

How to take back anything

The trick is knowing the gotchas—and the policies that make returns easy

e've all been stuck with a purchase that we regret or a gift we dislike or can't use. Retailer return policies are often to blame. Not all stores and sites make returns super-easy; often there's a catch. For example, you might be thrown by a complicated store policy that has different rules for different merchandise or for items purchased online vs. in stores. The first step to hassle-free returns is to check retailer sites for key info. For starters, you should find out whether return shipping is free and how much time you have to send stuff back (you might have a larger window for holiday purchases). Thirty days is ideal, so you have plenty of time to try the product, request a return authorization if required, and ship it back. Also check whether the retailer has local stores that you can use to return online merchandise; just be sure to read the fine print. Some retailers, such as Forever 21, offer store credit only when you return online purchases to walk-in stores. Here are some other return ins and outs to help you avoid buyer's remorse.

Cosmetics

Did that new lipstick look better in the tube than it does on your lips? It's probably easier than you think to take back used makeup and hair products. Rite Aid and CVS drugstores have cosmetics policies that let you return open items. Sephora and Ulta do, too (within 60 days), and Nordstrom takes back pretty much anything, anytime. But Walgreens leaves cosmetics returns up to the discretion of store managers and usually gives you only store credit.

Electronics

Electronics often come with a smaller return window than other merchandise, so check the deadline before you try out the product in your home. For example, though most items at Target come with a 90-day return window, electronics and entertainment items such as DVDs and video games must be returned within 30 days, and that drops to 14 days for cell phones. Plus you might get hit with a restocking fee, which is usually a percentage of the purchase price. Instead of a restocking fee, you might get only a partial refund, which Overstock.com offers if a box has been opened; the site may also subtract the original shipping charge from your refund. Televisions are often even trickier. Unless you refuse delivery without opening the box, Overstock.com will not take back a TV 37 inches or larger (unless there's an order error, such as shipping the wrong model). And Amazon takes only TVs that have not been opened, unless they are

large models that were delivered using its Free Enhanced Delivery program. Even if an online retailer takes a TV back, you could be stuck with the shipping charges, which can be substantial for large, heavy boxes. And if you paid with cash, some companies will not fork over your bucks at the store: Sony issues corporate checks for cash purchases greater than \$500, which can take 14 days to process. Best Buy does the same thing for cash purchases north of \$800.

Flights

Bought a plane ticket only to see the price drop the next day? The Department of Transportation requires airlines to either hold reservations for customers for 24 hours without paying or allow them to cancel flights within 24 hours of purchase, as long as they book the flight seven or more days before departure. A recent study found that the price dropped the next day for 68 percent of flights searched, so it's worth it to monitor flights after a purchase. Delta, Frontier, JetBlue, United, US Airways, and Spirit all offer the refund option.

Furniture

Most large furniture can go back, but a full refund can be difficult to get if you aren't careful about where you purchase the item. And it usually has a very short return window. Macy's requires you to initiate returns within three days and charges a 15 percent restocking fee. Crate & Barrel gives you a week to make contact and 30 days to get it back, but you're on the hook for shipping. La-Z-Boy offers only exchanges, gives you only three days after delivery, and can charge up to a 30 percent restocking fee. The Land of Nod stands out: The retailer will not only take back any nonpersonalized furniture within 90 days but also will pay for the return and refund your original shipping charges.

Mattresses

Mattresses often come with long return windows (we've seen up to 120 days), to give you a chance to get used to them; the timing often varies by manufacturer rather than by store. But be sure to use a mattress encasement so that you can return it in like-new condition. Note that some places, such as Macy's, charge a \$75 pickup fee plus a 15 percent "usage fee." Ikea will let you sleep on a mattress for 90 days and exchange it for another if you're not a fan, but it doesn't give refunds.

Mobile phones

Not in love with your new cell phone? Most major carriers will take it back during a brief period. AT&T, Sprint, T-Mobile, and Verizon give customers 14 days; all charge restocking fees of \$25 to \$50. Note that returning your phone is a different transaction from canceling your service; be sure to do both if you want to get out of your plan without early termination fees.

Shoes

Shoe sites are famous for their easy return policies. For example, Heels. com, Shoebuy.com, Shoes.com, and Zappos.com don't charge for return shipping, but discounters like 6pm.com and DSW usually do charge. The trick to a successful return: Treat your new shoes as if you're still in the store. Put them on with whatever type of hosiery you'd normally wear, then walk around a bit on carpet so that you don't scuff the bottoms.

