

From: Sonia Kuenzler  
Subject: Electronic Fund Transfers

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Comments:

Dear Sirs

I agree with the comments made by the NBPCA.

As a consumer, I have found that gift cards are my gift of choice. It gives me many more choices of selecting my own gift (where the size, fit, color and maybe even personal taste) is perfect rather than having to stand in long lines to return a gift for any of the afore mention reasons. I personally hate having to return an item where the receipt or the return policy of the store is restrictive. It has in the past been such a hassle that there are stores I will no longer frequent because of these policies. A gift card allows me to avoid that problem.

Gift cards have many advantages. The ability of being able to have a lost or stolen gift card locked so that the funds are protected from theft or loss. The choices available to a cardholder to use a gift card at many different stores rather than limiting a them to one store. Of being able to select their own gift without taking anything away from the person giving the gift is a wonderful product. Or the convenience of carrying one piece of plastic rather than many cards or cash.

While I agree that there should be some measure of protection for consumers with gift cards. There should also be an understanding that certain types of the more popular gift cards would all but disappear if some of these regulations were imposed such as no fees or expiration dates.

Thank you for your consideration

Sonia Kuenzler