




Holiday Gift Giving

The holiday season is well under way and consumers are scurrying to both retail establishments and the internet to find just the right gifts for family and friends. The following are a few tips to make your shopping experience easier and safer.

Gift Card Giving

Gift cards are expected to be the most requested item this holiday season. Their versatility allows recipients to select their own items, which ensures that the person(s) purchase what they want.

There are two types of gift cards, retail gift cards and bank gift cards. It is particularly important for consumers to understand the differences.

Retail gift cards are sold by retailers and restaurants and can typically be used only with those merchants. While these cards may have certain purchasing exclusions as defined in their individual terms and conditions, by Florida law they shall not have an expiration date or any post-sale charge or fee.

Bank gift cards carry the logo of a payment card network, such as American Express, VISA, MasterCard or Discover, and their major advantage is that they are able to be used at any

location that accepts those cards. Money on a gift card cannot expire for at least 5 years and no inactivity or "service fees" (such as a balance inquiry fee or an ATM fee) can be charged unless the card has not been used in 12 months. Even after 12 months of inactivity, only one such fee can be deducted from the balance per month.

Both retail gift cards and bank gift cards are required to include key terms and conditions on the card, including: fee information, expiration information, a toll-free number for additional information and a website, if available.

Traditional Gift Giving

If your preference is to purchase a gift that you feel is more personalized to the recipient, there are some things to consider, especially if you're buying children's toys.

- **Be cautious when it comes to sharing your personal information.** Don't give your credit card or other financial information for a chance at the newest tech gadget, free gift card or holiday vacation rental. Your personal information can be stolen and used to commit identity theft.
- **Save your receipts.** When you're shopping online, keep copies of your order number, the refund and return policies, shipping costs and warranties. Stores may offer a limited time to receive returned items, so always make sure that you know the return policy.
- **Check for recalls.** Numerous toys are recalled every year and many parents are unaware. The only way to protect your children from these hidden hazards is to stay informed. Toy and other child-related product recalls can be found by visiting the U.S. Consumer Product Safety Commission's (CPSC) website at SaferProducts.gov or by calling CPSC's toll-free hotline at 1-800-638-2772. Report defective toys that may result in an illness, injury or death, at SaferProducts.gov. As long as the report meets the minimum required information, it will be made available for others to view on the website and will be submitted to the manufacturer for product evaluation.



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