# *HOLIDAY GIFT CARDS:*
## *The perfect gift?*

*Consumer Traps & Tips*

## Trap

Jason from Wellington needed some last minute gifts, but he wasn't sure he should buy gift cards because of some bad experiences. Several months ago, he discovered two unused gift cards he received from a favorite aunt. Both were from national retailers. Unfortunately, one of the retailers had filed for bankruptcy earlier this year. When he went to other store, he was informed the gift card had expired! His thrill turned to disappointment. He didn't want his friends to go through the same unpleasant experiences.

## Tips

Before purchasing gift cards, consider the following:

- **Know your rights.** Florida passed a law in 2007 that mandates gift cards issued in Florida cannot expire or have any fees that would reduce the card's value. This applies to gift certificates as well.

- **Buy gift cards from reputable sources.** Avoid buying gift cards from online auction sites. These cards may be stolen, counterfeit or obtained fraudulently.

- **Inspect the card before buying.** Verify that none of the protective stickers have been removed or that the codes on the back of the card have not been scratched off to reveal a PIN number.

- **Consider the financial condition of the company.** Has the company filed for bankruptcy? If the business closes stores, the card may be difficult to redeem.

- **Ask about purchase exceptions.** Can the card be used on the store's Web site or only at the store's physical location (point-of-purchase or nationwide at all their locations)?

- **Give the recipient the original receipt to verify the card's purchase value in case the card is lost or stolen**.

**For more information, or to file a complaint contact Consumer Affairs
Call 561-712-6600 (Boca/Delray 1-888-852-7362)**