

Tips for holiday gift card shopping

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by

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Gift cards are one quick way to get through your last-minute holiday shopping list. But before you give (and get) gift cards, here are a few things you need to know.

- **Inspect gift cards before you buy.** A gift card should have all its protective stickers in place. Report the card to the store if anything looks scratched off or damaged.
- **When you buy, save the receipt.** Keeping the gift card receipt can be helpful if you run into problems with the card.
- **Treat gift cards like cash.** Report a lost or stolen gift card to the card's issuer immediately. Most card issuers have toll-free numbers you can find online to report a lost or stolen card. Depending on the card issuer, you may even be able to get some money back.
- **Buy gift cards from sources you know and trust.** Think twice about buying gift cards from online auction sites, to avoid buying fake or stolen cards.
- **Read the gift card's terms and conditions.** Know the deal you're getting with gift cards. For example, are there fees every time it gets used – or if it sits unused?

And here's the most important gift card tip of all:

- **Remember that gift cards are for gifts, not payments.** Gift cards are a scammer's favorite way to steal people's money. Anyone who demands that you pay them with a gift card, for any reason, is always a scammer. This includes calls from [imposters](#) claiming to be a [family member with an emergency](#), calls from the [IRS and Social Security](#), law enforcement, and utility companies. Simply put, never pay with a gift card.

Report gift card scams directly with the card issuer ([use this list of phone numbers and emails](#)), then report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). For more information, visit [ftc.gov/giftcards](https://www.ftc.gov/giftcards).