

Our Lay-by Policy



Lay-by is a good alternative to using credit. There are no interest payments, the service is usually free and your goods are reserved while you pay them off.

Make sure you and the salesperson sign the lay-by form (contract), which must include:

- description and price of goods
- record of the first payment and the outstanding balance
- due dates for other payments
- cancellation fees, if any, and how they are calculated
- trader's details, name and street address
- cancellation rights and procedure.

After signing, you must be given a copy of the contract. Keep it in a safe place. You may cancel the lay-by contract before you receive the goods or if the goods are damaged or faulty on delivery.

This poster has been provided by:
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