



## STATES THAT PROVIDE CASH REFUNDS FOR GIFT CARD BALANCES

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### ISSUE

Which states require retailers to return a gift card’s remaining cash value to the cardholder? What is the maximum statutory amount they must return?

### SUMMARY

According to the [National Conference of State Legislatures](#) (NCSL), 10 states require retailers to provide a cash refund, up to a certain amount, for a gift card’s remaining value (see Table 1). The maximum amounts that these states require retailers to redeem range from \$0.99 in Rhode Island and Vermont to \$9.99 in California, with the most common amount being \$4.99.

Table 1: States with Gift Card “Cash-Back” Laws

<i>State</i>	<i>Maximum Amount</i>
California (Cal. Civ. Code § 1749.5)	\$9.99
Colorado (Colo. Rev. Stat. § 6-1-722(b)(2))	5.00
Maine (Me. Rev. Stat. Ann. tit. 33, § 1953(G)(5))	4.99
Massachusetts (Mass. Gen. Laws Ann. ch. 200A, § 5D)	4.99
Montana (Mont. Code Ann. § 30-14-108(4))	4.99
New Jersey (N.J. Stat. Ann. § 56:8-110(c))	4.99
Oregon (Or. Rev. Stat. § 646A.276(1)(d))	4.99
Rhode Island (R.I. Gen. Laws § 6-13-12)	0.99
Vermont (Vt. Stat. Ann. tit. 8, § 2704)	0.99
Washington (Wash. Rev. Code § 19.240.020(3))	4.99

Source: NCSL: Gift Cards and Gift Certificates Statutes and Legislation

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