



LAY BUY– Valid for citizens and permanent residents of Botswana only.

1. Skymartbw offers lay-by payment plan/ option for those who wish to spread their purchases, this lay-buy agreement is on an installment basis with a maximum of 2 months for items. The lay-buy agreement can only be signed for products more than P999.
2. However please note that your order will not be processed until you have surpassed the 50% Mark.

The requirements for opening Skymartbw Lay-by account are as follows

3. Your original current payslip (and a photocopy of the same should you wish to retain the original)
4. Your original National ID, Passport or Driver's License (and a photocopy of the same)
5. Proof of residence in the form of either a water bill or electricity bill (and a photocopy of the same should you wish to retain the original). You can also bring a letter from the Landlord acknowledging that you lease his/her property, together with the landlord's proof of residence.
6. If Student proof of registration and Sponsorship Status (For Sponsorship students only)
7. If customer decides to cancel the orders twenty four (24) hours after order has been confirmed and prior to shipment, a minimum of 18% from payment shall be deducted as administrative fees in addition to the transaction fees charged by the credit card company. The balance after deduction of the administrative fees and the transaction fees will be refunded to the customer. If the customer fails to make a full payment on or before the agreement expiry date and s/he fails to make a written request to refund within 8 working days from the agreement expiration date, the company will not be liable to refund any money to the customer. For the customer to make a valid request to be refunded the money that s/he has already paid for.
8. The customer needs to provide;
 - Letter requesting for refund and order cancellation
 - Copy of Omang/Passport (with valid visa longer then period of Lay-buy)

Signing of goods and receipt of goods

9. The customer needs to produce the receipts for all payments and agreement at the time of receiving goods. The current receipt will be updated, customer will need to sign it.
10. Change of reserved purchase is not allowed, if shipment has already been sent.
11. Transfer of the lay-buy (Suretyship) is only allowed to a relative or legal capable individuals , upon submitting a written letter of transfer signed by both parties and their copies of certified IDs
12. The management reserves the right to withdraw from the lay-buy contract at any time and return the value of any deposits paid for the lay-buy to a customer.
13. Devices whose manufacturer's warranty does not extend to Botswana and other southern African countries will be eligible for an **IN HOUSE 1 YEAR Skymartbw.com** warranty, which begins from the date of final payment.
14. If the prices of the allocated product changes subsequent to the lay-buy agreement, the price at the time of lay-buy agreement shall apply.
15. Ownership transfer when paid in full(unless stated otherwise)
16. Refunds for lay-buy are only made by methods of Cheque.
17. 10% per month interest will be charged if a payment outlined in the payment structure below is defaulted upon.



18. Applicable Law

The Parties acknowledge that the proprietary rights to Information (e.g. patents, copyrights, trade secrets) are subject to the laws of the country where they have been originated and/or registered.

1. If a customer fails to make payment over a period of 2 months, we reserve the right to take said customer to court.

Notwithstanding the foregoing, this Agreement is made subject to and shall be interpreted under the laws of Botswana.

Product		
Order Number		
IMEI/Product Model Number		
Date of Purchase/Agreement Date		
	To make payment on or before this DATE	AMOUNT
Initial Deposit (16.6% of value)		
1 st Payment (16.6% of value)		
2 nd Payment (16.6% of value)		
3 rd Payment (16.6% of value)		
4 th Payment (16.6% of value)		
Final Payment (16.6% of value)		

I hereby agree with the above mentioned terms and conditions for the lay-buy transaction

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed by their duly authorized representatives as of this _____ day of _____ 20____.

Customer Name
Date

Witness Name
Date

Agents Name: CHRISTOPHER KAELO BENN (MR.)
Date

Witness Name: JUNE KEOMANTSWE (MS.)
Date