

*After
you buy*

Save all packaging and manuals that come with the product. If the purchased item is a present, you still may need to bring the complete package to the store if you want to return it.

If you have a complaint about a store's return policy, call the Citizen Service Center at **311** or use an on-line Complaint Form on our website.

*Michael R.
Bloomberg
Mayor*

*Jonathan
Mintz
Acting
Commissioner*



If you would like more information about the work of the agency, please call **311** or contact:

The New York City Department of
Consumer Affairs
42 Broadway
New York, NY 10004-1617

www.nyc.gov/consumers

REFUND POLICY GUIDE

The New York City
Department of Consumer Affairs

Getting a refund

By law, every store is free to determine its own refund policy. Some stores do not give cash refunds or merchandise exchanges. But consumers have a right to know that policy before they make a purchase, and merchants are required by law to make their policy known to their customers.

In most cases, consumers are entitled to an exchange, at least, if after buying the product it does not function as reasonably expected.

Check the refund policy

Merchants must make known to consumers their refund policy, credit or exchange policy and any conditions that apply. Merchants can post a sign with this information at the cash register or at the store entrance, or attach the information to each item for sale.

If the store policy is not made known to the consumer in one of these ways, the store must honor a consumer request for a refund made within 20 days of the purchase. [This does not apply to food, perishables, custom-made or custom-finished goods, and items with defects that the consumer was made aware of when the sale took place.]

The refund policy display must indicate:

- how much of a refund is offered
- the length of time after purchase that refunds will be available
- form of refund: cash, credit or exchange
- if refunds are available for sale items or items sold “as is”
- if customers must present proof of purchase

When you buy

Be sure you know the store’s refund policy. If it’s not clear, ask them to explain it to you until you are satisfied.

Check the refund policy for limitations on returns or exchanges. If the item is not flawed, some stores may only offer a credit for what the current price is at the time of return. If so, this limitation must be posted as part of the store’s return policy.

Get a receipt and hold on to it. It is your proof of purchase and usually is necessary to return purchases.

Under the Consumer Protection Law, you must receive a receipt without asking if the purchase comes to \$20 or more. For a purchase of \$5 to \$19.99, a receipt must be given to you if requested.

Receipts must include the total amount paid, date, business name and address, and the make and model of the item you bought.

If the item is to be given away as a gift, ask for a gift receipt. Some stores will issue a receipt with all information except the price, allowing the person who receives the gift to return or exchange it.

Be extra careful when buying computer goods. Some stores have very strict policies about computers and accessories, and often refuse to make exchanges.

Beware of restocking fees. Many retailers, especially electronics stores, charge fees for restocking items returned in an opened box. These fees vary and must be disclosed.

