

Layaway Policy

What is layaway? It's putting money down on merchandise that is then saved for you, allowing you to make payments over time. What's great for you is that we will not charge interest nor will there be a layaway fee. Further, in the event of cancellation, we will credit all money you have paid toward a future purchase. Our layaway will be however, limited to our inventory merchandise only.

With consumer credit and wallets tightening in this climate of the economic uncertainty, layaway is a popular option. Get the items you want now - put on hold for you now - and pay in installments until the balance is paid in full. Once paid in full, you get the items shipped to you. Shipment will be calculated at that time.

Go to the website, www.choicesareus.com and choose the "Layaway" menu button on the left side. Download merchandise catalogs which includes size, color and purchase price.

Here are details of our Layaway Policy:

Our Guarantee

We stand behind every item we sell and we strive to offer only the finest products available. We make every effort to meet your high standards for quality products, accurate descriptions, reliable shipping and exceptional customer service. Our items have been checked carefully and will be checked again when you decide to put an item in layaway. If you should experience a problem, question or concern, please contact us immediately and it will be cheerfully addressed.

Cancellation and Refund Policy

Please notify us immediately via email at cmwashin@swbell.net if you want to cancel your layaway. If we do not receive your final payment by the "final payment due date" per your Layaway Form, we will automatically cancel your layaway purchase and put the items you have on hold back out for sale. This is our policy, so please do not request layaway if you don't agree to our policy.

While we will not issue a refund, Choices Are Us business practice is to credit all money paid toward a future purchase in the event of cancellation. A confirmation note will be sent to you to confirm the amount of credit that can be applied toward a future purchase.

Payment Plans

Initially, to set up the layaway you are required to submit 25% of the purchase price, complete and return the Layaway Form. The Layaway Form can be downloaded from the website (www.choicesareus.com). We can accept it via email or US Mail. Please call us to let us know if you will be setting up a layaway for a particular item so we can take it off the market for 5 days to allow your paperwork to get to us. If we don't get your deposit, we will not hold your merchandise. NO EXCEPTIONS. We will complete our portion of the Layaway Form, keep a copy for our records and email you a copy. Should you email change, please notify us immediately.

After the initial deposit payment, the remaining balance must be paid in 60 days. Of course, you may wish to pay more in order to pay off your layaway sooner. Please call before submitting your last payment, so we can tell you the shipping and handling cost. (You might want to bundle several items to save on shipping/handling costs.)

Your payment can be made via credit card, debit card, your Papal account (www.paypal.com) or by sending a money order. We do not accept cash or checks. If sending a money order, please send us an email so we can confirm our address. If using credit card, debit card or your Paypal account, contact us and we will send an electronic invoice for you to use in submitting your payment. The electronic invoice will generate a receipt when payment is received. An email will be sent when we receive your money order. Please do not email or send your credit card information in the mail, it is not secure.

Returns and Exchanges of Layaway

There are no returns or exchanges for layaway items, so please make your selections carefully. Before mailing your items to you, we will check very carefully to ensure there is no damage to your goods.

If you have further questions, please do not hesitate to email me at cmwashin@swbell.net or call me at 972-223-1637.