

Keeping Mum on gift cards

Northern Territory Consumer Affairs is helping Territory families get the most out of gift cards for Mum this Mother's Day.

NT Consumer Affairs Acting Commissioner Sandy Otto said gift cards could be a great option to allow Mum to choose something special from her favourite shop.

"For the Mum who has everything she likes and regularly uses, gift cards or vouchers are a great idea," Ms Otto said.

"But not all gift cards are created equal so a little bit of homework will make sure your Mother's Day gift cards are cashed in.

"Gift cards usually come with terms and conditions that limit how and when you can redeem them, so you need to know and consider these Ts & Cs before you buy.

"Check the expiry date and any limits on value or number of transactions.

"If you can, go for a gift card that pays the last few dollars back as cash change.

"If you're considering a multi-store card (popular in shopping centres), make sure you find out if any shops or products are excluded and take this into account when choosing the right gift card."

When you give the gift card to Mum on Mother's Day, include a few reminders to make sure she gets the most out of it.

"It's handy to put an expiry date reminder in your phone straight away, and take copies or photos of receipts or terms and conditions to make sure you don't lose them, Ms Otto said.

"Treat and protect gift cards as if they were cash, because if you lose them, you usually can't replace or redeem them.

"The gift card should be used as soon as possible to limit the risk of it not being honoured if the business is sold or goes into receivership.

"Remember that all of your normal consumer rights apply, even to purchases made by gift card, so if something goes wrong, go back to the shop for a refund or replacement."

Another tip for savvy shoppers is to be aware of was/now pricing especially with jewellery and appliances.

“When looking through catalogues or browsing in stores, you’ll see ‘was \$100, now \$50’ or ‘we’ve slashed the price by \$50 to \$29.95’. This is called ‘was/now’ pricing and businesses use it to attract consumers and push them towards buying a product they’ll think is now good value,” Ms Otto said.

“It’s a great feeling walking out of a shop with that special item, especially when you believe you’ve paid half the original price.

“But, you need to be careful when looking at specials or was/now pricing and ask the trader to back up their pricing claims if they seem far-fetched.”

For more information on gift cards, was/now pricing and your consumer rights and responsibilities visit www.consumeraffairs.nt.gov.au.