

Refund/Exchange/Return Policies

Consumers have come to expect stores or catalog companies to offer a refund, credit or exchange when they return items. However, according to the California Department of Consumers Affairs and the Attorney General's Office, retail sellers are entitled to set their own policy on refund and exchanges (Civil Code section 1723).

Many stores will exchange non-sale items whether you buy with cash, check, or credit card. However, many sale items are nonrefundable and non-exchangeable. For example, a store's stock with seasonal items may be limited, and they might not have or be unable to get more of those items.

If a store does not have a policy and practice of giving full cash or credit refunds or equal exchanges for undamaged items returned within 7 days with a receipt, the store must conspicuously post its refund policy. The store's own refund policy must be posted in at least one of the following ways:

- 1.) On signs at each cash register and sales counter.
- 2.) At each public entrance
- 3.) On tags attached to each item sold under that policy
- 4.) On the retailer's order forms, if any.

The store's refund policy must state whether the store will give a cash refund, store credit, or exchanges for the full amount of the purchase price, the applicable time period, the kinds of merchandise covered under the policy, and any other related conditions.

Consumers should keep in mind that the exception to these requirements are: Food, plants/flowers, perishable merchandise, merchandise marked 'as is', 'no returns accepted', 'all sales final', or with a similar statement, merchandise that you use or damage, customized merchandise, merchandise that is not returned with its original package, merchandise that cannot be resold because of health considerations (e.g., underwear, bathing suits)

Retailers are also allowed to keep records of consumers who frequently return merchandise. Consumers who habitually return merchandise or abuse refund/exchange policies can be banned from returning or exchanging items in the future.

The same general rules that apply to purchases you have made for yourself also apply to gifts given to you by someone else. Whether you can return the gift for a refund or an exchange will depend on the store's refund policy. Because different companies have different return and refund policies, and because different policies may be in effect for seasonal or special purchase merchandise, it is important to determine the store's return and refund policy before making a purchase.

Before making any purchase, always be sure to obtain a BBB report as part of your decision making process.