

## 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

[consumerfinance.gov](http://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/](http://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/](http://www.consumerfinance.gov/askcfpb/)

### Share your thoughts



[Facebook.com/cfpb](https://www.facebook.com/cfpb)



[Twitter.com/cfpb](https://twitter.com/cfpb)

[consumerfinance.gov](http://consumerfinance.gov)

## 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.

### 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.

## 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.