

Return and refund policies

“I thought if I took the product back to the store within three days they had to give me my money back!”

“I bought a dress that looked nice in the store, but when I got it home I decided I didn’t like it. When I tried to get my money back, the store refused. Is this legal?”

Misunderstandings about refund policies abound. Many problems could be prevented if consumers had a clear understanding of a business’ policy before paying a deposit or making a purchase.

In Wisconsin there are no laws that specifically regulate return or refund policies. Provided the goods are not misrepresented, each business may set its own return policy.

When determining a store’s return policy, it’s always best to ask for it in writing. Don’t just take the word of an employee.

Options include offering customers cash, credit slips, exchanges, or no adjustment at all. Policies may differ for various items within the store. For example, clearance or closeout items may be marked “final sale—no returns.” If you purchase an item that is defective, the store may require

you to contact the manufacturer, rather than replace the item or issue a refund.

With all the different options available, it pays to clearly understand refund policies before you pay any money. Ask the following questions:

- Is there a time limit for returns?
- Will I be able to get a cash refund?
- Do I have to use credit slips within a specified time period?
- Will the store accept returns of sale merchandise, seconds or irregulars?
- Is there a special policy for deposits?

If a business agrees to an exception to its normal policy, get the promise in writing and include the date and the name of the person you dealt with.

Special orders

One of the most common refund policy complaints concerns special orders for items such as furniture and auto parts. Many retailers allow no adjustments or returns on special orders. Others agree to accept a return, but require consumers to pay

a percentage of the fill for restocking fees.

When you sign a contract for special-order items, ask the business about refund and return policies. Insist that delivery dates be written into your contract and make sure you can get your money back if the shipment is late.

Policies should be posted

The Bureau of Consumer Protection suggests that businesses post refund policy information in a conspicuous place—near the cash register or the customer service area. Some businesses include refund policy information in advertisements, mailings or on cash register receipts. When you make a purchase, note any unusual or uncommon policy. **If the store policy is not posted, ask before making a purchase.**

Shopping from home

Locating or obtaining a return and refund policy varies when purchases are made away from the place of business.

- Television advertisements normally have their return and refund policy appearing briefly in

small print below the larger print information on how to place an order. Consumers may have to watch the advertisement more than once to write down this information.

- Internet purchase policy may appear directly in the purchase information or found elsewhere in the website. Once located—the policy should be printed for future reference.
- Written advertisements or mail solicitations may have the return and refund policy within the ad. If not—you should request a mailing of the written policy, prior to purchasing.
- Verbal and over the telephone return and refund policy statements should always be supported by receiving the policy in writing prior to placing an order.
- Outside of the United States scammers may provide a written return and refund policy. However, consumers should use extra caution in verifying they are dealing with a reputable seller. Scammers may disappear as soon as a problem surfaces and the chance of enforcing a return and refund policy is very slim.

Tips for hassle-free returns

- To improve your chances of getting a full refund, leave the price tag on with the price cut off, provide a sales slip or gift receipt, and return the item in new condition, unopened, and with all original packaging

material. Returns without a receipt are subject to the retailer's posted return policy, which might result in receiving only a merchandise credit for the lowest price the item has sold for in recent weeks, or possibly no refund or exchange at all.

- If you have a problem returning a gift, first contact the store manager or customer service department of the retailer.
- Some credit cards also offer a "return guarantee" benefit whereby the card issuer will refund your money if a store will not within 90 days of purchase.
- Don't remove electronics or similar products such as computers and digital cameras from their boxes as the original packaging may be required for a return. Many merchants charge as much as a 15 percent restocking or "open box" fee for returns of electronics products or large-ticket items. Opened goods may be subject to limited return rights, restocking fees, shortened return periods or no refunds at all. When purchasing these items, it is always wise to check the store's written policy.
- Understand what the return policies are for on-sale and clearance items, which may be different than merchandise sold at full price.
- Some retailers have different return policies depending on whether you shopped online or in a store, so look for return policies when buying online or from catalogs. Sometimes merchandise can be returned to

a store; otherwise, you may be charged a shipping fee to return or exchange an item.

- Health regulations, which can prohibit the return of hats and intimate apparel, may apply.
- Don't wait too long to return the item. Many stores now have a limited time frame from the date of purchase in which you can make a return.
- If you are a regular customer, or have a store credit account, mention that fact as you discuss your return options. Merchants are usually willing to accommodate loyal customers.
- **CAUTION** should always be exercised when a business, seller or private party refuses to provide a written policy prior to purchasing. You may also want to consider other sources should the policy be unclear, poorly written or difficult to obtain.

For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

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