



Change of mind refund

Change-of-mind refunds: the basics

You don't actually have the right to return goods for a refund if you just change your mind and decide you don't want them.

But they do have to give a refund if they told you that you could get one or if you can get a refund under the Consumer Guarantees Act.

[Your rights under the Consumer Guarantees Act.](#)

Before you buy, check the change-of-mind refund policy

Some shops have a change-of-mind refund policy, these are decided by the shop owner. Check the terms and condition of the policy before you buy.

The terms and conditions of return policies usually say:

- you have a limited time to return the goods.
- goods can be exchanged for other goods or a credit note
- proof of purchase is required – this could be a receipt or maybe even an eftpos or credit card statement that identifies what was purchased.

Do chain stores and franchises have the same policy?

A chain of stores with the same owner will usually have the same return policy, but if it is a franchise then each owner may be able to make their own return policy. If you aren't sure, then ask the store about their return policy before you buy the goods.

What if the shop doesn't have a return policy?

You can ask the shop about being able to return goods if they are not suitable. For example, you might find some cushions you like but you are not sure if they will match your couch. Before you buy you can ask if you can return them if they aren't suitable, or get the goods on cash approval. If this is not the shop's usual policy, then get the agreement in writing when you buy the goods. If you are buying a gift for others, see if you can get an exchange card.

Ask for cash approval

Cash approval is a service that some shops offer. It means you can take the goods home but you don't have to commit to buying them. How it usually works is you pay the shop for the goods but the shop agrees not to bank the payment yet.

You usually have 24 hours to bring the goods back. If you return the goods then they must be in the same condition as they were in the shop. If you return them damaged then the shop can make you pay for the damage, or insist that you buy the goods. If you do not return the goods then the shop banks your payment. You now own the goods.

Ask for an exchange cards

If you want to buy a gift and you don't know if the person will like it you can get an exchange card when you buy the goods. You can give the exchange card to the person with the present. If they don't like the gift then they can go back to the shop and exchange it for something that they like better.

Exchange cards usually have an expiry date, make sure that there will still be time after the person has received the gift for them to return it.

Your rights when you change your mind

A shop doesn't have to give you a refund if:

- you decide you don't want the goods
- you find the same thing cheaper elsewhere
- you bought something for someone else that they don't like or already have
- you bought clothes that don't fit
- you bought something that doesn't match what you already have.

But they do have to give a refund if they told you that you could get one.

Can they change their return policy for goods 'on special'?

Shops may choose not to include items on special or on sale in their refund policy. But they must not mislead you to think that the refund policy does apply. Usually this means putting up a sign to say "no change of mind refunds on sale items".

Can a shop have a 'no refunds' sign?

Signs that just say 'no refunds' are illegal because they mislead consumers about their rights under the Consumer Guarantees Act. Misleading consumers about their rights breaches the Fair Trading Act.

It is legal for a shop to say: "Choose carefully as we do not refund if you change your mind. If the goods are faulty we will meet our obligations under the Consumer Guarantees Act."

Got a problem with a change-of-mind refund?

Does the shop have to follow its return policy?

If the shop told you about their return policy before you bought the goods then this is part of your contract with them and they must follow the policy. Also if you asked if you could return goods if they weren't suitable and they agreed then this is also part of your contract.

I've changed my mind and don't want the goods anymore

You don't actually have the right to return goods unless you had an agreement with the shop that you can. But you can always try. If the goods are in the same condition you bought them in you can ask the shop if you can exchange them for something else in the shop. But be prepared for them to say no.

The goods are not of acceptable quality

Under the Consumer Guarantees Act you have the right to a remedy from a trader if the goods or services are not an acceptable quality.

[Find out more about what to do when you've got a problem with goods.](#)