Lay-by agreements

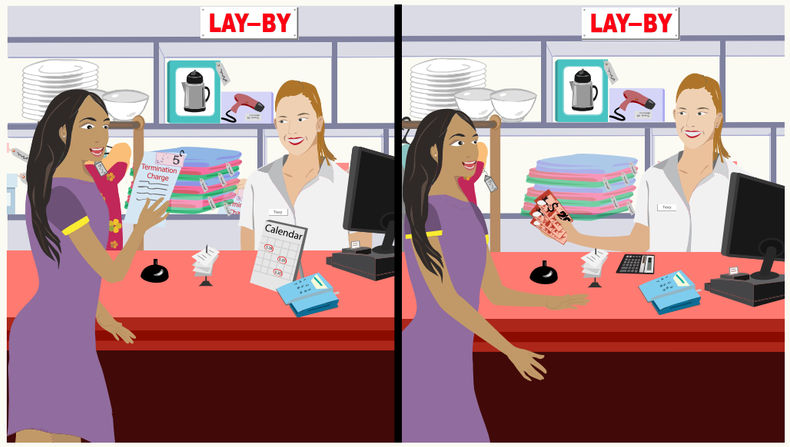
Lay-bys are an agreement to pay for an item in at least two instalments. When you pay the full price, you can have the item.

If you decide to lay-by, you have to sign an agreement. Read all the terms and conditions first.

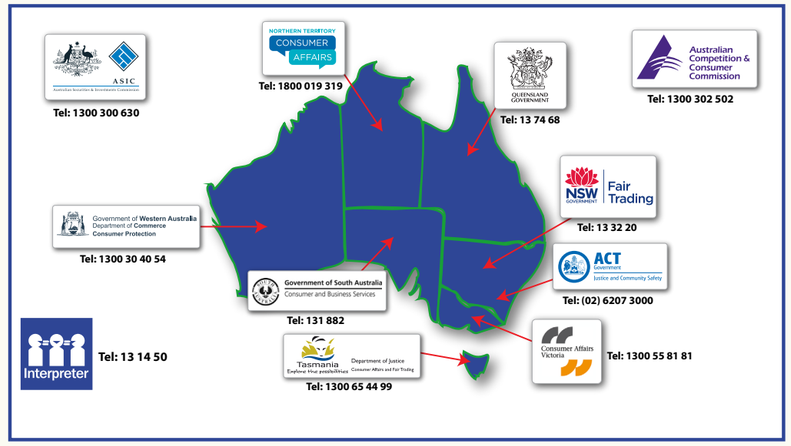
When you sign a lay-by agreement, you may pay a small fee. The cost of the item should not be more than the price tag. Include your lay-by instalments in your budget.

The store may call you before the end of your lay-by agreement. This is to remind you to pay the full amount owing by the due date.

Your situation may change during the lay-by agreement.



If you cancel your lay-by agreement, you may be charged with a termination fee. The trader has to refund all the money you have paid, minus the fee.



A contract is a legal agreement between two people. This includes verbal agreements.