Lay-Buy Terms & Conditions:

1. Eligibility

+ Lay-buy is available to customers who provide valid identification and contact details.-buy is available to customers who provide valid identification and contact details.

2. Deposit & Payment Terms

- + A minimum deposit of 10% of the total price is required to secure a device.
- + The remaining balance must be paid in equal monthly instalments over a maximum period of 3 months.
- + Payments can be made via cash, EFT, or bank deposit.
- + Add R10 for bank deposits.

3. Device Reservation & Pricing

- + The agreed price at the time of lay-buy initiation is fixed and will not be affected by future promotions or price changes.
- + The device is reserved once the deposit is received.

4. <u>Delivery</u>

+ The device will only be released once the full payment has been received.

5. Non-Payment & Cancellation

+ If a customer fails to make payments for two consecutive months, the lay-buy agreement will be cancelled.

+ In the case of cancellation

- A 7% cancellation fee will be deducted (excluding the 10% deposit).
- The remaining amount (excluding the cancellation fee) will be refunded.
- + No refunds will be given for lay-buys cancelled after 60 days.

6. Exchange & Refund Policy

- + Lay-buy payments are non-refundable once completed.
- + Exchanges are only allowed for devices of equal or higher value (with an additional payment).

7. Early Settlement

+ Customers may pay off their balance before the agreed term to collect their device sooner.

8. Agreement Acceptance

+ By making a lay-buy deposit, the customer agrees to all the terms & conditions outlined above.