

GIFT CARDS

JCB wants to remind consumers how important it is to know the facts when buying or using branded gift cards. Some tips include:

- Know the card's terms and conditions—they may vary. For example, there may be fees for maintaining the account beyond a certain time period. These fees and other terms and conditions, are usually printed on the back of the card, the card jacket or in an attached terms and conditions document.
- Some cards have an expiration date that may appear on the card itself, on the card's sleeve or on the issuer's Web site.
- Keep the card's account number and customer service number in a safe place. You may need this information should your card become lost or stolen.
- Sign the card in the space provided.
- Whenever possible, register your card online. This will help in the event you want to use your gift card for online shopping.
- Before using the card, know your balance. Most issuers offer toll-free voice response systems where you can check your balance. Some banks allow you to check the balance by entering the card number on the bank's Web site.
- Funds are immediately deducted from the available card balance when you make a purchase.
- Most major retailers accept split payments—you can pay with the gift card and pay the balance of a purchase using another form of payment. But you have to tell the merchant the exact amount you want deducted from your gift card.
- It's a good idea to keep gift cards after the card balance has been used. You may need to show the card should you make a return or an exchange.
- When using a gift card at service locations, such as restaurants, be sure you have the available balance to cover incidentals and tips.
- When using a gift card at a gas pump or any automated self-service terminal, be sure there are enough funds to cover the entire purchase. Even if the card is short by only a few dollars, the transaction may not be approved.