

AMERICAN EXPRESS

Return Protection

Program Description

Return Protection offers you an extended return policy on eligible items charged entirely on an eligible American Express® Card. If you try to return an eligible item within 90 days from the date of purchase and the merchant won't take it back, American Express may refund the full purchase price, up to \$300 per item, excluding shipping and handling charges related to the item purchased, and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase, not during the year the claim was filed.

How to File a Return Protection Request

Once you have verified that the merchant will not accept the eligible item, call 1-800-297-8019 within 90 days of the purchase date to notify us of your request. Within 30 days from the date of your initial call, we need to receive the following:

- A copy of the original store receipt
- A copy of the American Express Card record of charge
- Any other items deemed reasonable by us to process your request

Once your request has been reviewed and deemed eligible, you may be instructed to send the item to us within 30 days for further evaluation. Please keep a record of your shipping receipt, as you will need to provide proof of shipping in the event that your eligible item is not received. If you are required to send the purchased item to us, we will reimburse you for that shipping cost.

Limitations and Exclusions

Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands and charged in full on your eligible Card. A refund will not be paid if, on the date we receive your Return Protection request any amount on your eligible Card account is past due for one or more billing cycle(s) or your Card is canceled. Refunds are limited to \$300 per eligible item, and \$1,000 per Card Member account per calendar year based on the date of purchase, not during the year the claim was filed. To be eligible, an item must be in the original purchase condition (not visibly used, defective, or damaged in any way) and must be in working order. The merchant from which the item was originally purchased must also have denied an attempted return of the item. Any item purchased from a merchant that has an established return/satisfaction guarantee program which is greater than or equal to the terms of Return Protection, and provides coverage for your claim, will not be eligible for a refund. Product rebates, discounts or money received from lowest price comparison programs will be deducted from the original cost of the item. The maximum you will be compensated will not exceed the amount charged to the eligible Card Account.

Items not eligible for a refund are:

1. animals and living plants;
2. one-of-a-kind items (including, but not limited to, antiques, artwork, and furs);
3. limited edition items;
4. going-out-of-business sale items;
5. consumable or perishable items with limited life spans (including, but not limited to, food, perfume, light bulbs, and batteries);
6. jewelry (including, but not limited to, loose gems, precious stones, metals, and pearls);
7. watches;
8. services and additional costs (including, but not limited to, installation charges, warranties,

- shipping, handling or memberships);
9. rare and precious coins;
 10. purchased used and/or altered items (including, but not limited to, purchases at auction sites and second-hand stores)
 11. custom-built items;
 12. compact discs, digital video discs, mini discs, audiotapes, videotapes;
 13. computer software;
 14. firmware (including, but not limited to, console games, etc.);
 15. maps;
 16. books, magazines or periodicals of any kind;
 17. health care items and/or medical equipment (including, but not limited to, blood pressure machines and diabetes equipment, items or supplies used for maternity care);
 18. personal hygiene items (including, but not limited to, all electrical or non-electrical toothbrushes, razors, or any devices (medical or non-medical) that have been personally used and could be considered a health risk to others);
 19. formal wear (including, but not limited to, bridal wear, gowns, prom dresses, and tuxedos);
 20. tickets of any kind (including, but not limited to, transportation passes or tickets and event tickets) ;
 21. motorized vehicles (including, but not limited to, cars, trucks, motorcycles, boats, and airplanes), their parts and accessories (e.g. car battery) as well as those parts and accessories intended for use with the motorized vehicles (e.g. a trailer or audio or visual components);
 22. land, buildings and fixtures (including but not limited to, central air conditioner, built-in kitchen appliance and water heater);
 23. firearms;
 24. ammunition;
 25. negotiable instruments (including, but not limited to, promissory notes, stamps, and travelers checks);
 26. cash and its equivalent (including, but not limited to, gift cards and gift certificates); and
 27. items permanently affixed to home, office, vehicles, etc. (including, but not limited to, garage door openers and car alarms);
 28. seasonal items (including but not limited to holiday decorations and costumes)

If you have any questions regarding a Return Protection Request or the Return Protection program, please call our Customer Service Department at 1-800-297-8019. You may also write to us at Return Protection, PO Box 981553, El Paso, TX 79998-9920.

Fraud

If any request for benefits made under the Return Protection benefit is determined to be fraudulent, or if any fraudulent means or devices are used by you or by anyone acting on your behalf to obtain benefits, all benefits will be forfeited.

We do not provide coverage to a Card Member who, whether before or after a refund request, has:

1. Concealed or misrepresented any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or
2. Concealed or misrepresented any fact if the fact misrepresented contributes to the refund request.