GREAT SITES WITH FREE RETURNS

Though most shopping sites will pay for a return when an order is wrong or damaged, those that offer free return shipping for all orders are the gold standard. Like Zappos. com and many other shoe sites, the sites listed below let vou send back stuff free. Some of them are owned by the same parent company and let you gang up orders from different sites to qualify for free shipping both ways.

AfterSchool.com Apple Asos.com Athleta BananaRepublic.com Barneys.com BeautyBar.com Bed Bath & Beyond Bookworm.com Chefs Casa.com Diapers.com Gap Look.com Nars Cosmetics Neiman Marcus Nordstrom OldNavy Sephora Piperlime Shopbop Soap.com Sunglass Hut Topshop VineMarket.com Wag.com YoYo.com Zara

SHOPSMART EXTRA

Ask for an electronic receipt instead of a paper one.

12 return do's and don'ts

Follow these tips to avoid hassles

DON'T put up with stinky online retailer return policies.

If some of the sites you like to shop at have less-than-stellar return policies, you might want to consider signing up for ShopRunner. For \$9 per month (or \$79 per year with a 30-day free trial), you get free two-day shipping and free return shipping for dozens of online retailers. If you're a qualified American Express customer or small-business cardholder, the service is free. Speaking of AmEx, cardholders are covered by the Return Protection program, which will refund the purchase price for any item a retailer refuses to accept if you bought it entirely with AmEx (within 90 days of purchase). It covers up to \$300 per purchase and \$1,000 per year.

DO ask cashiers whether they can give you an electronic receipt.

More and more stores, including Apple, Macy's, and Williams-Sonoma, are offering them.

DON'T lose track of your paper and electronic receipts.

Create a new e-mail account or a separate folder in your e-mail to corral your electronic receipts. And start a real folder for the paper ones; tabbed folders can help you keep them organized by date or transaction type. Keep them as long as an item is returnable-or until you decide that you love everything you purchased. Better yet, sign up online for a free Shoeboxed account, and use your phone (the app is free for Android and Apple) to digitize and organize your receipts. And if you link it to your Gmail account, it will auto-detect and -process receipts. Use the free DIY option or subscribe (starting at \$10 per month) to have receipts scanned for you.

DO note return dates.

Either write the last possible date to return an item on your receipts, or use the ReturnGuru app (free for Apple and Windows), which will ping you when the returns window is set to close for any receipts you scan into the app via your camera.

DO take advantage of retailer loyalty programs.

Some retailers extend return windows for customers in their loyalty programs; read the fine print to see whether you qualify. Best Buy shoppers with Elite and Elite Plus status jump from 15 days to 30 and 45, respectively. And Target gives an additional 30 days for most items purchased with its REDcard.

DON'T throw out the box.

Many retailers won't accept returns without the original packaging, or if they do, they charge a restocking fee. So for anything that you might want to return—especially expensive items and electronics—hold on to the box, packing material, and all manuals and inserts until you know that it's a keeper.

DO hold on to swag.

Received a free gift with purchase? If you don't turn it over with the returned item, some retailers will deduct it from your refund. And if you bought something as part of a promotional bundle, you could lose the value of the items you decided to keep.

DON'T count on being able to return stuff in person.

Not all online retailers with walk-in stores will accept merch purchased online. For example, some items bought at the Gap, Old Navy, and Banana Republic websites are marked "mail only." And Macy's stores won't take back lighting and direct-ship furniture bought on Macys.com. Conversely, some things are only store returnable, particularly if they contain hazardous materials; Target. com won't let you mail back some items.

DO check the fine print.

Many stores maintain different return policies for different types of merchandise. For example, though



most things bought on Walmart's website can be returned within 90 days, consumer electronics and air beds must go back within 15 days; air conditioners, power washers, and generators must be returned within 30 days; and you have a year to return trees and perennials.

DON'T accept delivery until you inspect the stuff.

For large purchases, such as TVs and furniture, unpack and inspect the merchandise before the driver leaves (whether he wants to wait or not). Why? Because some things—such as mattresses from Overstock.com—cannot go back once you accept delivery.

DO call for shipping help.

If you are paying for your own return, the U.S. Postal Service is a big help. You can get home pickup if you use an expedited service such as Priority Mail; just head to *usps.com/shipping/ carrierpickup/welcome.htm* to schedule. Be sure to add tracking services so that you can confirm receipt.

DON'T be left in the dark.

We've reported on returns blacklists, which track customer returns so that stores can use the info to decide whether to accept your future unwanted merchandise. It's intended to prevent fraud, but it could bite you if you do a lot of returning. In that case, you might want to request a copy of your Return Activity Report (and dispute any errors you find) at *theretailequation.com.*