

Gift Card Legislation Across Canada

Legislation Requirements	Alberta
When does/did the Legislation come into effect?	November 1, 2008
How are gift cards defined by the Legislation?	"Prepaid purchase card" means a written certificate, electronic card or other voucher or payment device with a monetary value for which a purchaser provides consideration and that (i) may or may not be increased in value or reloaded, (ii) is purchased or loaded on a prepaid basis in a specific amount for the future purchase or delivery of goods or services, and (iii) is honoured on presentation to the supplier, and includes a gift card and gift certificate.
Does the legislation eliminate expiry dates?	Yes
Are expiry dates still allowed in some specific cases?	Yes , the regulation only applies to cards that have a "monetary value"
Does the Legislation prohibit gift card fees?	Yes , it states that no supplier may charge a fee other than those authorized in this section (Section 3)
Are some fees still allowed in specific cases?	Yes . A supplier may charge a purchaser a one-time fee for activating a prepaid purchase card at the time the prepaid purchase card is purchased; A supplier may charge a fee for replacing a lost or stolen prepaid purchase card; a supplier may charge a fee to customize a prepaid purchase card.
What information are retailers required to provide to consumers?	A supplier that sells a prepaid purchase card shall, in a clear and comprehensible manner, disclose any terms and conditions that affect the use of the prepaid purchase card on the prepaid purchase card itself and on any packaging or promotional materials associated with the prepaid purchase card. Without limitation, the terms and conditions that must be disclosed include the following: contact information for the purpose of obtaining information about the prepaid purchase card, including the balance remaining on the prepaid purchase card; any restrictions, limitations or conditions that the supplier imposes on the use of the prepaid purchase card, including without limitation: that the prepaid purchase card cannot be exchanged for cash, that the prepaid purchase card cannot be used to make a payment on a credit account, and the return policy that will apply to purchases made with the prepaid purchase card

How is this information to be conveyed to consumers?	A supplier that sells a prepaid purchase card shall, in a clear and comprehensible manner, disclose any terms and conditions that affect the use of the prepaid purchase card on the prepaid purchase card itself and on any packaging or promotional materials associated with the prepaid purchase card.
Are multi-vendor gift cards treated differently?	No
Is a mandatory review included in the legislation?	For the purpose of ensuring that this Regulation is reviewed for ongoing relevancy and necessity, with the option that it may be repassed in its present or an amended form following a review, this Regulation expires on October 31, 2013.
What are the penalties for non-compliance?	Up to \$100,000 or 2 years in jail
More information on the legislation can be found at:	http://www.gp.gov.ab.ca/documents/Regs/2008_146.cfm?frm_isbn=9780779734801