

LA Retail Holdings (Pty) Ltd ('Polo')

Lay-By Terms and Conditions (In-Store only)

1. By entering into a layby agreement, you agree to these terms and conditions.
2. Laybys may only be accepted at certain Polo stores.
3. Laybys are not permitted on sale items.
4. You must provide a valid South African Identification document, Driver's License or Passport ('Identification') to enter into a layby agreement.
5. The Start Date of the layby will be recorded on the layby sales slip.
6. A minimum deposit of 20% (twenty percent) of the total sales price is required.
7. Goods will be held on layby for a maximum of 90 (ninety) days from the Start Date ('the Layby Expiry Date').
8. You must pay the sales price in full on or before the Layby Expiry Date.
9. Goods purchased remain the property of Polo until payment is made in full.
10. No extensions to the Layby Expiry Date are permitted.
11. On making payment and collecting the goods purchased, you must provide Identification.
12. Only the original purchaser can cancel a layby or collect goods purchased.
13. Should you cancel the layby before the Layby Expiry Date, you will be pay a one percent cancellation penalty on the sales price and the balance will be paid to you in cash.
14. Payments and collections must be made at the original store of purchase.
15. If the sales price is not paid in full by the Layby Expiry Date, the layby will expire. The goods will be put back into stock.
16. Items purchased on layby are subject to Polo's Returns Policy.