

## **American Express® Return Protection**

### **Terms of Service for Return Protection**

This details Return Protection provided by AXA Assistance USA, Chicago, IL (“AXA”) and for which you may be eligible as described herein. Certain limitations and exclusions apply.

**Program Description:** Return Protection offers Cardholders guaranteed product satisfaction on designated items purchased entirely with your Navy Federal More Rewards American Express Card. If you try to return a designated item within 90 days from the date of purchase and the merchant won’t take it back, AXA will refund the full purchase price, up to \$300 per item, excluding shipping and handling, and up to a maximum of \$1,000 annually per Card Account.

**How to File a Return Protection Request:** Once you have verified that the merchant will not accept the designated item, call 1-866-843-6873 within 90 days of the purchase date to notify AXA of your request. Within 30 days from the date of your initial call, **AXA will need to receive the following:**

- Original store receipt which shows that the purchase was made on your Navy Federal More Rewards American Express Card.
- Any other items deemed reasonably necessary by AXA to process your request. Once your request has been approved, you will be instructed to send the purchased item to us within 30 days. Please keep a record of your shipping statement, as you will need to provide proof of shipping in the event that your designated items are not received. You are responsible for the shipping and handling charges for the item. The Refund—up to \$300 per item and up to a maximum of \$1,000 per Card Account per year—will be reimbursed to you. AXA will maintain claim activity on Cardholders for verification and will reimburse eligible amounts to the Cardholder directly via check on all payable claims.

**Eligibility:** In order to be eligible for the services and benefits described below, offered by Navy Federal Credit Union through AXA, you must be a Cardholder as defined below.

**Duration of Coverage:** The coverage period of the services described herein, rendered by AXA on behalf of Navy Federal Credit Union runs concurrent with the validity of your Navy Federal More Rewards American Express Card account. If for any reason your Navy Federal More Rewards American Express Card account is terminated or cancelled, your eligibility to receive the services described herein will be immediately canceled.

**Access:** The services and benefits offered in this program will be arranged by AXA. The benefits described herein are non-transferable. **24-Hour Toll-Free Access Worldwide:** To facilitate obtaining the services, AXA will offer multi-lingual telephonic access, where available, 24 hours a day, 365 days a year. The access will be available for eligible Cardholders.

### **For 24-hour assistance, call:**

Toll Free: 1-866-843-6873

Collect: 312-935-9241

## **Return Protection Related Definitions You Should Know:**

**Covered Person** means a Cardholder.

**Cardholder** means a person who has entered into an agreement establishing an account which entitles such person to make purchases at merchants using a Card.

**Limitations:** Purchases must be made in the United States and charged in full on your Card. Items purchased on the Internet do not qualify under this program. Purchases must be made from merchants operating within the United States, having a United States business address (not necessarily a retail outlet) and must have been charged in full with your Card. A refund will not be paid if, on the date we receive your request for reimbursement or on the date of would-be payment by AXA, any amount on your Card account is past due for one or more billing cycle(s) or your Card is no longer valid (i.e., cancelled). Refunds are limited to \$300 per designated item, and \$1,000 annually per Cardholder account. The item must be in "like new" condition (not visibly used or worn) and in working order to be eligible. An item is eligible if it may not be returned by the Covered Person to the merchant from which it was originally purchased. 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 claims, will not be eligible for a Return Protection 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 may not exceed the manufacturer's suggested retail price. Items not eligible for a refund are: animals and living plants; one-of-a-kind items (including antiques, artwork, and furs); limited edition items; going-out-of-business sale items; consumable or perishable or perishable items with limited life spans (such as perfume, light bulbs, non-rechargeable batteries); jewelry (including, but not limited to loose gems, precious stones, metals, and pearls); watches; services and additional costs (such as installation charges, warranties, shipping, or memberships); rare and precious coins; used, altered, rebuilt and refurbished items; custom built items, cellular phones; pagers; compact discs; digital video discs; mini discs; audiotapes; videotapes; computer software; firmware (such as console/video games, etc.); maps; books of any kind; health care items (such as blood pressure machines and diabetes equipment); formal wear; tickets of any kind; motorized vehicles (such as cars, trucks, motorcycles, boats, or airplanes ) and their parts; land and buildings; firearms; ammunition; negotiable instruments (such as promissory notes, stamps, and travelers checks); cash and its equivalent; and items permanently affixed to home, office, vehicles, etc. (such as garage door openers, car alarms). If you have any questions regarding a Return Protection request or the Return Protection program, please call 1-866-843-6873.