



## Connecticut Gift Card Law

Categories : [Consumer Services](#)

The Connecticut General Assembly passed a Gift Card Law ([http://www.ott.ct.gov/about\\_giftcardlaw.html](http://www.ott.ct.gov/about_giftcardlaw.html)) effective August 16, 2003.

The law prohibits vendors in Connecticut from imposing expiration dates or inactivity fees on gift certificates and retail gift cards purchased ON OR AFTER August 16, 2003. The law applies even if an expiration date or inactivity fees are described on the back of the card.

If Connecticut state law applies, gift certificates and gift cards may not have an expiration date or inactivity fee.

If Federal law applies, gift cards purchased on or after August 22, 2010 may not have an expiration date within the first five years from issue and may not have initial fees during the first twelve months. Any money added to a card covered under Federal law may also not expire within five years from deposit. Note that under Federal law, the five-year period before which the balance expires may be extended with a replacement card. Fees, if any, must be disclosed and there are certain limits on fees, such as how often and when they can be deducted.

For more information about gift card transactions, contact the Connecticut State Department of Consumer Protection, or visit (<https://portal.ct.gov/DCP/Common-Elements/Consumer-Facts-and-Contacts/Gift-Certificates-and-Gift-Cards>).

For additional information on state and federal gift card legislation, see the Connecticut Judicial Branch Law Libraries website on "CT Law About Gift Certificates", [http://www.jud.ct.gov/lawlib/law/gift\\_cert.htm](http://www.jud.ct.gov/lawlib/law/gift_cert.htm).

-

---

*SOURCE: Connecticut's Office of State Treasurer*  
*PREPARED BY: 211/pt*  
*CONTENT LAST REVIEWED: May2020*