

Cost of living - Buying and spending vouchers

Gift vouchers can be a good way to allow someone to choose a gift of their choice, or contribute towards the cost of a gift, including

- Clothes
- Food delivery services
- Music - including streaming services
- Theatre or music shows
- Garden centres
- Holidays

It is important to consider several things before you buy vouchers, including

- if the recipient will be able to use them
- is there a store nearby?
- will they have to set up an account?
- will they need internet access to be able to redeem it?
- is there an expiry date? Check if there is a use by date, this must be made known when you buy it. If it is a gift then you should let the person know when they must use it by.
- Can you pay with a safe payment method? (such as a debit or credit card, paypal, not bank transfers.)

Make sure you have checked all of these things before you buy the voucher. As much as possible, try to encourage the person to use it sooner rather than later, as if it is lost or the company goes bankrupt, you will then have to try to get a replacement or refund, but it is important to know that you could lose the value of the gift card. It will depend on a number of factors, including what the company's policy is and how you paid for it. You should contact the company as soon as possible and get consumer advice about your situation.

If you have received a voucher, as a gift or as a reward card from a store make sure you check what you can spend it on and if you need to spend the full amount in one go. You don't want to buy something for a smaller amount and then discover you don't get the change refunded as you will be out of pocket.

Scams

You should also be aware of voucher scams designed to either obtain bogus payments or your personal details. There are a number of ways scammers convince people to buy vouchers,

- Fake vouchers - these can be offers seemingly from well know supermarkets or shops, offering today-only offers, which then ask you to input information in order to receive the voucher code or discount. You should check with the supermarket or shop if the offer is genuine.
- Bogus bill payment requests - this is where a scammer contacts you demanding payment for an outstanding bill and demands you buy vouchers and then pay the bogus bill with a voucher code. Reputable businesses or organisations (such as your local council or NHS) will never ask for payment via this method.

The Get Safe Online website - has more information about how to recognise a voucher scam www.getsafeonline.org/personal/articles/voucher-gift-card-scams/

For consumer advice - contact Citizens Advice consumer advice service 0808 223 1133, Welsh-speaking adviser 0808 223 1144.

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133.

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>