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ADVICE

Airline or hotel owe you money? Use these tips to get your refund

Christopher Elliott Special to USA TODAY

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Tips and tricks all travelers should know

Consumer advocate Christopher Elliott shares his best advice for travelers.

Travel companies love to keep your money, even when they're not supposed to. If you don't believe me, ask Melina Jose, who was supposed to fly from Paris to Orlando, Florida, recently.

Her itinerary, booked through Expedia, included several airlines. But on her return flight, one of the legs, on Flybe from Paris to Manchester, England, mysteriously vanished. She and her husband, Gerard, had to pay \$437 for new tickets.

Although she sent Expedia all of her receipts, the online travel agency refused to refund the unused leg or the new ticket she had to buy. And the airlines deferred to Expedia.

"They were giving us the runaround," says Jose, a medical technologist from Deland, Florida.

Stories like hers repeat themselves every hour of every day. Airlines and other travel companies make it so easy for money to flow their way. But when it comes to refunds, they quote rules and policies designed to make it difficult, if not impossible, to get a refund. Experts say you can overcome those hurdles by using the right payment method, creating a paper trail, and knowing how to appeal your case.

Jose waited three months before contacting me. I got in touch with Expedia, and it finally refunded her \$437.

That's one way to do it.



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If you think you might want a refund on a travel product at some point, pay with a credit card. Getty Images/Colophon

How you pay matters

If you think you might want a refund on a travel product at some point – and let's face it, who doesn't? – then how you pay matters. Settling with a debit card, a check or even a wire transfer means the money is gone. But use a credit card, and you have the full force of federal law (the Fair Credit Billing Act) and your credit card's resolution department in your corner. That way, when a company drags its feet on a refund, you can file a chargeback.

Getty Images

"It's always best to book any tour, hotel or activity for your trip with a major credit card," explains Claire Soares, founder of the travel company [Up in the Air Life](#). "Your card has consumer protection programs built in so you can challenge a charge if the vendor does not fulfill what was promised. With the backing of a major credit card you can even dispute part or a percentage of the services provided."

Experts say you shouldn't use a credit card dispute unless you have no other choice, which is to say the travel company won't refund your purchase even though it's agreed to do so. Give the system a chance to work before filing a chargeback.

Getty Images

Be informed and blaze a paper trail

"Be informed," says Michael Foguth, founder of Foguth Financial Group in Brighton, Michigan. Foguth says details matter. "And pay attention."

Attention to what, though? What kind of "money" the travel company wants to send you, for starters. For example, airlines love to send you vouchers, but that funny money expires after a year. If you pay by credit card, you should receive a refund to that credit card. Don't accept vouchers or points.

Also, keep every email and receipt. Experts say the "paper trail" will get you a refund faster. I can't guarantee this – I've advocated many cases where a company promised a refund in writing – but it can help.

Finally, make sure you're dealing with the right company. Jose had approached her online agency and every airline in her itinerary. But in the end, Expedia was responsible for her refund; as her travel agent, it needed to work with those airlines to determine the right refund.



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The safest airline in the world is Qantas.

Appeal your case

Miguel Suro, a Florida attorney who writes a personal finance blog called [Rich Miser](#), says if "no" is the answer, you need to appeal to someone who can turn it into a "yes."

"For airlines, if you get nowhere with the airline itself and have a valid claim, file a complaint with the U.S. Department of Transportation," he says. "Airlines hate it when you get a third party involved, and may respond favorably. I had to do this for a foreign airline that owed me a partial refund for a flight originating in the U.S., and they wound up giving me a full refund, voluntarily."

You don't always have to appeal to the government. For example, you can shoot an email to an executive of a hotel chain when one of the properties refuses to offer a refund you deserve. (I publish a full list of [customer service executive contacts](#) on my nonprofit consumer advocacy site, [elliott.org](#). Often, a brief, polite written appeal to someone higher up can do wonders.

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If you want to make sure you get your travel refund every time, remember to use a credit card, keep every email and be ready to appeal your case. And if that doesn't work – well, you can always contact me.

Using the three 'P's' for a refund

One of the techniques I've developed as a consumer advocate is called the three "P's." It works great on refunds.

- **Patience.** Give the company at least a week to respond to your refund request and two credit card billing cycles to pay you.

• **Persistence.** Don't let months pass by without letting the company know that your money is still missing. If necessary, set a calendar reminder so that you don't forget.

• **Politeness.** Angry demands for a refund and threats to take a company to court almost always backfire. The company may refer your case to its legal department, where it could linger for weeks or months. Be nice!

Christopher Elliott is a consumer advocate. Contact him at chris@elliott.org or visit elliott.org.



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