



Meaning

The word laybye shall also mean lay-bye, lay-buy, laybuy or lay aside.

How it works?

Your products or services will only be delivered once last payment has been made.

Product delivery?

Your product will be delivered within 7 days after your last payment.

Credit bureau checks?

Lay bye payment option is not a credit agreement; no credit bureau check will be done when buying any item.

Payment currency.

Lay buy currency shall be in US\$ but currency convertor on our website will display amount in South African Rands (ZAR). US Dollars are only used because the technology is supported by PayPal.

Third party merchants.

We may use third party vendors on our website for products or services we do not provide. This will be stated on check-out page. Support and guarantees will be offered by third party vendors in that instance.

Cancellation and Refunds

You can cancel your lay-bye payment option anytime. Laybuy payment is powered by Paypal subscriptions. Login on your account cancel inside your profile.

A cancellation fee of 10% shall apply when you cancel your account.

Your refund will be paid within 14 days of cancellation. We will always strive to pay quicker.

Laybye Fee

0.90% shall be levied on your Paypal account. Example, an amount of R1050 will attract about R10 fee.

Laybye Deposit and Repayment Terms

Your initial deposit shall be between 20% - 50% and buyer may choose own value in this range.

Payment Terms : Up to 6 months.