

# Gift Card Tips

Consumers often purchase gift cards that may be subject to fees, imposed by issuers. Consumers need to be aware of the terms and conditions when purchasing and using a gift certificate or card.

The NYS Consumer Protection Board provides these tips to inform and empower consumers.



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**NYS CONSUMER  
PROTECTION BOARD**

Advocating for and  
Empowering NY Consumers



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## Consumer Purchasing Tips

- \$ Buy from reliable sources.
- \$ Find out what fees are associated with the card. Check for purchase fees; monthly service fees, including 'dormancy fees' (charges for not using the card within a certain time period) or 'non-use' fees; renewal fees and fees for checking the balance.
- \$ Find out what the expiration date is and check it on the back of the card.
- \$ Keep and provide to gift recipient the original sales receipt along with the card for verification in case the card is lost or stolen.
- \$ Check out the replacement policy.
- \$ Make sure the packaging containing the gift card is sealed.
- \$ Ask the salesperson any questions you may have before purchasing the card.
- \$ Check if a store is closing before purchasing a gift card.

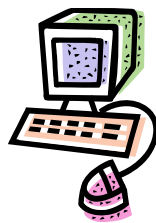


## New York State Law

- \$ Requires disclosure of all gift card terms and conditions at point-of-purchase.
- \$ Requires the expiration date, terms of any service or replacement fees to be on the gift certificate itself, on any accompanying document or on the direct packaging, whether the card is bought in a store or received through the mail.
- \$ Prohibits the assessment of monthly service fees for non-use of the card until the thirteenth (13) month after purchasing.



## Purchasing Gift Cards Online



- \$ Carefully choose the online websites from which you purchase a gift card, especially discount auction websites. Check to ensure that this website is secure.
- \$ Check to see if there are any restrictions on the use of the gift card. Can it be used online and/or in a store?
- \$ After purchasing a gift card online, be sure to print out the receipt and confirmation information for your records.

## When Receiving a Gift Card

- \$ Always check the expiration date.
- \$ Use the entire amount before one year to avoid any monthly service fees.
- \$ Track your balance carefully.
- \$ Keep in a safe place and treat as cash.
- \$ Check the replacement policy in case your card is lost or stolen.



**Note: Consumers should check with local consumer affairs authorities for additional protections in their jurisdictions.**