



Use Gift Card Within A Year To Avoid Dormancy Fees



Got a gift card? Use it within a year or else **you'll be slapped with dormancy fees every month**. As per the law, there is no limit on the amount of fee that credit card companies can charge.

Usually, gift cards expire 5 years after they are issued. If you don't use gift cards within 12 months, then you have to pay dormancy fees unnecessarily.

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