

Get the best deal, now or later

Keep an eye on the ads! Price guarantees can score you bigger bargains and refunds.

One of the biggest shopping bummers is going to a local store to buy something when you know you can get it cheaper at another store that's just too far out of the way—or finding out that you can get it cheaper after you've already bought it.

Turns out, you can often avoid that buyer's remorse if you take a little extra time to shop around. Many stores have policies that promise to match or beat a competitor's price. Some stores will even refund the difference after you've bought something if you find it cheaper at the store or elsewhere. But you'll need to act fast—many policies limit refunds to seven to 14 days.

To take advantage of price-matching and post-purchase price-adjustment policies, you'll need to find the same item for less and take the ad or other documentation to the

store with you. Some stores, including Home Depot, Lowe's, and Sears, will even beat a competitor's price by 10 percent. At stores that promise to refund the difference on items you've already purchased, you might get a credit on your credit card, a store gift card, or cash back. Sears will throw in an extra 10 percent if the lower price is offered by a competitor.

Keep in mind that there are lots of loopholes in the policies, so it pays to read the fine print. You can usually find a store's policy at its Web site, although there might be separate policies for a retailer's online and walk-in stores. If the retailer doesn't say what its policy is, as we found in some cases, be sure to ask. Some major retailers, like Amazon.com, don't have price-matching or price-adjustment policies. And some have one but not the other.

Here are some of the loopholes to watch out for so that you can get the most out of those policies:

■ **Stores decide which retailers they'll match.** Many retailers match only the prices of local merchants. The policy at Target stores, for instance, says that the competing retailer must be in the same city, metropolitan area, or "specific rural region." Many walk-in retailers won't match online or online-only prices; some won't even match their own online prices. Walmart goes further, saying it won't match other Walmart stores. Some stores list retailers whose prices they won't match. The 110 percent price-matching policy at TheLightingShop.com, for example, doesn't apply to the Web sites of Home Depot, Lowe's, and other big-box stores.

■ **Some retailers have different policies for their Web sites.** If a retailer has walk-in and online stores, there's a good chance that only the walk-in store will match competitors' prices, as is the case with Best Buy.

■ **Special sales might be excluded.** Some price-matching policies, such as Best Buy's, specifically exclude sale prices you'll find on or right after Thanksgiving. Many exclude special sale prices from grand openings, liquidations, store anniversaries, and clearance sales. Some retailers won't match such perks as store or manufacturer coupons, mail-in or instant rebates, club-member discounts, buy-one-get-one-free offers, or percent-off deals. Others recalculate the prices to create what they see as a fair comparison before determining the difference.

■ **Prices must be in writing.** You usually must present the actual ad

or other document, often in its entirety. If you present a photocopy or a clipping of the offer you tore out of a circular, you might be out of luck. The same might go for electronic images. "Photos, photocopies, or mobile phone versions of the ad cannot be accepted as verification of competitive pricing," Target's policy says. And price-matching policies usually don't cover negotiated prices.

■ **Not everything is covered.** Stores often won't price-match services, including labor and installation, discontinued and damaged items, and sometimes certain brands. ■ **Items must be in stock.** To match a competitor's price, most stores require that the competing retailer have the product in stock, and they might check to make sure. Sears provides some wiggle room, expanding the definition of "in stock" to include items that can be delivered within seven days. But like other retailers, it doesn't match items that are available in limited quantities.

The bottom line Store price guarantees can save you big bucks, but there are lots of restrictions. There may be a way around them, though. If a retailer doesn't have a price policy, the policy has expired, or your purchase doesn't qualify, you might be able to return the item and get a better price using the store's return policy. For instance, Target's price-adjustment policy lasts seven days, but its general return policy is 90 days. If you haven't used the item and still have the packaging, you can return it and repurchase the item at the lower price. Another option: Some credit cards offer price-protection coverage. Certain Citi cards, for example, will refund the difference up to \$250 if you find an item at a lower price within 60 days of buying it. But again, it pays to read the fine print: Some products and Internet purchases are excluded.

WHAT THE STORES GIVE YOU

Here is a sampling of retailer policies on prepurchase price matching and post-purchase refunds if you find the item cheaper later. These policies vary and often have many rules, and might not apply to retailer Web sites. So check with the store or its site. And don't be shy about talking to a store manager; she might be able to cut you a deal. To keep on top of prices and look up store policies, check out www.priceprotectr.com/retailers.jsp.

STORE	WILL IT PRICE MATCH?	CAN YOU GET A REFUND OF THE DIFFERENCE IF YOU FIND AN ITEM CHEAPER AFTER YOU BUY IT?
ANN TAYLOR	N/A	Yes, within 7 days, but only on items sold at full price at the store.
BANANA REPUBLIC	N/A	Yes, within 7 days, but only on items sold without a promotional discount at the store.
BED BATH & BEYOND	Yes	Yes, within an unspecified time. (Check with the store.)
BEST BUY	Yes	Yes, within the return period (14 to 45 days depending on product).
HOME DEPOT	Yes and will beat competitors' prices by 10%	Yes, within 90 days if the price drops at the store. If you find it cheaper at a rival retailer's store, it's up to the store manager whether you'll get the difference, or an extra 10%.
KOHL'S	Yes	Yes, within 14 days whether you find it cheaper at a Kohl's store or at a competitor's store.
LOWE'S	Yes and will beat competitors' prices by 10%	Store managers handle these kinds of refunds on a on case-by-case basis, according to the company (so it can't hurt to ask).
MACY'S	No	Yes, if you find it cheaper at Macy's stores within 10 days. But you're out of luck if the lower price is from a competitor.
SEARS	Yes and will beat competitors' prices by 10%	Yes, within 14 days if the price drops at a Sears. If you find it cheaper at a competitor's store within 14 days, you get a refund of the difference plus 10%.
STAPLES	Yes	Yes, within 14 days, whether the price drops at Staples or at a rival retailer's store.
TARGET	Yes	Yes, within 7 days on nonclearance items if the price drops at Target or at a rival retailer's store.
WALMART	Yes	Yes if price drops at Walmart within 7 days. (If a competing store drops its price, try asking a manager.)



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