

STOP

DON'T GET RIPPED OFF.



Gift cards hold their first-place position as the top gift for the sixth year in a row; 55% of adults surveyed would like to receive a gift card this holiday season and 64% of consumers plan to buy them as presents.¹ Gift cards seem like a perfect solution to the problem of what to give this holiday season. But gift-givers and recipients need to be aware of the details and make sure that measures are taken so that the recipient gets the gift and not the retailers.

Best practices when it comes to buying gift cards:

- Buy from known and trusted sources. Exercise caution when considering purchasing gift cards from online auction sites; fraud is not uncommon. Also evaluate the financial condition of the business and whether it has filed for bankruptcy.
- Read the fine print. Consider expiration dates, restrictions and fees when selecting a card. Give the original receipt and the terms of the conditions to the recipient along with the card.
- If you purchase online and allow the merchant to email a gift certificate to someone else, make sure you alert that person to be sure your good intentions are not deleted as junk mail.

Nearly \$8 billion was lost in 2006 due to unredeemed value, expiration or loss of gift cards.²

Almost half (47%) of consumers have unused gift cards. On average, these consumers have 5.9 cards.³ Keep all the value on the cards you receive by doing the following:

- Use it right away! Some issuers may replace lost cards or honor cards that have expired, although they may charge a fee.
- If your card is lost or stolen, report it to the issuer immediately.
- Sell, trade or regift unwanted gift cards; talk to friends and family or check out the many options available online.

For more tips, visit the Federal Trade Commission's website:



**Federal Trade
Commission**
www.FTC.gov

1: Deloitte, National Retail Federation 2: TowerGroup 3: Deloitte 2008

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