

# Fair Trading Act: Gift card expiry requirements



The Act requires that gift cards have a minimum expiry period of three years. If gift cards are sold with an expiry date of less than this, the expiry period will be taken to be three years regardless.

## Expiry information must be prominently disclosed



A gift card MUST include one of the following:

- A** The date of sale and the period during which the gift card is redeemable; or
- B** The date the gift card will expire; or
- C** "No expiry date" (if the gift card does not expire).

### GIFT CARD

This gift card expires 3 years from 2/2/26

**A**

**B**

Expires 2/2/29 No Expiry date

**C**

## Cards that are sold must have a minimum expiry of 3 years



### Gift cards



Physical and digital gift cards that allow you to purchase goods or services from a specific business. For example, a \$50 book voucher, a \$100 clothing store gift card, or a voucher purchased using loyalty points.

### Prepaid cards



Prepaid cards that allow you to shop online or instore, but do not allow you to make a cash withdrawal, for example, debit enabled gift cards. We also consider that this includes prepaid top-up cards like laundromat cards and arcade cards.

### Bonus Gift cards



A gift card included with the purchase of a good or service. For example, a deal where a \$100 gift card is included with the purchase of a \$1000 phone.

## What is a "gift card"?

Gift card means a card or voucher (in whatever form) that is redeemable for goods or services. This can include physical and digital gift cards.

The Act excludes some gift cards, such as those supplied in exchange for goods returned, transport cards, debit cards, prepaid phone top-ups, loyalty cards, festival passes, gift cards sold for charitable purposes, and some others.

## My gift card expires in less than 3 years, what do I do?

If you think a business is not complying with the law report a concern on our website, including a photo of the gift card or voucher with your report.

Businesses can receive a \$1000 infringement notice per offence, or be fined up to \$30,000 if they don't comply.

## Further information

- Visit our [Gift Cards and Vouchers](#) FAQ page for more information
- Read Subpart 3A of the Act on the [Legislation.govt.nz](http://legislation.govt.nz) website.

## Cards that do not have a minimum expiry period



### Loyalty cards



A card used to collect and hold loyalty rewards or points. For example, supermarket or petrol rewards cards, and airline frequent flyer points.

### Spend rewards



Vouchers issued automatically once you meet a loyalty spend threshold. For example, collect 300 points and get \$30 off, or buy 10 get 1 free.

### Transport



A card or voucher used to pay for or access public transport. For example, Snapper, AT Hop, Bee Card, and other transport cards.

### Telco top-up



Prepaid phone or utilities top-up vouchers and credit. For example, money added to an online wallet or account used to pay for a phone bill.

### Freebies



Gift cards or vouchers given out without any requirement to make a purchase. For example, a \$20 coupon or discount voucher.