

Gift Card Tips



- **Buy from Reputable Sources.** Only buy gift cards from reputable sources. Stay away from online auction sites which may have counterfeit or fraudulently-obtained cards.
- **Know What Fees May Apply.** Some gift cards don't have fees, but others do. Check the packaging for information on fees or look for a toll-free number or website with full information. Some fees may be paid in cash, but others deduct fees from the card.
- **Check for an Expiration Date.** Some gift cards expire. If your card does, you may not be able to use it after the expiration date. Find out whether the card can be reissued with a new expiration date, and what the fee would be for issuing a new card.
- **Carefully Examine the Card Before You Buy It.** Don't buy it if anything looks suspicious, like if protective stickers have been removed or the codes on the back of the card have been scratched off to reveal a PIN number.
- **Have the Store Cashier Scan the Gift Card You're Buying in Front of You.** This reflects the balance that you paid for and protects against crooks who substitute worthless cards for the cards you think you are buying.
- **Keep Original Receipt and Write Down Any Toll-Free Numbers.** Keep your original receipt if you need to verify the value of the card. Having the toll-free number that appears on the back of the card can be handy if your gift card is lost or doesn't work.
- **Never Disclose Private Information.** Never give your Social Security number, date of birth, or any other private information to anyone when you purchase a gift card. No reputable company will ever ask for this information.
- **Know Where the Gift Card Can Be Used.** A store gift card often can be used only at the store where it was purchased (or related stores). Some are used for purchases in selected malls. Other gift cards, like those with a connection to American Express, Discover, MasterCard or VISA, can typically be used wherever their credit cards are accepted. Some gift cards allow you to get cash at an ATM.



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