



# SUBWAY® GIFT CARDS

## MANDATORY STATE/PROVINCE CASH BACK REQUIREMENTS

To protect the integrity of the Subway® Card program, Subway® Cards are not redeemable for cash except as required by law. Some states / provinces have adopted laws which require that customers be given cash-back under certain circumstances, such as when the balance on the customer's Card falls below a specific threshold, and the customer requests the balance in cash. The chart below lists the states / provinces which have adopted such laws, and the circumstances under which cash-back is required. The information is current as of November, 2022.

State / Province	Balance Threshold Requirement	Due Upon Request/Automatic
California	Less than \$10	Request
Colorado	\$5 or less	Request
Connecticut	Less than \$3	Request + Proof of Purchase / Gift Receipt
Hawaii	Less than \$5	Automatic
Maine	Less than \$5	Request
Massachusetts	\$5 or less	Request
Montana	Less than \$5	Request
New Jersey	Less than \$5	Request
New York	Less than \$5	Request
Oregon	Less than \$5	Request
Puerto Rico	Less than \$5	Request
Quebec	\$5 or less	Request
Rhode Island	Less than \$10	Automatic
Texas	Less than \$2.50	Request
Vermont	Less than \$1	Request
Washington	Less than \$5	Request

**This information was valid at time of release.  
Please check with the appropriate local agency for updates.**

VPS has adopted a US Department of Treasury Financial Crimes Enforcement Network policy designed to prevent Subway® Cards from being used to promote criminal activity (such as money laundering). Under that policy, cash refunds can be given to customers for balances on Subway® Cards only in states where it is required by law, and only to the extent required by law. Consumers in states / provinces not listed above cannot receive cash back. Refer to Chapter 11 of your Operations Manual for additional details.

The Subway® Card is issued by Value Pay Services LLC

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