



NEW YORK STATE SENATOR

Joseph E. Robach

## Be Aware Before You Buy Gift Cards This Holiday Season

JOSEPH E. ROBACH

Dear Friend:

Gift cards are an extremely popular holiday present for loved ones, friends, and coworkers. However, before you buy a gift card this holiday season, you need to be aware of your rights under New York State gift card laws.

New York State's gift card laws protect the value of gift cards from being diminished by hidden fees. The laws also require companies to inform consumers if any terms and conditions apply to the gift card, including expiration dates, fees, and whether a replacement card will be issued if the card is lost, stolen, or destroyed.

The Attorney General may impose a civil penalty of up to \$1,000 per offense for companies that break the law, and may order restitution to the consumer. If you believe that a company is violating these laws, you can contact the Attorney General's Regional Offices at 1-800 771-7755.

Sincerely,

Senator Joe Robach