



- **What is a Kroger Family of Stores Gift Card?**

The Kroger Family of Stores Gift Card is a pre-paid debit card similar to a gift certificate that can be used to buy merchandise at any Kroger family store.

- **What stores are part of the Kroger Family of Stores?**

Headquartered in Cincinnati, Ohio, The Kroger Co. is one of the nation's largest retail grocery chains. At the end of the second quarter of fiscal 2003, the Company operated (either directly or through its subsidiaries) 2,519 supermarkets and multi-department stores in 32 states under two dozen banners including Kroger, Ralphs, Fred Meyer, Food 4 Less, King Soopers, Smith's, Fry's and Fry's Marketplace, Dillons, QFC, City Market, Bakers, Cala Bell, Foods Co., Gerbes, Hilander, Owen's, Pay Less and Jay C. Kroger also operated (either directly, through its subsidiaries or franchise agreements) 794 convenience stores; 444 fine jewelry stores under the banners Fred Meyer Jewelers, Barclay Jewelers and Littman's Jewelers; 412 supermarket fuel centers; and 41 food processing plants. The Company contributed \$106 million last year to local communities and non-profit organizations. For more information about Kroger, please visit our web site at www.kroger.com/

- **How do I use the Gift Card?**

The Gift Card is simple to use and can be redeemed at any of the Kroger Family of Stores. Present your Card for payment at register, and the amount of your purchase is deducted from the Card. The remaining card balance will appear on your sales receipt.

- **Can anyone use my Gift Card?**

Yes, treat the Card like cash. Your name does not appear on the Card. You may use it yourself or give it to anyone you choose.

- **What products can I purchase with my Gift Card?**

Use your Gift Card to purchase any merchandise in-store, as allowed by law, with the exception of Courtesy Desk Services. Services include money orders, lottery tickets, stamps, hunting/fishing licenses and Western Union.

- **Can Gift Cards be used for online purchases?**

Not at this time.

- **How do I check the remaining balance on my Gift Card?**

To obtain remaining card balance visit www.gcbalance.com, check your sales receipt, or call 1-866-822-6252.

- **Can I add more value to my Gift Card?**

You can present your Card at checkout to any Kroger Family of Stores cashier to add additional value. You cannot add value online however.

- **Does the Kroger Family of Stores Gift Card ever expire?**

No, so long as value remains on the Card; however, if a Card has a zero balance for longer than 90 days, the Card will become inactive and value can no longer be loaded onto the Card.

- **What happens when all the card value is used? Should I throw the card away?**

You can reload a zero balance Card to add value within 90 days. A zero balance Card is inactive after 90 days, cannot be reloaded, and should be discarded. Present your Card at checkout to any Kroger Family of Stores cashier to add additional value to an active card. The Card can be used for merchandise returns. When you return merchandise over \$10 without a receipt to a Kroger family store, we'll add the value of your returned merchandise to your Card.

Gift Card Terms and Conditions

Protect this card and treat it as you would cash.

- When making a purchase, present the Gift Card to the cashier.
- The balance remaining on your card will print on your receipt.
- To obtain remaining balance check your sales receipt or call 1-866-822-6252

Use of the card constitutes acceptance of the terms and conditions of this Gift Card. This card represents a prepayment for goods available at the stores listed on card. Each time the card is used, the purchase amount will be deducted from the card face value. The card cannot be exchanged for cash, except where required by law. Reload this card at any store cash register to add additional value. If your card is lost, stolen, damaged or destroyed, it will not be replaced and the value remaining lost. If card is used without your permission, you will not be reimbursed for such loss. Issued by The Kroger Co., an Ohio Corporation. *This Gift Card is redeemable in all Kroger family stores, including Food 4 Less stores in So. CA, NV, IN and IL only.