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ALBUQUERQUE – On Nov. 16, Attorney General Hector Balderas issued tips for both givers and receivers of gift cards this holiday season, noting that the use and abuse of gift cards has continued to increase with the rise of online shopping.

“Scammers are out to steal from you, especially during the holiday shopping season. They are ready to prey on your love and generosity for family and friends, so be diligent and protect your money from these thieves,” Balderas said. “Purchasing gift cards as holiday gifts has become increasingly popular, but there are reasons for both the gift-giver and the gift-card-receiver to take care in the transaction.”

To give gift cards that will retain their value, Balderas recommended the following:

• Buy only from sources you know and trust. Avoid buying gift cards from online auction sites, because the cards may be counterfeit or may have been obtained fraudulently.

• Read the fine print before you buy. Is there a fee to buy the card? If you buy a card by phone or online, are there shipping and handling fees? If you don’t like the terms and conditions, buy elsewhere.

• Check if any fees will be deducted from the card after you purchase it.

• Inspect the card before you buy it. Verify that none of the protective stickers have been removed. Make sure that the codes on the back of the card haven't been scratched off to reveal a PIN number. Report any damaged cards to the store selling the cards.

• Give the recipient your original receipt so they can verify the card's purchase in case it is lost or stolen.

For using cards that you receive as gifts:

• If it appears that the value of your card has expired, or that fees have been deducted, contact the company that issued the card. They may still honor the card or reverse the fees.

• Use your card as soon as you can. It is not unusual to misplace gift cards or forget you have them; using them early will help you get the full value.

• Treat your card like cash. If your card is lost or stolen, report it to the issuer immediately. You may not recover any of the value that was on the card. Some issuers will not replace cards that are lost or stolen, but other issuers will, for a fee. You may need to show proof of purchase and the ID number on the card. Most issuers have toll-free telephone numbers you can call to report a lost or stolen card.

If you have a problem with a gift card, contact the company that issued the card. If you can't resolve the problem at that level, you may want to file a complaint with the appropriate authorities:

• For cards issued by retailers, contact the Federal Trade Commission or call toll-free: 1-877-FTC-HELP.

• For cards issued by national banks, contact the Comptroller of the Currency's Customer Assistance Group by calling 1-800-613-6743 or sending an e-mail to:

customer.assistance@occ.treas.gov.

The Office of Attorney General Hector Balderas offers advocates to help consumers who encounter scams, faulty products and broken promises. Balderas advises those who need help to fill out a consumer complaint form on his website at www.nmag.gov, or to call (505) 717-3500, or toll-free statewide at 1-844-255-9210.