



## **HOW TO AVOID GIFT CARD SCAMS**

- Purchase gift cards only from reputable sources, preferably directly from the store
- Don't solely rely on a clerk's selecting cards for you from publicly inaccessible stock as your one and only protection against being defrauded. Also examine both sides of cards yourself, keeping an eye out for sign of tampering and/or the exposure of the cards' PINs. Refuse to purchase cards where either is evident.
- If acquiring cards on the Internet, buy them from the online versions of the stores they are to be used in. Never buy them from auction sites, even if it looks like you could score a real bargain by doing so. Remind yourself that cards sold through auction sites have often turned out to be stolen or counterfeit.
- Keep your receipt as proof of purchase for as long as you have value stored on the card. Should you ever lose that gift card, use that receipt to ask the retailer to issue you a replacement. (Not all retailers will do this. But at least some do, so ask)
- Immediately after buying a gift card in a store, ask the cashier to scan the card itself to ensure the plastic you bought is valid and bears the proper value. (This will protect you against the card's having been swapped out of it's packaging for a zero balance one)
- Bear in mind that reputable companies will not ask gift card buyers to provide their Social Security numbers, bank account information, or dates of birth. If when trying to purchase such cards you're asked this, walk away from the deal.
- If the card's issuer offers this option, register your gift card at that store's web site. Doing so gives you the ability to periodically check your card's balance online and so catch on to any misuse of the card far earlier than you otherwise would.

(source: [www.snopes.com](http://www.snopes.com))