

Top 10 tips for using a gift card

Getting a gift card? Good choice.
Now let's make sure you make the most of it.

Whether for a birthday, a Christmas gift, a reward for a job well done, to say thank you – or you just want to treat yourself – gift cards are brilliant for all occasions. So, if you've got one, you want to make the most of it. If you're buying them, gifting them, or receiving them, here's how to get your money's worth.

BUYING A GIFT CARD

1 Set your budget and choose

Want to keep a close eye on your finances? Gift cards can help you do this - they allow you to spend an exact amount with your favourite brands or from the world of experiences. Have a look online or in-store, and you'll find something for everyone – even hard-to-shop-for friends!

2 Ask questions

We get it – you want to be informed. And if you're buying a gift card for someone else, you also want to be sure they have everything they need to enjoy their gift. So, ask questions!

- What's the expiry date?
- Can it be used online or just in-store?
- How can you check the balance?

3 Keep the receipt

It goes without saying, but always keep gift cards safe. Physical cards should be kept in your purse/wallet or another safe place; some digital cards can be secured in your mobile wallet, added to your account with a retailer or saved in your emails. It's always a good idea to keep the receipt and pass it on with the gift card for peace of mind – in case it's misplaced. If a gift card is lost or stolen, you should be able to get a replacement if you can show the receipt and card number, even if it's a photo on your phone.

SPENDING A GIFT CARD

1 Treat your gift card like cash

With unique designs and branding, it's easy to forget that a gift card is like cash – here to be spent and enjoyed! Remember, many gift cards can be added to your online account or mobile wallet for safekeeping, so you can find them easily.

2 Keep hold of any paperwork

If you ever lose your gift card or it's stolen, your receipt, a photo, or the card number, should help you claim a refund or replacement, BUT ensure you keep your PIN protected and do not disclose it to anyone unless you are redeeming your gift card or checking your balance. Make sure you keep your gift card and your receipt separate so that if you lose the gift card, you still have proof of purchase.

3 Enjoy it how you like it

With a gift card, you can choose exactly what you spend it on. Most cards can now be used online, so you don't need to wait; you can just log on and start shopping. Check, though, as a few may be in-store only - their terms of use will be on the gift card packaging, the gift card itself and/or available online on the gift card's website. Register your gift card immediately online if this service is provided.

BUYING A GIFT CARD

4 Point out the value and how to use it

When giving a gift card to a friend, family member or colleague, let the recipients know how to use it and that they can check the balance at the checkout in-store and/or online. All gift cards are subject to terms of use; let the receiver know where to find them (usually on the back of the card, packaging and/or on gift card's website). This will ensure they get the best out of your gift.

5 Beware of gift card fraud

Unfortunately, gift card fraud can and occasionally does happen, so only buy gift cards from trusted sources. If it's a physical card, check for any tampering with the packaging/card – such as scratching off any material covering the PIN. If someone contacts you by phone, via email, unsolicited text, e.g., PPI or utility bill refunds, or tells you to pay them with a gift card, it's probably a scam. You will only need to use your PIN when redeeming or checking your balance, so don't disclose it anywhere else/for any other reason. You should never need to share any sensitive information about your finances with anyone to buy a gift card.

SPENDING A GIFT CARD

4 Relax! You're protected

Remember that your consumer rights apply to gift cards like any other gift. On the off chance the card is faulty, you can return it for a replacement or refund. If it was bought online, you have a right to return it without reason within two weeks of the day you received it. Remember, however, this right doesn't apply to digital gift cards or those that have been personalised for you.

5 Now's the fun part. Spend it and enjoy it

Gift cards aren't something to put in the bottom of the drawer and save for a rainy day. Many gift cards are valid for a limited period and the value on them doesn't accrue interest. Always check if the gift card has an expiry date. Remember, they are there to be spent and enjoyed, not saved, so get out there, have fun and treat yourself! Happy Gifting!

Please contact the gift card retailer or issuer if you have a question about a specific gift card. You can also contact your local Citizens Advice Bureau or email the Gift Card & Voucher Association at info@gcva.co.uk.



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