PRETTY LITTLE BARGAINS

Clothing & Cosmetics Agreement no.: _____ Date: ____ / ____ / _____

CUSTOMER LAY-BY AGREEMENT

CUSTOMER DETAILS

Full name: _____	SA ID / passport no.: _____	Cell / WhatsApp: _____	Email: _____
Residential address: _____	Employer / business name: _____	Work address: _____	Work telephone: _____

ITEMS AND PAYMENT PLAN

Item / code	New / pre-loved	Size / shade	Qty	Price
				R
				R
				R

Total purchase price: **R** _____	Deposit paid: **R** _____	Balance: **R** _____	Plan: [ ] 3 [ ] 4 [ ] 5 [ ] 6 months
Start date: ____ / ____ / _____	Final payment due: ____ / ____ / _____	Cancellation penalty disclosed: R _____ or _____ %	Collection / delivery: _____

PAYMENT RECORD

Payment	Due date	Amount	Date paid	Receipt / initials
1		R		
2		R		
3		R		
4		R		
5		R		
6		R		

LAY-BY TERMS

1. The selected goods stay with Pretty Little Bargains until the full price has been paid. No credit-bureau check or interest applies to this lay-by.
2. Amounts paid remain the customer's property until delivery, and the goods remain at the store's risk until delivery, as provided by section 62 of the Consumer Protection Act 68 of 2008.
3. The store will identify and reserve the selected goods. The customer must keep proof of every payment and quote the agreement number.
4. If the customer cancels, or fails to complete payment within 60 business days after the agreed final date, the store may deduct only the reasonable cancellation penalty disclosed above and must refund the balance. No penalty may be charged where non-completion is due to the customer's death or hospitalisation.
5. If the store cannot supply the reserved goods after full payment, the customer may choose the remedies available under section 62 of the Consumer Protection Act.
6. For pre-loved goods, the condition and any visible flaws must be recorded before signature. Any delivery fee is separate unless written into the total above.

PAYMENT BANKING DETAILS

Bank	Account holder	Account type	Account number
Capitec	Miss C Kloppers	Savings	1431656648

Payment reference: Customer full name or order number. Pay only after Carla confirms the order and amount.

I confirm that the item details, price, payment dates and cancellation penalty were explained to me and that I received a copy of this agreement.

Customer signature	Store representative	Witness (optional)
_____	_____	_____
Date: ____ / ____ / _____	Date: ____ / ____ / _____	Date: ____ / ____ / _____

PRETTY LITTLE BARGAINS

Clothing & Cosmetics Application no.: _____ Date: ____ / ____ / _____

INSTALMENT PAYMENT APPLICATION - 3 TO 6 MONTHS

IMPORTANT: CHOOSE A TERM OF 3, 4, 5 OR 6 MONTHS ONLY. THIS FORM IS AN APPLICATION ONLY. IT DOES NOT APPROVE TAKE-HOME CREDIT. GOODS MAY NOT BE RELEASED BEFORE FULL PAYMENT UNLESS A SEPARATE, LEGALLY COMPLIANT CREDIT AGREEMENT HAS BEEN APPROVED AND SIGNED.

APPLICANT DETAILS

Full name: _____	SA ID / passport no.: _____	Cell / WhatsApp: _____	Email: _____
Residential address: _____	Employer / business name: _____	Work address: _____	Work telephone: _____
Job title / occupation: _____	Employment start date: ____ / ____ / _____	Monthly take-home income: R _____	Affordable monthly amount: R _____

ITEMS AND REQUESTED PLAN

Item description / code: _____	Condition: [ ] New [ ] Pre-loved	Size / shade: _____	Quantity: _____
Cash price: **R** _____	Deposit offered: **R** _____	Balance requested: **R** _____	TERM - choose one only: **[ ] 3 [ ] 4 [ ] 5 [ ] 6 months**

GOODS RELEASE OPTION

[ ] Goods remain with the store until fully paid. This option will be completed as a lay-by agreement.

[ ] Early release requested. A separate compliant credit assessment and written agreement are required before goods can be released.

PROPOSED PAYMENT RECORD

Payment	Due date	Amount	Date paid	Receipt / initials
1		R		
2		R		
3		R		
4		R		
5		R		
6		R		

DECLARATION AND BASIC TERMS

1. I confirm that the personal, employment and income details above are true and complete.
2. No credit-bureau enquiry is authorised by this application. Separate, informed consent is required before any bureau enquiry.
3. I understand that submitting this form does not guarantee approval and is not the final credit agreement.
4. If goods stay with the store until fully paid, the transaction must be handled under the signed lay-by agreement.
5. If early release is approved, the final agreement must state all amounts, fees, payment dates, default terms, consumer rights and any legally required assessment. No interest or fee may be charged unless disclosed in that signed agreement.
6. Pre-loved item condition and visible flaws must be recorded. Cosmetics must be unopened and within their stated use-by or period-after-opening requirements when supplied.
7. The permitted instalment term is 3, 4, 5 or 6 months only. A term shorter than 3 months or longer than 6 months may not be selected on this application.

PAYMENT BANKING DETAILS

Bank	Account holder	Account type	Account number
Capitec	Miss C Kloppers	Savings	1431656648

Payment reference: Customer full name or order number. Pay only after Carla confirms the order and amount.

Optional employment confirmation consent

[ ] I allow the store to contact my employer only to confirm my employment. The store may not disclose what I am buying or use my information for unrelated marketing.

Customer signature	Store representative	Witness (optional)
_____	_____	_____
Date: ____ / ____ / _____	Date: ____ / ____ / _____	Date: ____ / ____ / _____

Store decision: [ ] Approved for lay-by only [ ] Early-release application requires further compliance review [ ] Declined
Reason / notes: _____