

Protecting Wisconsin Consumers for 75 Years

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 did not like it. When I tried to get my money back, the store refused. Is this legal?”

Misunderstandings about refund policies are common. 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 is always best to ask for it in writing. Do not 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 helps 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 employee.

Special orders

One of the most common refund policy complaints concern 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 bill for restocking fees.

Before 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 such as 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 about their policy 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 policies may appear directly with the purchase materials or found elsewhere on 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 advertisement. 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.
- Verify that you are dealing with a reputable seller as scammers may provide a written return and refund policy. However, the 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 or UPC code on, provide a sales slip or gift receipt, and return the item in new condition, unopened with all original packaging material.

Returns without a receipt may receive only a merchandise credit for the lowest price the item has sold for recently, or possibly no refund or exchange at all.

- Be careful when purchasing gift cards or certificates. If the store closes its doors for good and the gift card has not been used, it can be very difficult to get a refund for the unused balance.
- If you see a good deal on an item because the store claims that it is going out of business soon or because stock was damaged, ask questions about the reason for the sale. A retailer may not represent that they are having a “going out of business” sale or disposing of damaged stock unless this is actually the case.
- 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 which will reimburse you if the store declines to.
- Understand what the return policies are for sale and clearance items as it 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. Look for return policies when buying online or from catalogs. Sometimes shipped merchandise can be returned to a store location. 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.
- Do not wait too long to return the item. Many stores 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, visit our website or contact the Bureau of Consumer Protection.

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