

Instant Credit Return Option Terms & Conditions (“Terms and Conditions”)

The Instant Credit return option (“Instant Credit Return”) is American Eagle Outfitters’ (“AEO, “We”, or the “Company”) new pilot product return and refund option. Instant Credit Return is not a loan. Instant Credit Return simply allows customers to select new items in exchange for previously purchased items that they are returning, prior to the previously purchased items being returned to AEO.

Specifically, eligible U.S.-based customers can initiate online returns, of previously purchased items, in exchange for an instant refund in the form of an American Eagle Outfitters or Aerie e-gift card, in an amount that corresponds with the refund value of the originally purchased items (collectively referred to herein as the “E-Gift Card”). The refund (i.e., the E-Gift Card) can then be utilized by the customer to select on-line items to exchange for the return of the originally purchased item. Customers that utilize the Instant Credit Return will be required to return the originally purchased item within fourteen (14) days of receipt of their E-Gift Card.

Eligibility

At present, eligibility for the Instant Credit Return is limited to certain members of the Real Rewards by American Eagle and Aerie ® Loyalty Program (“Loyalty Program”): (a) that have had a Loyalty Program account (“AEO Loyalty Account”) with AEO for more than 60 days; (b) that purchased the item(s) to be returned (within certain monetary thresholds, as determined by AEO) within the last sixty (60) days; (c) that select, and are able, to mail back the purchased item(s); and (d) and that are approved by AEO (in its sole discretion) to utilize the Instant Credit Return (each an “Eligible Customer”, collectively “Eligible Customers”). Please note, AEO reserves the right to refuse to offer (or to revoke) eligibility for the Instant Credit Return, in its sole discretion at any point in time.

Instant Credit Return is in a pilot stage, and as we progress with the Instant Credit Return, we anticipate expanding the eligibility to customers in the future.

How it Works

Instant Credit Return is initiated online, via the AEO e-commerce site and on the AEO APP. To initiate an Instant Credit Return, the Eligible Customer must be signed into their AEO Loyalty Account. After signing into their AEO Loyalty Account, the Eligible Customer must select the previously purchased item(s) to be returned and reason(s) why the item is to be returned in the digital returns section of the Site. Next, the Eligible Customer must choose “Instant Credit” as their refund option, from the refund option menu in the returns process.

Once “Instant Credit” has been selected as the refund option, and the Eligible Customer completes the refund process progression, the E-Gift Card will be sent to the email address on file for the Eligible Customer, via an email with the title “Your Instant Credit is here!” (“Instant Credit email”).

Please note, the E- Gift Card must be activated by the Eligible Customer before it can be used. To activate the E-Gift Card, the Eligible Customer must by clicking the [View Your Instant Credit](#) link in the Instant Credit email. E-Gift Cards do not expire. So once the E-Gift Card is activated, it can be used at any time.

Once activated, the Eligible Customer may utilize the E-Gift Card to place a new order in-store and on-line.

Eligible Customers that initiate an Instant Credit Return, and receive E-Gift Cards via the Instant Credit email, must mail the originally purchased item(s) back to AEO within fourteen (14) days of receipt of the Instant Credit Email. For avoidance of doubt, all details regarding the steps necessary to mail the originally purchased item(s) back to AEO (including but not limited to accessing and printing free return labels) are contained in the Instant Credit Email and via the online returns process.

E-Gift Card Details

E-Gift Cards do not expire and have no service fees. Once activated, E-Gift Cards can be utilized at any point in time. E-Gift Cards function as standard purchased American Eagle Outfitters and Aerie e-gift cards. E-Gift Cards cannot be redeemed for cash or applied as payment for the AE Credit Card, unless otherwise required by applicable law. Unless otherwise stated, E-Gift Cards can be used for the purchase of any items online and in stores. **GIFTCARD TERMS AND CONDITIONS APPLY. SEE E-GIFTCARD AND INSTANT CREDIT EMAIL FOR ADDITIONAL TERMS AND CONDITIONS.**

The balance of the E-Gift Card received via the Instant Credit Refund will have a balance equal to the refund amount of the returned item(s). The balance is estimated, at AEO's sole discretion, based on the purchase price of the original item(s), with deductions including, but not limited to, any discounts or coupons utilized in the original purchase, taxes, fees and other charges, expected return shipping fees, and appeasement charges. Please note, the balance calculated may be different from the purchase price of the original item(s) (as with any return process). For E-Gift Card balances, call 1.877.274.3004 or visit ae.com or aerie.com.

