

# Six tips to reduce headaches as you wrap up holiday returns

15 January 2015, by Anne D'Innocenzio

Didn't like that boring beige sweater your aunt gave you as a holiday gift?

Time is running out to return unwanted holiday presents that are still hanging around. But don't fret: Retailers have eased up return policies after clamping down for several years.

For example, Marshalls and T.J. Maxx extended their deadline for holiday returns by two weeks to Jan. 23. And online retailers are speeding up the time it takes to issue refunds. Amazon.com now offers instant refunds in some cases.

Still, you need to beware. Stores are still "slicing and dicing" their return policies, making them difficult to navigate, according to Edgar Dworsky, the founder and editor of ConsumerWorld.org, which tracks return policies.

"It's very confusing and very complicated," said Dworsky. "You have to do a little studying of the fine print."

The policies are often intended defend against return fraud, which was estimated to cost the industry \$10.9 billion last year, according to the National Retail Federation's survey of 60 retailers.

And fraudsters should beware: If you have a habit of buying an outfit, wearing it to a cocktail party and then returning it, Bloomingdale's has your number. It now attaches big, ugly black plastic tags in prominent places to dresses priced at more than \$150. Pluck the tag? No return.

But all the defenses against return fraud can be just as much a headache for the honest.

Here, six tips to help you cut through the red tape of the world of returns:

— Before you purchase an item, do your homework. Read the policies online or posted in the store.

Also check to see if an item bought online can be returned to the store. Not clear? Call customer service or speak to a sales clerk at the store. Store policies change, so keep up to date. And beware of electronics: return periods for those tend to be short.

— Save your receipts. To improve your chances of getting a full credit, make sure you have a sales slip or gift receipt and try to return the item unopened with all the packaging material. Also bring your ID. Some stores will scan your ID even if you do have a receipt, to guard against serial returners.

— Don't have the receipt? Some stores will work with you. For example, Wal-Mart Stores Inc. offers customers with no receipt a cash refund if the purchase is under \$25, a shopping card over \$25 or an exchange for the product. They still keep track of who you are and may limit how often you can do this.

— Getting a prepaid shipping label to return something doesn't mean that shipping is free. Some stores deduct shipping costs from the refund, said Kevon Hills, vice president of research at StellaService, which rates the customer service performance of nearly 150 online retailers. About 60 percent of the largest 40 online retailers it surveyed provide a prepaid return label, but just 25 percent provided free returns.

— Check when you get your refund back. Online retailers are getting faster in processing refunds, Hills says. For the top 40 online retailers it surveyed on returns, it took 9.5 days during the fourth quarter of 2014. That's about a day quicker than a year earlier. But some merchants take up to 20 days, especially for home decor. Amazon, Wayfair and HP are among the speediest, issuing refunds before they even get the item back, according to StellaService. Amazon even offers an instant refund back on your credit card or issued as an Amazon.com gift card balance— in some cases.

— If you do have a problem returning an item, talk to the store manager or customer service department. If that doesn't go anywhere, file a complaint with your state attorney general's office or local consumer agency, Dworsky says.

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