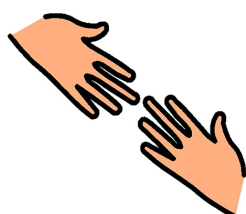


Lay-by



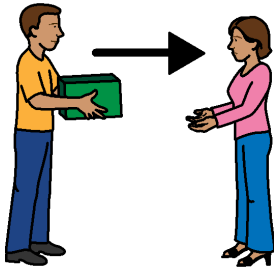
Easy English fact sheet

2016



You might need help to read this fact sheet.

A friend, family member or support person can help you.



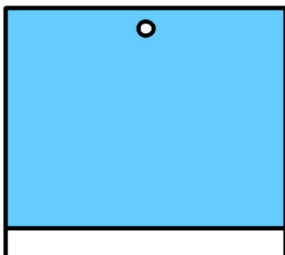
What is a lay-by?

- You want to buy something.
- You pay for it slowly.
- You pay a **deposit** first.

A deposit is part of the full price.

- You make 2 or more payments.

You can ask the shop to highlight or circle how much you have left to pay.



- You have a set amount of time to pay.
- The shop keeps the product.
- You get the product when you finish paying for it.
- Different shops have different lay-by rules.
- Some shops may **not** have lay-by.

What is good about lay-by?

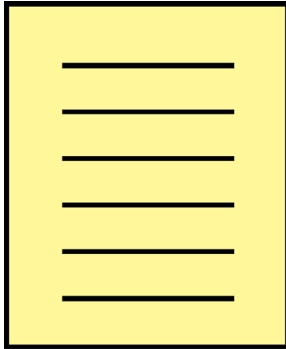


- You do not have to pay any **interest**.

Interest is extra money you pay to the shop

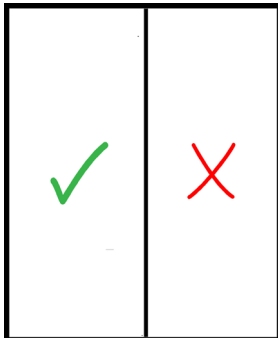
- Most lay-bys do not have any fees
- You do not have to
 - get a loan
 - use a credit card.

What happens when you lay-by?



- You will get a contract. The contract might be your receipt.
- The shop must give you a copy of the contract.

You can get a fact sheet about contracts from Consumer Affairs Victoria.

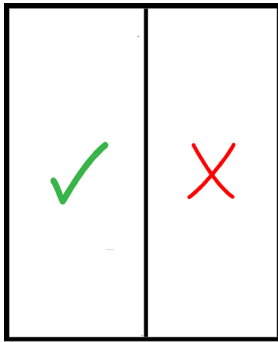


Rules for a lay-by contract

The contract must

- be in writing
- have all the rules. For example, fees when you cancel
- be easy to read. For example, use plain words.

The shop must give you a copy.



The lay-by contract must say

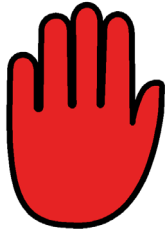
- what you are buying
- the total price
- how much deposit you paid
- how much you still have to pay
- the date you have to pay
- how much money you have to pay if you cancel or stop the lay-by
- the shop name, address and phone numbers
- any other rules for the lay-by.

Before you sign the contract

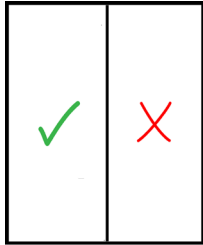


- Read the contract.
- Understand the contract.

When you are happy, sign the contract.

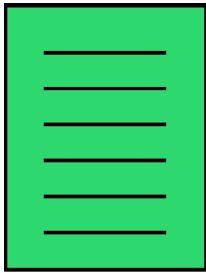


Stopping a lay-by



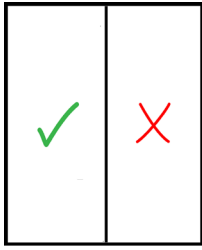
Rules for you

- You must stop before you get the product.
- You might have to pay a fee.
- You do **not** have to pay a fee if the shop breaks or damages the product before you get it.



You must tell the shop you want to stop a lay-by.

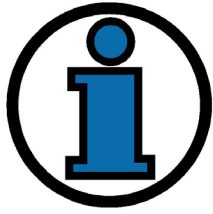
The shop might ask you to fill out a form.



Rules for the shop

If you break the rules in a lay-by contract, the shop can stop the lay-by.

- If you do not fix the problem the shop can stop your lay-by.
- The shop may charge you a fee if you stop the lay-by.
- The shop must give you back any money you have already paid.



Consumer Affairs Victoria

More fact sheets and information

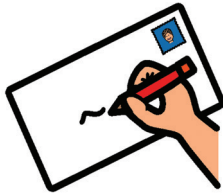
List of fact sheets in Easy English

- Buying Furniture
- Contracts
- Lay-by
- Phone and door to door sales
- Renting - starting a tenancy
- Renting - during a tenancy
- Renting - ending a tenancy
- Refunds, replacements and repairs
- Scams
- Services
- Shopping tips



Phone

1300 55 81 81



Mail

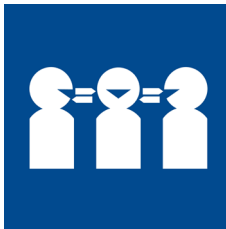
GPO Box 123

Melbourne Victoria 3001



Fax

03 8684 6295



Interpreter

131 450

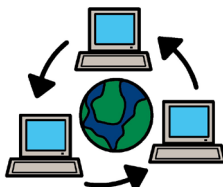


National Relay Service 133 677



Email

consumer@dgs.vic.gov.au



Website

www.consumer.vic.gov.au



This information is written in **Easy English**.

You might need more information
about the law.

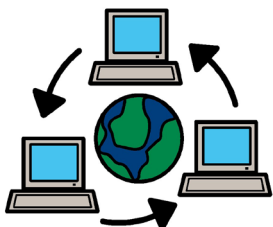
You can ask **Consumer Affairs Victoria**.

Updated August 2016.

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Look at **Clear Written Communications**.

The Easy English Style Guide for information
about the format and writing style of this
document.



You can find more information at

www.scopevic.org.au or

phone (03) 9843 2000.

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wrote the Easy English. August 2016 www.scopevic.org.au
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