

TRUWORTHS LAYBYE TERMS & CONDITIONS

SUBJECT : LAYBYE FACILITY

Background

Customers!!

Enjoy our flexible payment terms with the laybye option which gives you flexibility to secure your favorite items by just depositing 30% and pay off the balance over a period of time.

Benefit: When you walk into the store, fall in love with a garment and you don't have enough money to buy it, don't worry just pay a 30 percent deposit to secure.

To give an opportunity to non account holders and also account holders who wish to buy our merchandise on laybye.

Terms

1. Laybyes are open to all customers who pay a deposit of 30% of the total amount of goods/merchandise purchased.
2. The balance must be settled on or before a period of 2 months i.e. from the date of purchase.
3. All laybyes should be authorized by store managers.
4. Laybyes must be paid at the source branch i.e. branch originating the sale.
5. All overdue laybyes must be credited back to stock.

Forfeiting laybye payments

If laybyes are credited back back to stock as on (5), the deposit plus any other payments made are not given back to the customer, but forfeited to cover costs.

