

Gift Card Frauds

By Bill, Trading Standard Champion

Gift Card Tampering ("Card Draining")

We probably never think twice when buying a gift card for a friend or family member. Just pick a suitable one from the display rack, pay whatever amount we choose, and assume the recipient will have a big smile on their face on opening it. We'd not imagine that someone could somehow steal the money before the person we bought it for even had a chance to use it.

Fraudsters forever create ways to fleece us; this example being "gift card draining". Criminals tamper with gift cards in shops, copy the details, then wait for someone to buy and activate them. The moment money is loaded onto the card, they can empty the balance using special software. The impact can be heartbreaking and a thoughtful gift suddenly becomes a stressful conversation, when someone is left feeling disappointed.

Both sender and receiver feel embarrassed, or out of pocket because of something they had no way expected.

Hereafter we have to be extra vigilant, take extra moments to check a gift card before buying. If anything looks damaged or tampered with, we just leave it behind. We have to be alert, aware that scams continue to evolve, and our habits sometimes need to evolve with them.

To avoid this particular scam the other options we have are to buy digital gift cards or purchase directly from retailers with cards stored till side of the counter. Where we still buy a physical card, let's check that our receipt's serial number matches the card, and register it immediately.

Card Payment Scams

Gift cards can only be used for payment to the specific name on the brand. Argos, Habitat, Apple ... etc

No genuine business or government agency will ever insist we pay them with a gift card. Such demands are scams and so we reject the request and inform the police. If we receive a text/ email from someone we know, asking to buy gift cards for them, then we call them direct to establish if it's a genuine request. And NEVER do we share the numbers on the back of the gift card with anyone, don't be persuaded by a criminal to buy gift cards