



CHAPTER 66
ARTICLE 13 - MISCELLANEOUS PROVISIONS

N.C.G.S. § 66-67.5.

Requirements for maintenance fees for gift cards.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT No amendment history on record	RETRIEVED 21 September 2026, 05:39 UTC	SOURCE FINGERPRINT c1b28d3a32672f4b798431b7 - 50b7cc84241a8c16993a9f66 - 6315193f661e0605
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- § 66-67.5(a)

Disclosure. - The seller or issuer of a gift card must conspicuously disclose any maintenance fee charges at the time of purchase. The disclosure must be visible on the gift card itself. No person, firm, or corporation engaged in commerce shall charge any maintenance fee on a gift card for one calendar year following the date of the purchase of the gift card.
- § 66-67.5(b)

Penalty. - A seller or issuer of a gift card who violates this section commits an unfair trade practice under G.S. 75-1.1 and is subject to a civil penalty in accordance with G.S. 75-15.2.
- § 66-67.5(c)

Definitions. - As used in this section, the following terms mean:

(1)

Gift card. - A record evidencing a promise, made for monetary consideration, by a seller or issuer that goods or services will be provided to the owner of the record to the value shown in the record. A gift card includes a record that contains a microprocessor chip, magnetic strip, or other storage medium that is prefunded and for which the value is adjusted upon each use, a gift certificate, a stored-value card or certificate, a store card, or a prepaid long-distance telephone service that is activated by a prepaid card that required dialing an access number or an access code in addition to dialing the phone number to which the user of the prepaid card seeks to connect.

(2)

Maintenance fee. - Any fee that the owner of the gift card is subject to when the gift card is redeemed, including a service or inactivity fee.

§ 66-67.5(d) **Limitation.** - The provisions of this section shall not apply to gift cards that are issued by a financial institution or its operating subsidiary and that are usable at multiple unaffiliated sellers of goods or services. (2007-363, s. 1.)

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS II
2 AUTHORITIES

Authorities referenced

Every G.S. cross-reference appearing in the text of this section, in order of first appearance. Nothing is characterized; the operative language is quoted from the section itself.

REFERENCE	APPEARS IN	OPERATIVE LANGUAGE IN THIS SECTION
G.S. 75-1.1	(b)	<i>"commits an unfair trade practice under"</i>
G.S. 75-15.2	(b)	<i>"a civil penalty in accordance with"</i>

APPARATUS III

Citation

FULL SECTION
N.C. Gen. Stat. § 66-67.5 (2026).

PINPOINT
N.C. Gen. Stat. § 66-67.5(a) (2026).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

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