

WHAT IS IT?

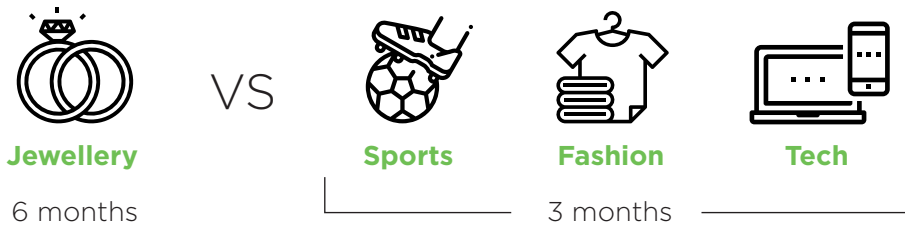
A TFG Lay-By is where we reserve goods, chosen by you, in your name, while you pay for the goods over a period of time. We will hold on to the goods for you, until you have paid for it in full, and then you may collect the goods in-store to take home.

WHAT ARE THE TERMS?

When you choose goods to lay-by, you will be required to pay a deposit. The store staff will advise you what the deposit amount is that you are required to pay.

You must then make a minimum of one payment every month until the goods are paid for in full. You may decide to pay more frequently if you wish.

The maximum period for a TFG Lay-By is 6 months for jewellery, and 3 months for all other goods.



Each monthly payment will be an equal share of the balance owing after the deposit is paid, and will be payable over the 3 or 6 month TFG Lay-By period (whichever is relevant).

EXAMPLES

MY TFG LAY-BY

My TFG Lay-By for clothing is R300	R300
My deposit is 10% = R30	- R30
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My total balance remaining	R270
thereafter is R90 x 3 months = R270	- R90 (Month 1)
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	R180
	- R90 (Month 2)
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	R90
	- R90 (Month 3)
	<hr/>
	R0 Collect my goods

CANCELLATION

If I cancel after month 2, I will receive a refund of R207 (R210, less a cancellation fee of 1%).

Total paid so far	R210 (R90 + R90 + R30)
-1% cancellation fee	- R3 (R210 - 1%)
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Total Refund	R207



WHAT IS NEEDED TO OPEN A TFG LAY-BY?

- SA ID or passport
- Contact details



TFG LAY-BY IS CARDLESS (NO CARD)

You will be issued a **reference number** for payments & you are required to show your **ID** for collection of your goods

THINGS TO KNOW ABOUT TFG LAY-BYS

1%
fee

If you terminate the TFG Lay-By before paying for the goods in full, we will charge you a **cancellation fee** of 1% of the TFG Lay-By.



If you fail to pay for the goods in full within 60 (sixty) business days after the TFG Lay-By completion date (the end of the 3 or 6 month TFG Lay-By period) we will cancel the TFG Lay-By and charge you the **cancellation fee**.



We will give you notice by **e-mail or SMS** if we cancel the TFG Lay-By.



Certain goods may not be reserved on a TFG Lay-By and certain TFG brands may not allow TFG Lay-Bys. The store staff will advise you of this.

TFG LAY-BY STATEMENTS

- We will send you a TFG Lay-By statement each month by email or SMS, which will show all transactions relating to your TFG Lay-By.
- View the current payment due, the due date, the TFG Lay-By balance carried forward and the TFG Lay-By end date.
- Payment due can be made at any TFG store.



WHERE CAN YOU OPEN A TFG LAY-BY FACILITY?

TFG Lay-Bys are available at these TFG brands:



Excluding:



Terms and conditions apply, which can be found on www.mytfgworld.com

Please call the **TFG Customer Services** department if you have any questions:
0860 834 834 or 021 938 7096 | 08h00 - 17h00 | Monday to Sunday