

## **Tack Warehouse Layaway Fast Facts**

Layaway contract durations are:

- Online: 8-weeks
- In-Store: 8-weeks or 12-weeks

12-week payment plan option only available for in-store purchases of \$300 or more. Not available at all Tack Warehouse locations. See Associate for details.

The Service Fee on all new Layaway contracts is:

- \$5 for an 8-week contract\* or
- \$10 for a 12-week contract\*

The Down Payment is collected when the merchandise is put on layaway and is:

- \$15 or 10% whichever is greater for an 8-week contract\* or
- \$30 or 10% whichever is greater for a 12-week contract\*

The Cancellation Fee on all new Layaway contracts is:

- \$10 for an 8-week contract\* or
- \$20 for a 12-week contract\*

Layaway merchandise will be returned to stock seven (7) days after a missed payment\*

### **Unauthorized Merchandise**

The following merchandise cannot be put in Layaway:

- Closeout or sale items
- Flammable products and fuel
- Food and other perishable merchandise
- Live plants and horticulture
- Oil and chemical based products
- Chemicals
- Consignments

### **Layaway Transaction Rules**

You can use one or any combination of these acceptable payment options:

-In-store: Cash, Check, Debit Card, Tack Warehouse Cash Card, coupons

-In-store and Online: Credit card (Visa, MasterCard, Discover, American Express), Tack Warehouse gift card

New Layaway contracts cannot be created if you have other delinquent Layaway contracts

- No partial cancellations are permitted
- Except where prohibited by law, there will be no price adjustments after 7 days from the date you initiate your Layaway. Multiple price adjustments on the same items are not permitted. Price adjustments are not allowed on seasonal or clearance merchandise

- Person initiating a Layaway contract must be the same person finalizing a Layaway. A picture ID is required for all new Layaways, pick ups and refunds

- If you make a payment that is less than the minimum amount due, your payment due date is not advanced to the next biweekly payment. You are still obligated to fulfill the rest of the current payment balance before advancing to your next payment due date.

#### Additional Provisions for Online Layaway Customers

The merchandise must be available at the local store for pick up in order to be placed on Layaway. Contact us for items eligible for .

Layaway contract cancellations are not allowed online. Layaway cancellations can only be made in the store where you opened the contract or by contacting us directly via email.

Layaway contracts must be picked up or mailed where the merchandise is being held within 5 days after the final payment is made

Price adjustments cannot be facilitated online

\* Except where prohibited by law, in which case the down payment would be less than that amount. See stores for state specific fee limitations. Down payment includes a \$5 Service Fee for an 8-week contract and a \$10 Service Fee for a 12-week contract.

No partial cancellations are permitted. Cancellations can be made directly by Tack Warehouse where you opened your contract.