



When it Comes to Refunds and Warranties, All Stores are Not the Same

It's always smart to comparison shop before making a purchase. But, in addition to comparing prices, be sure to compare the refund policies and warranties offered before making your purchase.

Refunds

- The Maryland Refund Rule states that merchants may establish their own refund policy, but must disclose that policy to consumers in writing.
- Refund policies may offer full or partial refunds, store credit, or state that no refunds are available.
- Refund policies can be disclosed on a sign posted the store, on the product or on the sales form.
- If no refund policy is disclosed, the store must provide refunds on returned goods. But, if you don't see it posted, ask about the store's policy before making your purchase. Signs must be clearly visible but can easily be overlooked while you are shopping.
- Also remember to look for the seller's return policy when shopping on-line. Who pays the cost of shipping back the product if you change your mind?

Warranties

- If the goods you buy are defective, the seller must repair or replace the goods or refund the purchase price. In Maryland, all goods come with an "implied warranty" that they are in working condition and will be fit for their intended purpose for a reasonable amount of time,
- Goods may also come with an "express warranty" that covers some or all of the parts and/or labor for a set period of time. Make sure to understand the terms of the warranty and whether it is offered by the merchant or manufacturer. Check to see if other stores offer a better warranty for the same goods.
- If the merchant offers to sell you an "extended warranty," get details on what the coverage includes and think about how likely it is that the item will break during the coverage period. Such warranties are often not worth the price, and only serve as moneymakers for the merchant.

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