When you give a gift card
When you give the card, give the terms and conditions and the receipt, too. The terms and conditions are sometimes included in the original packaging.

When you get a gift card

- Write down the card number, security code, and customer service phone number and keep them in a safe place, in case you lose the card.
- Know what happens if the card is lost or stolen. Will the issuer replace it? You may have to register a card before you use it to have replacement protection.
- Treat the card like cash, especially if the issuer will not replace it.
- Keep the card until you’re sure you won’t return anything you bought with it. Some stores will only give refunds on the card used to purchase an item.

Contact us

Website
c consumerfinance.gov

General inquiries
Consumer Financial Protection Bureau
1700 G Street NW
Washington DC 20552

Submit a complaint by phone
855-411-CFPB (2372);
TTY/TDD 855-729-CFPB (2372)

Submit a complaint online
Consumerfinance.gov/complaint/

Submit a complaint by mail
Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

Find answers to frequently asked consumer questions
www.consumerfinance.gov/askcfpb/

Share your thoughts
Facebook.com/cfpb
Twitter.com/cfpb

Unwrapping gift cards

Know the terms and avoid surprises
When you get, or give, a gift card, understanding the way the card works can help you avoid surprises.

**Types of cards**

**Store gift cards**
Store gift cards carry the brand of a single store, online merchant or group of stores, and can only be used at those locations.

**Network-branded gift cards**
These will have a logo like American Express, Discover, MasterCard, or Visa and can be used wherever the network credit cards are used. They are often reloadable, which means the recipient can add more money to them when they run out.

**Reloadable prepaid cards**
You can use these cards the same way you’d use reloadable gift cards, but the rules that cover these cards are not the same. If it isn’t sold as a gift card, then the federal rules that cover gift cards don’t apply. For example, the card issuer might immediately start charging fees, like monthly service fees.

**About the CFPB**
The CFPB is focused on making the consumer financial markets work for families by empowering consumers to take more control over their financial lives. We are working to foster a marketplace:

- Where customers can see prices and risks up front and where they can easily make product comparisons.
- In which no one can build a business model around unfair, deceptive, or abusive practices.
- That works for American consumers, responsible providers, and the economy as a whole.

**No fees for one year**
Federal rules say that gift cards cannot charge inactivity or service charges for 12 months, but after that first year, these fees could start to eat away at your card’s value.

**Expiration dates may not mean the end**
Under current federal law, a gift card cannot be sold that will expire in less than five years. If you find a gift card that has an expiration date, call the phone number on the card to see if the funds are still available. If funds are still available to you, a new card must be issued at no cost to you. Your state may provide additional protections and rights.

When you get, or give, a gift card, understanding the way the card works can help you avoid surprises.