



# THE INS & OUTS

of using gift cards wisely



Consumer Protection Hotline: 800-351-4889



See back side for more information.

Finding the perfect present can be time consuming. So it is not a surprise that many consumers turn to gift cards for convenience.

Attorney General Jeff Landry created this brochure to remind Louisiana consumers that there are pros and cons to gift cards, and he is offering tips on the back to both those who buy them and those who use them.

## TIPS FOR BUYING GIFT CARDS:

- **Always buy from known and trusted sources.** Avoid online auction sites. Cards sold there could be counterfeit or have been obtained fraudulently.
- **Read the fine print before buying cards.** Check for added fees and see if there are shipping and handling costs when purchasing gift cards by phone or online.
- **Give the recipient the original receipt** in case the card is later lost or stolen.
- Before buying retail gift cards, **consider the financial condition of the retailer or restaurant.** A card from a company that files for bankruptcy or goes out of business may be worth less than anticipated. If the business closes a store near the recipient, it may be hard for them to find another location where the card can be used.

## TIPS FOR USING GIFT CARDS:

- **Note any terms and conditions**, and check for an expiration date or usage fee.\*
- Ask gift giver for the card's terms and conditions, the original purchase receipt, and the card's ID number. **Keep this information in a safe place.**
- **Immediately report lost or stolen card to the issuer.**
- **Should the card expire before use, make a request for it to be replaced.** The issuer may agree to exchange it or reverse deducted fees.
- Gift cards are sometimes preferred payment methods for scammers. If a caller demands that you pay over the phone using a gift card, **be skeptical.**

\*See LA Rev Stat § 51:1423

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