

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 it's for a birthday, buying a socially-distanced gift for a loved one, to say thank you or whether you just bought it for yourself – gift cards are perfect for all occasions. So if you've got one, you want to make sure you make the most of it. If you're buying them, gifting them, receiving them as a reward or incentive or enjoying spending them, there are some simple things you should know to get the maximum bang for your buck.

BUYING A GIFT CARD

1 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 know the recipient has everything they need to enjoy their gift. So, ask questions! For example:

- What's the expiry date?
- Can the gift card be used online or just in store?
- How can I check my balance?

2 Keep the gift card safe and save the receipt

This goes without saying, but keep gift cards safe at all times. Physical gift cards should be kept in a wallet, purse or other safe place, and digital gift cards can be secured in a digital or mobile wallet. On a similar note, make sure you keep the receipt. When you give a gift card as a present, the recipient will have a much better experience if they have the receipt to hand.

3 Beware of gift card fraud

Unfortunately, gift card fraud can and occasionally does happen, so only buy gift cards from trusted sources, retailers and brands you know. If you have bought a physical gift card, check for any tampering to the packaging, or to the gift card itself, such as if the scratch-off material covering the card's PIN number is uncovered. If somebody asks you to purchase gift cards over the phone unsolicited, for reasons such as PPI refunds or utility bills, be on your guard – this is a classic scammer's tactic. If anybody does contact you for this reason, do not reveal any sensitive information (such as card details) over the phone.

SPENDING A GIFT CARD

1 Enjoy it however you like

With a gift card, you can choose exactly where and on what you want to spend it. Most cards can now be used online, so you don't need to hang on to it – you can just log on and start shopping! If your provider allows you to register your card online, we suggest you do this straight away.

2 Keep hold of any paperwork

If you ever lose your gift card, your receipt – or even just a photo of the receipt taken on your smartphone – may allow you to claim the money back or receive a replacement. Make sure you keep the two separate, so if you lose your gift card you still have the receipt.

3 Treat your gift card like cash

With unique designs and branding, it's easy to forget that a gift card is similar to money. Be sure to keep it in a safe place, take a photo of the card number and receipt if you have it, but unlike a lost tenner, if you do lose it and have the card number, contact the gift card provider and you may be able to get your gift card cancelled or reissued.

Furthermore, many gift cards can also be added to digital or smartphone wallets for safekeeping, ensuring they can be kept with you at all times.

BUYING A GIFT CARD

4 Point out the value

When giving the gift card to a friend, family member or employee, let them know how they can check the balance of their gift card at the checkout in-store and, often, online as well. This will make sure they get the maximum bang for their buck.

5 Make sure it's ready to use

While a lot of cards can be used immediately, some need to be activated before use. Given this, to avoid any potential embarrassment at the till, it's worth finding out how the gift card works before you gift it and make sure the recipient knows what they have to do. This will make it much easier for them to get shopping straight away!

SPENDING A GIFT CARD

4 You're protected

Remember that your consumer rights apply to gift cards, just as they would with any other gift. So on the off chance the card is faulty, you can return it for a replacement or refund. If the gift card was purchased over the internet, you have the right to return it without reason within 2 weeks after the day you received it. Remember, however, this right does not apply to gift cards that have been personalised for you.

5 Now go and spend it

Gift cards are not a product for the bottom drawer and do not accrue interest – they are there to be spent, so get out there and enjoy them!

And if you need help or assistance? What should you do?

If you have a question in relation to a particular gift card, please contact the gift card retailer or issuer. You can also get in touch with your local Citizens Advice Bureau or email the Gift Card & Voucher Association at info@gcva.co.uk



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