

From: Doug Disher
Sent: Thursday, 23 February 2012 11:01 PM
To: CCAAC
Subject: gift cards

The only reason for use-by dates would seem to be to provide the trader with a wind-fall.

It seems unreasonable to pay for a gift card in advance and then have it expire, without any refund. There may be reasons they can't last indefinitely but if they do become invalid, then the trader has made money and not provided goods or services in return. On top of that, the trader has effectively been given an interest-free, unsecured loan which is then 'forgiven' at the expiry date.

Perhaps a more equitable way would be that if the card has an expiry date and the date passes, the card must, if presented, be bought back by the trader for the face value. The trader has had the benefit of the interest-free loan, which is what it is in effect and the consumer has not lost out too much (other than interest had the funds been invested).

Kind Regards

Doug Disher
Licensed Auctioneer / Licensed Real Estate Agent

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