



# LAY-BY SERVICE



**We are pleased to offer  
a Lay-by Service  
for purchases  
of \$50 or more.**

## CONDITIONS OF LAY-BY:

**In completing the initial lay-by transaction,  
customers agree to:**

- **Non-refundable deposit of 10%.**
- **Fortnightly payments of 20% or more.**
- **Finalisation of lay-by within 8 weeks.**

*For a copy of these Conditions, please ask a sales assistant,  
refer to transaction receipt or visit our website.*

***All your Pet and Garden needs***