

Gift Card Cash Back Laws

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August 15, 2023 | 2023-R-0195

Issue

List the states that require retailers to return a gift card's remaining cash value to the cardholder, including the statutory maximum amount they must return.

This report updates the information contained in OLR Report [2019-R-0185](#).

Summary

Fourteen states require retailers to provide a cash refund, up to a certain amount, for a gift card's remaining value (see Table 1 below). The maximum amounts that these states require retailers to redeem for cash generally range from \$0.99 in Rhode Island and Vermont to \$9.99 in California, with the most common amount being \$4.99 (eight states, including Connecticut).

Table 1: States With Gift Card "Cash-Back" Laws

State	Maximum Amount
California (Cal. Civ. Code § 1749.5(b)(2))	\$9.99
Colorado (Colo. Rev. Stat. § 6-1-722(b)(2))	5.00
Connecticut (Conn. Gen. Stat. § 42-461(c) , as amended by PA 23-10)	4.99
Hawaii (Haw. Rev. Stat. § 481B-13(c))	4.99
Maine (Me. Rev. Stat. Ann. tit. 33, § 2067(6))	4.99
Massachusetts (Mass. Gen. Laws Ann. ch. 200A, § 5D)	5.00*

Table 1 (continued)

State	Maximum Amount
Montana (Mont. Code Ann. § 30-14-108(4))	4.99
New Jersey (N.J. Stat. Ann. § 56:8-110(c))	4.99
New York (N.Y. Gen. Bus. § 396-i(5-b))	4.99
Oregon (Or. Rev. Stat. § 646A.276(1)(d))	4.99
Rhode Island (R.I. Gen. Laws § 6-13-12(a))	0.99
Texas (Tex. Bus. & Com. Code Ann. § 604.152)	2.49
Vermont (Vt. Stat. Ann. tit. 8. § 2704)	0.99
Washington (Wash. Rev. Code § 19.240.020(3))	4.99

*Or the remaining balance if at least 90% of the value is used on a gift card that cannot have value added.

Exemptions may apply, depending on the state. For example, many states require a gift card to be partially redeemed before a customer can request a refund or exempt cards with an initial value of less than the redeemable amount.

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