Customers must mail the originally purchased item(s) back to AEO within fourteen (14) days of receipt of the Instant Credit Email. If AEO does not receive your items within 30 days, you will be charged for the amount of your instant credit. AEO reserves the right to charge any or all of your outstanding balance to any credit card you utilized in the originally purchased item(s), as determined by AEO in its sole discretion. For avoidance of doubt, all details regarding the steps necessary to mail the originally purchased item(s) back to AEO (including but not limited to free return labels) is contained in the Instant Credit Email.

General

Your use of the Instant Credit Return constitutes your acceptance of these Instant Credit Terms & Conditions. You are responsible for checking for updates to the Instant Credit Terms & Conditions, which may be updated, amended, and revised from time to time by AEO at its sole discretion. The Instant Credit Terms & Conditions will be posted [here](#) or can be obtained by calling 1.888.232.4535.

By using the Instant Credit Return, you represent that: (a) you are at least fifteen (15) years of age; and (b) you have read and agree to these Instant Credit Return Terms and Conditions, the [Terms of Use](#) and [Privacy Policies](#) (collectively, "Terms").

AEO reserves the right at any time without notice, including retroactively, to expand, alter, terminate, modify, limit, continue or discontinue the Instant Credit Return or merge the Instant Credit Return, or any part of the Instant Credit Return, into another return option, exchange option, or pilot at a later date.

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Instant Credit FAQs

1. How will I receive my Instant Credit refund?

Once the return is confirmed, you will receive an email with an e-gift card equivalent to the refund amount.

2. Do I get free shipping when buying item(s) using Instant Credit?

Yes, you get free shipping and returns on your new order. You must be logged into your account to qualify.

3. Does my Instant Credit e-gift card expire?

No, this is an electronic gift card and never expires. Use it whenever you want.

4. How much will the e-gift card be for?

The balance on activation will be equal to your return's total refund value.

5. Does the refund include tax?

Yes, the amount issued on the e-gift card includes tax.

6. How do I return items after receiving Instant Credit?

You must mail back all items within 14 days of submitting the return and being issued Instant Credit. The return confirmation email will include a printable FedEx/USPS shipping label as well as a digital label you can present at FedEx stores.

7. Is there a time limit to mail the items back?

Yes, you have 14 days to ship your items after you confirm the return online.

8. I sent back my return but realized I forgot to include all items. How do I return them?

You can buy a shipping label from the carrier of your choice to mail the items back to us.

9. Can I return items at a store for Instant Credit?

No, you must mail the items using the shipping label you received in your return confirmation email. This ensures proper processing of the return and Instant Credit refund.

10. Why do some of my orders qualify for Instant Credit but others don't? Instant Credit is not available for all orders. The following must be true for an order to qualify for Instant Credit:

- Purchaser is a Real Rewards member
- Refund value is equal to or less than \$200
- Payment types that qualify a Level 2 member must be either a credit card, or a credit card combined with a gift card
- Payment types that qualify a Level 3 member must be a credit card, a credit card combined with a gift card, PayPal, or Apple Pay
- Order status must be either "Shipped" for Ship to Home orders or "Picked Up" for Store Pickup orders

Other conditions and exclusions may apply.

11. What happens if I do not send back my return items?

You will be charged the full amount for any items you did not return to the original method of

payment. If a part of your order was paid via a gift card, your credit card or other method of payment will be charged the full amount. Any or all of the outstanding balance may be charged to your credit card. Additionally, failure to return items after you've received a refund or Instant Credit may result in a forfeiture of future Instant Credit eligibility.

- 12. Can I change my mind after I've already processed an Instant Credit return?** No, all Instant Credit is final and cannot be converted to cash or any other method of refund.