

orders. NEX Gift Cards cannot be used to make payments on your Military Star Card, purchase money orders or make Western Union transactions. NEX concessionaires are unable to accept the NEX Gift Card or take It Home Today accounts..

Layaway Policy

Your NEX still provides you the convenience of a layaway plan, which allows you to place merchandise on layaway for a specific period of time.

Guidelines

A minimum deposit of 10 percent of the purchase price plus a non-refundable layaway fee is required. Layaway cancellations will incur an additional charge of \$5.00

- Clothing, Accessories and Shoes - Up to 45 days with three equal payments required 15 days apart.
- General Merchandise - Up to 90 days with three equal payments required 30 days apart.
- Jewelry and Watches - Minimum \$500 single item retail price; up to 180 days with six equal payments required 30 days apart.
- Computers, Monitors, Digital Cameras, Peripheral Computer Equipment, software and video games are not permitted on layaway.

Check with your local Navy Exchange for other specific details relating to layaway. Some Navy Exchanges must limit the type or number of items permitted on layaway due to space constraints.

Take It Home Today! Major Purchase Plan

Use it to buy large furniture, major appliances, TVs 27" and up, carpeting/rugs, riding lawn mowers, large exercise equipment, spas, grills, and large outdoor toys. See stores for details and assistance with your application.

Exchange Credit Program

The Military Star Card can be used in Navy, Army/Air Force, Marine Corps and Coast Guard exchanges and the All Services Exchange Catalog and Online store.

Customers can apply for the Military Star Card at their local Navy Exchange or by calling Exchange Credit Central at 1-877-891-STAR to have an application mailed. Additional Military Star cards can be obtained for authorized users. An authorized user must be a family member of the sponsor and at least 18 years of age with Exchange privileges.

Exchange Credit Central can be reached at:
P.O. Box 650410
Dallas TX 75265-0410

Customer Service

Before you go... Let us know. If you have a compliment, question or concern about your store, please let us know by telling a manager. Or fill out a customer comment card located near the store exit. Your Navy Exchange management will personally answer your questions or resolve your problem.

Customer Service
Navy Exchange Service Command
3280 Virginia Beach Blvd.
Virginia Beach, VA 23452

CONUS - 1-800-NAV-EXCH (628-3924)
On-line - www.navy-nex.com
(click on Contact Us)

3/09 - Code P

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THE NEX GUIDE TO CUSTOMER SERVICE PROGRAMS & POLICIES WWW.NAVY-NEX.COM



best brands
best buys
we save you money Every Day!

Only at my 



Satisfaction Guaranteed Return Policy

Your Navy Exchange wants you to be satisfied with your purchases. Our "Satisfaction Guaranteed" return policy means we will either issue a refund or make an equitable price adjustment when merchandise doesn't live up to your expectations. (See guidelines below)

Your Navy Exchange understands the importance of hassle-free returns and pledges to make the process as smooth as possible. Please remember to save your receipt, cartons, packing materials, and any enclosed manuals.

Guidelines

- Merchandise purchased at a Navy Exchange can be returned to any Navy Exchange store.
- Merchandise must be returned within 45 days of purchase, with the following exceptions:
- Due to rapid changes in technology, we can only accept the following products for return within 14 days of the date of the sales receipt: Computers, computer equipment, software, and digital cameras in original packaging.
- Pre-recorded movies, music, video games, and computer software are returnable in original unopened factory sealed packaging. If defective, it will be

exchanged for an identical item.

- Diamond jewelry is subject to appraisal before a refund may be given.
- Refunds without a receipt will be issued as a Navy Exchange Gift Card.

Price Matching Policy

We will match the price of any identical in-stock item sold in any local store - same brand, manufacturer, size, and model number.

There are two types of "price challenges" accepted at your Navy Exchange:

Advertised Item

Simply bring in the current, local competitor's ad for the identical item and we will match the price. If there is a price difference greater than \$50, it requires supervisor approval.

Verbal Challenge

Just tell us that you saw an identical item at a lower price in a local competitor's store and we will match a difference up to \$5 on the spot. A greater price difference requires model and price verification by a supervisor.

Exceptions

- Concession-run operations, Commissary prices, fine jewelry items, special orders, gasoline, automotive parts and labor/service charges.
- Double and triple coupons, going-out-of-business sales, flea markets, clearances, and percent and dollar off specials.
- Internet sites, mail order catalogs, including the Exchange Mail Order Catalog.
- NEX does not match an item that includes either a manufacturer's or retailer's mail-in rebate.

For our overseas customers only:

The NEX will match the pricing of current mail order catalogs and e-commerce (Internet commerce) of the following retailers: JC Penney, Sears, and Wal-Mart. Shipping and handling charges, if applicable, are to be added to competitor's retail.

Low Price Guarantee

If within 14 days of your purchase, the identical item is offered at a lower price by your Navy Exchange or a local competitor, we'll refund the difference. Just bring in a copy of the advertisement and your receipt to the customer service counter.

Substitution Policy

We try to have every advertised item in stock. If out-of-stocks occur, we offer a substitute item at a comparable savings. This excludes limited quantity and special-purchase items. If you do not want the substituted item and the original sale item is still available from the manufacturer, we will place a special order for you at the sale price without a special order fee.

NEX Gift Card

Looking for the perfect gift? Your Navy Exchange now sells gift cards in amounts from \$5.00 to \$1500.00 and has no service fees or expiration dates. You can purchase and redeem NEX Gift Cards at any Navy Exchange worldwide. Also, NEX Gift Cards may be purchased online at www.navy-nex.com

NEX, AAFES and Marine Corps Gift Cards may be redeemed in any of the 3 Military Exchanges worldwide.

Authorized patrons can use NEX Gift Cards to purchase merchandise and services, make layaway payments, or place special

