

Holiday Return Tips Fraud Alert

When making a return, do not forget to bring along the receipt or a gift receipt. Many retailers will not accept a return without a receipt. Without a receipt, others may only offer you a store credit for the lowest price that the item sold for recently, not what the gift-giver paid for it. In the past, many merchants have been fairly generous in taking back goods without a store or gift receipt, offering shoppers who cannot produce documentation at least store credit for the lowest price the item sold for. It is rare for companies to have a blunt, no-receipt/no-return rule, however, some smaller retailers may still use this policy. Be certain to always review the return policy prior to waiting in those long return lines that happen after the holidays.

Even if you have the receipt don't be surprised if you are asked to show identification, such as your driver's license or other government-issued ID. Some big chains now use computerized systems to detect return abuse. Many large retailers now use your ID to track your return history, including frequency, dollar amount and time between returns. For example, Walmart limits customers to three returns without a receipt within a 45 day period.

It's also important to check the return policy for any gifts purchased online. Some merchants cover the cost of the return shipping while others make you pay for the return shipping. Many gifts purchased online but from stores with walk-in locations will let you return merchandise in person to save the time and hassle of mailing in a return.

It's important to remember that returns and exchanges are a courtesy. Except in the case of damaged merchandise, a store is not required to take something back. While many states require a return policy to be posted, the store ultimately sets the rules. In Pennsylvania for example no refund policy is required to be posted, it's to be assumed that all sales are final unless otherwise posted. Some return policies may be as simple as; all sales final, no returns. So as you are contemplating a return and bracing to stand in those long holiday return lines, make sure you know the stores return policy ahead of time.

If you know that your return is outside of the rules or terms of their policy, make sure that you adjust your expectations and attitude accordingly. You can't demand something that you're not entitled to, however, you can ask politely for them to make an exception. Remember the old saying, "You catch more flies with honey than vinegar". Keep in mind that the store employees don't make these policies, but they do have to abide by them like the rest of us do. A little patience and kindness can make everyone's day a little bit better.

Monthly Fraud Alerts courtesy of...

Bucks County Crimes Against Older Adults Task Force

Bucks County District Attorney's Office
215-348-6344
Bucks County Area Agency on Aging
215-348-0510
Bucks County Coroner's Office
215-348-3852
Network of Victim Assistance (NOVA)
1-800-675-6900

A Woman's Place (AWP)
1-800-220-8116
Bucks County Office of Consumer Protection
215-348-6060
Bucks County Register of Wills
215-348-6265