



NEW YORK STATE SENATOR

Stephen M. Saland

## Important Gift Card And Toy Recall Information Links

STEPHEN M. SALAND

Holiday shopping is in full swing, and 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. Under legislation I joined in sponsoring, New York's laws regarding gift cards were strengthened so consumers would not unexpectedly find their gift cards had expired or the balance had been used up by fees they had not known about in advance.

New York State's gift card laws protect the value of gift cards from being diminished by hidden fees. Companies are required 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, and prohibit retroactive fees.

The NYS Consumer Protection Board offers these tips for buying gift cards:

- Find out what fees are associated with the card.
- Find out what the expiration date is and check it on the back of the card.
- Check out the replacement policy.

The Attorney General can bring legal action against any company who is believed to be in violation of this law and the courts may impose a civil penalty of up to \$1,000 per offense and order restitution for the consumer. Consumers who believe that a company is breaking these laws can call the New York State Attorney General's Regional Office at 518-474-7330 for Columbia County and 845-485-3900 for Dutchess County.

This is also the season for toy shopping. Before you buy any toys for your children or grandchildren, I would urge you check to make sure the toy you intend to purchase has not been recalled for safety reasons.

For more information on toy recalls from the Consumer Product Safety Commission, please click on the following link:

<http://www.cpsc.gov/cpscpub/prerel/category/toy.html>

For more information on gift cards from the NYS Consumer Protection Board, please click on the following link:

[http://www.consumer.state.ny.us/pdf/gift\\_card\\_tips\\_nov\\_07.pdf](http://www.consumer.state.ny.us/pdf/gift_card_tips_nov_07.pdf)