

# NQHFS Lay-by agreement

Please read the below terms and conditions regarding a Lay-by agreement with NQHFS.

## Terms and conditions:

- Available on orders over \$300.00
- 6 week payment terms
- **20% deposit required; plus**
- **6 equal weekly payments (minimum)**
- Additional payments may be made at any time
- A cancellation fee will be charged:
  - If minimum weekly payment arrangements are not met
  - If full payment is not received within 6 weeks
  - If the customer cancels
- Cancellation fee is 20% of the total lay-by value
- Refunds will be conducted within 7 days
- Products cannot be exchanged or varied
- All warranties are dated from when full payment is received
- All products remain the property of NQHFS until paid in full
- Customers must be over 18 years old to enter into a lay-by agreement
- It is the customer's responsibility to ensure regular lay-by payments are made, and products are collected by the due date

## Lay-by agreement example:

Lay-by agreed to for \$600.00 (total lay-by value)

$\$600.00 \times 0.2 = \$120.00$  (20% deposit)

$\$600.00 - \$120.00 = \$480.00$  (amount remaining after deposit subtracted)

$\$480.00 / 6 = \$80.00$  (weekly payment amount required)