

#### What is a layaway?

A layaway is a program that allows you to place an item on hold at our store to purchase within ninety (90) days., 25% down, and 25% per month until balance is paid. On Anything: Specials, Ad Items, Firearms, except Consignment Firearms.

### How does a layaway work?

If you would like to place an item on layaway, a 25% deposit of the total purchase price must be placed on the item. Balance must be paid within (90) Ninety days from the date that the layaway was created, balance must be paid to pick up item.

### Here is an example:

The layaway total purchase price:	\$200.00
Deposit Amt. of 25%:	\$50.00
Balance Paid in 3 monthly payments of	\$50.00 ea

### Is interest applied to the remaining balance of the layaway?

No Way, interest is not applied to the remaining balance of your layaway.

### The advantage of a layaway:

A layaway allows you to purchase an item and pay without using your credit card or a large sum of cash at one time. It allows you to pay with smaller, more affordable amounts, allowing you to stay within your budget, and securing that item from being sold to someone else.

# If you change your mind and cancel your layaway...

If you change your mind about placing an item on layaway and cancel it, you must wait 7 days before your deposit can be refunded to you. All payments made including your deposit will be refunded minus a 15% restocking fee.

# If your layaway is not paid in full in 90 days...

If the layaway is not paid in full by the end of the 90 day period or you stop making payments, the item is returned to store inventory and all payments made within that 90 day period including your deposit will be refunded minus a 15% restocking fee.

## How to pay for a layaway...

Layaways can be funded with credit card, debit card, check, cash. You will get your Far-Bucks when balance is paid in full.