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RETURN PROTECTION*

Your new lamp doesn't match the drapes. That's ok, the right purple can be hard to find. That's why it's nice to know we can take it back when others won't.

- **Product Satisfaction:**
Return Protection offers an extended return policy on designated items purchased entirely with an eligible American Express Card.
- **90 Days Protection:**
If you try to return an item within 90 days from the date of purchase and the merchant won't take it back, American Express can refund the full purchase price.
- **Up to \$300 per Item:**
You can be covered for up to \$300 per item, excluding shipping and handling, and up to \$1,000 annually per Cardmember account

Frequently Asked Questions

1. How does Return Protection work?

Return Protection offers an extended return policy on designated items purchased entirely with an eligible 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, American Express may refund the full purchase price, up to \$300 per item, excluding shipping and handling, up to a maximum of \$1,000 annually per Cardmember Account.

2. How long do I have to request a refund?

With Return Protection, eligible purchases can be covered for 90 days from the date of purchase if the merchant won't take your item back.

3. Do I have to activate or sign up for Return Protection?

No! Return Protection is a benefit of your Card membership. The Basic Cardmember and any Additional Cardmembers on the account are eligible for Return Protection.

4. Are there exclusions or limitations to Return Protection?

Purchases must be made in the United States and charged in full on your eligible American Express Card. Returned items must be in "like new" condition in order to be eligible. Certain items such as a one of a kind item, consumable or perishable goods, jewelry, antiques and other items are not eligible. Be sure to read the program details for a complete list of program exclusions or limitations.

5. If the store offers a store credit, can I still request a refund with Return Protection?

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 the purchased item, such as offering a store credit, will not be eligible for a Return Protection refund.

6. Are restocking fees covered by Return Protection?

We can reimburse you for restocking fees up to the program maximum of \$300. You will need to call us to initiate a refund request and you will be asked to send in your original store receipt and a receipt showing the restocking fee.

7. How do I file a refund request?

Once you have verified the merchant will not allow you to return the item, file a refund request within 90 days of your original purchase. We will ask you to provide a copy of the original store receipt, and the American Express record of charge if different than the store receipt, within 30 days of your call.

8. How do I follow up on a refund request?

You can check the status of your refund request on line or call the Return Protection toll free number at **(800) 297-8019**.

9. What do I do with the item I cannot return?

After we have determined your item is eligible under the Return Protection program, we will ask you to return the item to American Express. Upon receipt, you will receive a refund for the item.

*Coverage is subject to additional Terms, Conditions, and Exclusions.

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