

When you have to take it back...

Returns are inevitable, especially if you can't actually touch or try on an item. Whether you buy it at the mall or online, you can make it easier on yourself by buying from retailers offering a convenient return process.

For the most part, a merchant can establish any return policy it chooses. Before you buy, find out if the item is returnable, how many days you have to return it, how your money will be refunded (cash back, a credit card refund, or store credit only), and if there is a restocking fee (a percentage of the purchase price deducted from your refund—more common with large electronics and computer retailers).

While there are advantages to shopping online and by catalog, returning items that have been shipped to you can be expensive and inconvenient. Typically, you have to pay the shipping costs for returning the item. Plus, you have to take the time (and trouble) to box it up and take it to the post office. Some merchants do cover all or a portion of the shipping charges on items being exchanged rather than returned for a refund.

Tips for returns

Whether you're shopping at a store, online, or by phone, these tips will help ensure many happy returns:

- Don't remove packaging or tags from an item until you're sure you're going to keep it.
- Keep your receipts. Without one, a return will be worth only the lowest price the item ever sold for, which may be much less than you paid for it.

- Be aware that personalized gifts most likely will not be accepted for return or exchange.

- Keep the packaging that items are shipped in until you are sure you won't need to send the purchase back.

Try to avoid returns entirely. Most returns are because an item didn't fit. Whenever possible, try items on before you buy. If you've found a great buy online, see try on the garment in your local stores first. Many online retailers offer size charts. When in doubt, call and ask the length of the inseam, waist or whatever.

Remember to save your receipts and any warranty information in a safe place so you have them if you need to make a return or get the item repaired.

What to do when you're dissatisfied

If you're unhappy with a purchase you made in person, return it to the store as soon as possible. If necessary, ask to speak with the store manager. If you ordered the item online or by phone, contact the merchant immediately and ask how the problem will be resolved. If you made a purchase through an online auction site, such as eBay, follow the dispute process posted on the site. Keep track of your efforts and all communications.

If you don't get immediate satisfaction, put your complaint in writing—this indicates to the merchant that you are serious about pursuing your grievance.

If the item has a guarantee or warranty (Hint: Be sure to save them in a secure place you can easily find.) follow the directions for how to get damages repaired or a replacement made.

If you made the purchase with a credit card, withhold payment for the amount in dispute. Contact your credit card issuer to explain the situation and avoid a late fee or finance charges on the amount while it is in dispute. You may need to submit your dispute in writing. You also can file a dispute with PayPal if you used the service to pay for your purchase.

If you still are not satisfied, you can file a complaint with the Better Business Bureau, the state attorney general where the seller is located, and your local consumer protection agency.

Some states have laws requiring merchants to provide repair, replacement, or a refund of defective items regardless of the store's regular return policy. Contact the state attorney general for information.

If you think you may be a victim of fraud, you can file a complaint with the Federal Trade Commission (FTC). The agency doesn't resolve complaints but it may use them to launch an investigation.