

# NORTHWEST TERRITORIES CONSUMER AFFAIRS BULLETIN



## GIFT CARDS

The Northwest Territories does not regulate gift cards but here are some things to think about before purchasing a gift card.

- Always read and understand the terms and conditions before you buy a gift card. Be sure to read the fine print and ask the retailer if there are any limitations on the card's use. It is important that you know the conditions and rules that apply to the gift card before purchasing it.
- Most Provinces do not allow gift cards to expire so when you purchase your gift card ask if there is an expiration date.
- Ask if all fees (activation, maintenance, usage) are paid up front at the time of purchase. Many cards will have a small monthly maintenance fee that is charged after a period of time.
- Gift cards may be issued for one specific service (for example, a gift certificate for a haircut at a salon may come with an expiry date and lose its value if not used).
- Some retailers might not offer the same product or service available at the same price indefinitely.
- A card issued for charitable purposes may have an expiry date since businesses may offer these cards to help charities, such as schools and non-profit groups, to raise money and it is reasonable that they are time-limited.
- A card that is given out by the merchant for marketing, advertising or promotional purposes (such as a prize) may expire.
- Tickets for events are not considered pre-paid purchase cards (or gift certificates).
- If you have a gift card for a business that has closed, your options may be limited.

## Contact Us

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