Customer Payment: The customer pays \$50, which is received by the business.
- Loading the Card: The business processes a \$50 refund onto the gift card through its compatible payment terminal, transferring the funds onto the card.

This is a zero-sum transaction, with the amount received by the business transferred directly onto the gift card.

Cash Payments: If a customer pays with cash, the business's cash balance increases while its payment settlement balance decreases by the same amount. These transactions should balance during reconciliation, subject to any applicable processing fees.

Digital Gift Cards: Digital gift cards can be purchased and loaded online through WLT, without requiring an in-store loading transaction.

Where is the money held?

All funds that are loaded onto the cards are stored within a separate trust account. No funds are held by Why Leave Town Promotions, the commissioning organisation (e.g. Local Council or Chamber of Commerce) or the participating businesses. This is vital in protecting the value of the card for the card holder.

Load amounts

As little as \$10 and as much as \$1,000 can be loaded onto a single card.

Checking the balance on a card

The balance of funds remaining on the card can be found by visiting <https://www.whyleavetown.com/check-card-balance>. Here card holders will be able to see a full statement of where and when the card was used, as well as the expiry date of the card.

How are the cards redeemed (i.e. spent)?

When a customer wishes to redeem their Wagga Wagga Gift Card, they simply present their physical or digital card at a participating business and pay using a compatible point-of-sale system.

1. Processing the Payment: The business enters the purchase amount into its point-of-sale system. The customer presents their physical or digital gift card, and the transaction is processed using the applicable payment method.
2. Receiving the Funds: Once approved, the funds are released from the gift card balance and transferred to the business through its payment provider.

Transactions are processed through the business's existing payment system, with settlement times dependent on the provider.

Lost & damaged cards

Treat gift cards like cash. If a card is lost, it may be possible to replace it if the card number is known.

Holders of the card are encouraged to register the card at <https://www.whyleavetown.com/register-card> when they first receive it just in case it is lost.

Where can I buy a card?

Wagga Wagga Gift Cards can be purchased online through the Wagga Wagga Business Chamber website or in person at The Wagga Shop, located at the Visitor Information Centre.

For corporate or bulk orders of six or more gift cards, we recommend using the online bulk ordering option.

Visit <https://waggachamber.com.au/wagga-wagga-gift-card/> to purchase.

Expiry & breakage

Card funds that remain after 3 years from being loaded will expire, in line with government legislation requirements. The cards themselves expire 6 years after their printing date – regardless of if they have been loaded or not.

How do I get my business involved?

Locally owned businesses with a compatible point-of-sale or payment system are eligible to participate in the Wagga Wagga Gift Card program.

Participation is free for Wagga Wagga Business Chamber members, with an annual fee of \$220 for non-members.

As part of the program, we will:

- List you as a redemption store on our online directory
- Provide you collateral to identify your business as a redemption store
- Promote you on our social channels as a participating business.
- Market the program and the purchasing of cards
- Cover all associated program costs

Contact us today using the details below to register your interest!

Get in touch.

If you have further questions please get in touch.
waggachamber.com.au/wagga-wagga-gift-card

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HOW TO REDEEM WAGGA WAGGA GIFT CARDS

Physical Gift Cards

1. Enter the sale amount into the EFTPOS terminal.
2. Swipe the gift card and select SAVINGS.
3. Enter the four-digit PIN on the back of the card.
4. Once approved, a receipt will be issued.
5. Record the remaining balance on the card if required.

Digital Gift Cards

1. Enter the sale amount into a compatible payment terminal.
2. Ask the customer to tap their digital gift card using their digital wallet.
3. Once approved, the transaction is complete.

Note: Physical cards must be swiped, while digital cards use contactless payment. Compatibility may vary between payment providers.

Customer FAQs

How many times can the card be used?

Cards can be loaded once and redeemed across multiple purchases until the balance is exhausted or funds expire.

How do I check the card balance?

Visit [whyleavetown.com/check-card-balance](https://www.whyleavetown.com/check-card-balance) to view your balance, transaction history and expiry date.

When will my card expire?

Card funds that remain after 3 years from being loaded will expire, in line with government legislation requirements. You can find the expiry date online at [whyleavetown.com/check-card-balance](https://www.whyleavetown.com/check-card-balance)

Where can I buy a card?

Purchase online at [waggachamber.com.au/wagga-wagga-gift-card](https://www.waggachamber.com.au/wagga-wagga-gift-card) or in person at The Wagga Shop, Visitor Information Centre.