



Lee Ann Clark  
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News Release

## **Tips for Buying, Using & Giving Gift Cards**

If you're like me, picking just the right gift for that special someone can be difficult. Just what do you give the person who has everything? Gift cards may be the answer—after all, one size fits all and the recipients can get exactly what they want. Simple enough, right?

Well, before you buy a wallet full of gift cards from your favorite retailer or your local financial institution, remember that many come with strings attached. Consider these tips from the Federal Trade Commission when buying, using and giving gift cards:

- **Buy from sources you know and trust.** Avoid buying gift cards from online auction sites; the cards may be counterfeit or may have been obtained fraudulently.
- **Read the fine print before you buy.** If you do not like the terms and conditions, buy elsewhere.
- **When buying a card, ask about expiration dates and fees.** This information may appear on the card itself, on the accompanying sleeve or envelope, or on the issuer's Web site. If you do not see it, ask. If the information is separate from the gift, give it to the recipient with the card to help protect the card's value. It's also a good idea to give the recipient the original receipt to verify the card's purchase in case it is lost or stolen.
- **Check on purchase exemptions.** For example, can the recipient use a store-specific gift card at either the physical store or the store's website? Can an "all-purpose" card really be used to buy groceries or gasoline?
- **Treat gift cards like cash.** If your card is lost or stolen, report it to the issuer immediately. You may be out the entire amount on the card. Some issuers do not replace the cards, but others do if you pay a fee. If an issuer charges for a replacement card, you will most likely need to document the purchase and provide the ID number on the card. Most issuers have toll-free numbers to report lost or stolen cards.

*For more information on this or related topics please contact Lee Ann Clark, County Extension Coordinator with the St. Clair County Extension Office at (205) 338-9416 or email [clarkla@auburn.edu](mailto:clarkla@auburn.edu).*

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*Source: Federal Trade Commission, February 2006*