

Heavenly Hobbies Lay Away Plan Rules

Heavenly Hobbies' **Lay Away Plan** allows you spread the payments for major purchases over a period of up to 6 months. It applies to individual items priced \$100.00 or more.

First Installment:

- 1. Identify the product you want to lay away.** The Lay Away Plan may be used only for individual products priced \$100.00 or more. Make sure you take note of the Product Name (e.g., Real Good Toys Finished Victorian Cottage Dollhouse) and Product Code (e.g., 37-131-00093). The Product Code is found at the bottom of the product page, next to the price.
- 2. Calculate the Initial Deposit for the lay away.** This is equal to 20% of the product's regular price plus a \$15 service charge. For example, if the product's regular price is \$379.00, the initial deposit is \$90.80. For those items that have a Lay Away Plan link on their product pages, the Initial Deposit amount can also be found right above the Lay Away Plan graphic (e.g., Initial Deposit = **\$90.80!**).
- 3. Add the Lay Away Plan Installment item(s) to your shopping cart.** Update the quantity of the item, until the aggregate price of the Lay Away Plan Installment item(s) is equal or greater than the Initial Deposit calculated in Step 2. For example, if the Initial Deposit is \$90.80, you will have to add ten Lay Away Plan Installment items to your shopping cart (10 x \$10.00 = \$100.00).
- 4. Go to checkout and pay for your order as usual.** Choose "No Shipping" as the shipping method. At checkout, input the Product Name and Product Code in the Comment Box.
- 5. Submit your order.** Your Lay Away Account will be created and your initial payment will be credited to it.
- 6. A confirmation page will be emailed to you.** Your order number for the first payment is your Lay Away Plan account number. Retain this email for your records.

Required Total Payment:

The Required Total Payment is the sum of the product's price, shipping charges, service fee and sales taxes (if applicable).

1. The product price is the lowest of its regular price or its sale price if applicable at the time the First Installment for the Lay Away Plan is made.

2. Unless your product qualifies for "Free Shipping" (see product page), shipping charges for regular ground service will be calculated and added to your Lay Away Plan required total payment. If you wish to arrange for alternate shipping methods, please contact us at customerservice@heavenlyhobbies.com.

3. The \$15.00 service charge will also be added to the required total payment.

4. For deliveries in New York State, sales taxes will be added to the required total payment too.

Once you submit your first payment, we will advise you via email of the Required Total Payment to be made.

Subsequent Installments:

1. **Add the Lay Away Plan Installment item to your shopping cart.** You can deposit as much or as little as you want, subject to a \$10 minimum. If the minimum payment exceeds the outstanding balance on the Lay Away Plan account, we will refund the excess to you.

2. **Go to checkout and pay for your order as usual.** At checkout, input your Lay Away Plan account number in the comment box.

3. **Submit your order.**

4. **A confirmation page will be emailed to you.** Retain this email for your records. Once your final installment is made, we will ship your item to you and refund any excess payments made.

Important Notes:

1. **The Initial Deposit is non-refundable.** If after establishing a Lay Away Plan account you change your mind and decide not to purchase the product, the amounts paid into the account will be refunded, except for the Initial Deposit.

2. **Establish one Lay Away Plan account for each individual item you wish to lay away.** Do not aggregate items into one Lay Away Plan account.

3. **The term for making Lay Away Payments expires 180 days from the day the first installment is made.** If the required total payment has not been made by the expiration date, we will close the Lay Away Plan account and refund payments made in excess of the Initial Deposit.