

I'm not robot





American Express Gift Cards offer an ideal way to commemorate life's special moments, with various design options and values available to suit every occasion. Purchased cards incur fees for purchase and shipping, but none are charged after purchase. The funds on these cards never expire. Popular designs include widely accepted cards that can be used in numerous stores, with no usage fees or expiration dates. Mobile wallets allow users to add the card for a contactless payment experience. Gift cards come in both physical and electronic forms, loaded with a prepaid amount to be redeemed towards one or more transactions. The benefits of gift cards lie in their convenience for both giver and recipient, as well as the ability to manage them online. When buyin a gift card from retailer, even if its been verified by them, scammers might still copy PIN numbers off back while it's on store rack and redeem online later. To protect yourself, choose cards with hidden PINs and keep receipts showin how much you paid. Gift Cards are prepaid payment cards that make great gifts or rewards. You can buy 'em in various amounts from americanexpress.com/gift or find 'em in participating stores, banks, and malls. American Express Gift Cards are popular and come in denominations of \$25 to \$3000, but cannot be used at cruise lines, recurring billing purchases, casinos, ATMs, or international airlines. Before usin your card, sign on back and write down customer service number and gift card number separately in case you lose it. Take note of four digit security number at front of card. You can use your card at merchants that accept American Express, just make sure to sign your receipt as you did on your gift card. Some merchants might split transactions if you don't have enough funds, but others won't allow that. Because gift cards aren't credit cards, there are some differences to be aware of: you can't stop payments and any disputes must be handled with the merchant directly; some merchants will obtain an authorization on the Gift Card for up to 20% more than the total bill to cover tips or gratuity; hotels and gas stations will also secure an authorization on the Gift Card. What You Need To Know About American Express Gift Cards If you're looking to purchase an American Express Gift Card, here are some key things to consider. When purchasing a gift card, ensure that sufficient funds are available to cover the final purchase amount. The value through date of gift cards is 12 months from the date of purchase and serves as a regular credit card's expiration date. If not used within this timeframe, American Express will deduct a monthly service fee of \$2. You can track your balance by visiting www.americanexpress.com/giftcard or calling their customer service number. In case your gift card is lost or stolen, you must call 1-877-297-4438 immediately to report the loss and be reimbursed for used amounts only. The cost of purchasing an American Express Gift Card includes the desired amount plus a \$3.95 fee plus shipping costs. The American Express Gift Card is available in various denominations, including \$25, \$50, \$100, \$200, and \$500, with a maximum limit of 50 cards at once and \$5,000 worth of card value within a 14-day period. Business gift cards are also available in these denominations, but with a higher maximum value limit of \$35,000. If you're unsure about what to get someone, an American Express Gift Card is a great option. Given article text here Looking for the best portals to buy American Express (Amex) gift cards with cashback and no fees? Here's what we found: Portal rates have changed over time, but they're now around 1.5-2.25% cashback. Some popular options include: \* Barclaycard RewardsBoost portal \* Lucky Rewards \* BeFrugal \* BigCrumbs \* TopCashBack However, some portals have stopped offering Amex gift cards or changed their terms. To find the latest offers, check this CashBackMonitor page and this one. Some credit cards may charge cash advance fees when buying Amex gift cards, but others don't. Here are some safe options: \* American Express \* Bank of America \* Capital One \* Chase (no cash advance fee for certain accounts) \* Discover \* HSBC \* US Bank However, some banks may treat Amex gift card purchases as a cash advance, which could lead to declined transactions. It's always a good idea to check with the bank before making a large purchase. To avoid cash advance fees, you can use certain Chase credit cards or simply pay with your regular account balance. Some readers have reported issues with Citi cards in the past, so it's best to play it safe when shopping through portals. When buying Amex gift cards through a portal, you'll earn cashback and rewards on top of what you've already earned from your credit card. Just be sure to check for any additional fees or terms before making a purchase. It's not uncommon for mile earning portals to take a month or more before showing evidence of large purchases. So, it's best to be patient when waiting for the rewards. When it comes to choosing a credit card that earns the most rewards for these types of purchases, there isn't any card with a category bonus specifically for online Amex gift card buys. However, you can opt for a card that offers the highest rewards for everyday spending or one that provides a valuable big spend bonus. If you're working on meeting the minimum spend requirements for a new credit card, using it to make these purchases could be a great idea, as long as the bank doesn't consider it a cash advance. Another alternative is to use a card with a generous big spend bonus. You can find more information about these offers by visiting specific pages such as Best Big Spend Bonuses or Best rewards for everyday spend. It's also worth noting that gift cards purchased through portals may have limited values, typically capped at \$500 when clicking through from certain websites. Nevertheless, you can buy larger denomination cards by logging into your American Express account directly and selecting the higher value options. Alternatively, you can try selecting a card design under either Business Gift Cards or Consumer Gift Cards, which might give you more flexibility. The portals did introduce language indicating that this could be a possibility back in 2015. Considering this, it's recommended to stick with purchasing cards in denominations of \$2,000 or less for now. You can find further details about the denomination limit on Amex gift card cash back by visiting a specific post. When using a discount code not found on the portal, you risk losing out on rewards. So, please refrain from using promo codes unless explicitly stated as acceptable by the portal you're using. The time it takes to earn cash back or miles varies by portal. Some portals offer rapid processing times within a week or ten days after purchase, while others like Alaska and Delta can take up to a month. With cash back portals, you might receive notification of pending rewards within a day or less, but it could take several months for the rewards to become payable. Business gift cards are indeed available for purchase, although you may be asked to provide your Tax ID depending on the size of your order. If you don't have a business tax ID, simply inputting your social security number will suffice. You do not necessarily need a business credit card to buy business gift cards; some people have successfully used their personal Amex cards for this purpose. As for purchase limits, there's a \$10,000 limit on Consumer Gift Cards and a \$100,000 limit on Business Gift Cards per 14 days. There is always some risk of gift card theft, but if you do fall victim to such an incident, Amex should be able to assist you by calling them directly. There could be several reasons why your order gets declined, including various factors that may not be immediately apparent. Your purchase is blocked due to exceeding cash advance limits on some credit cards, which treat online Amex gift card buys as cash advances. It's actually a good thing if the order gets declined because cash advances come with unwanted fees and no rewards. Some users reported that their cards initially treated purchases as cash advances for authorization purposes but then processed them as regular purchases; this might lead to declined orders if the cash advance limit is too low. To complete the order, make sure your billing info matches exactly what's on your credit card. It's not uncommon to receive an email stating they couldn't verify the information and can't approve the order; sometimes it's due to mismatched info, but other times it seems random, possibly influenced by who verifies or the moon cycle.

American express gift card maximum amount. Amex gold card europe. How much can you put on an american express gift card. American express platinum card nederland. American express gold card nederland.