

3SX Layaway Payment Plan - Terms, Conditions, and Policies

3SX Performance has instituted a Layaway "same as cash" payment option, allowing you to pay for an order over time, with the order shipping once the entire order balance is paid. This is offered as a benefit and convenience to our customers and presents a payment method free of interest and other fees (with on-time payments).

"Layaway Plan" refers to your specific order being placed and paid for utilizing the 3SX layaway payment option and includes the total dollar amount of the order including any parts, service, labor, tax, shipping and other charges directly indicated on your order ticket.

By making your first payment toward a Layaway Plan, you agree to the terms as they detailed here.

(Please print a copy of this for your records if you are paying for an order under the 3SX Layaway Plan)

If you have any questions or need clarification, please call 3SX.

Starting a Layaway Plan

During the checkout process when placing your order online, select 3SX Layaway Plan as your payment option and complete and submit the order to 3SX. You must contact 3SX within 48 hours to establish your Layaway Plan and make your initial payment. Failure to make your initial payment within 2 days of placing the order will result in the order being cancelled and no Layaway Plan will be set up for the order.

You may also place your order over the phone and establish a Layaway Plan, though 3SX prefers the order be placed online as the parts you order are automatically imported into our retail software, ensuring no deviations or errors from the parts you are ordering.

We accept all the same payment methods for Layaway Plans as with regular orders. We will also accept personal/business checks for any Layaway Plan payment EXCEPT the final payment, or any payments up to 3 weeks prior to the final payment date. The final payment can not be paid with a personal check.

3SX will allow up to two separate Layaway Plans per person. All Layaway Plan conditions apply individually to each Layaway Plan. So if you have 2 Layaway Plans, you must make the requisite payments on each plan each month.

Layaway Plans Available

LP3 - 3 month - Minimum \$250 order - 25% initial payment with minimum monthly payment 25% of total Layaway
LP6 - 6 month - Minimum \$500 order - 25% initial payment with minimum monthly payment 12% of total Layaway
LP9 - 9 month - Minimum \$1000 order - 25% initial payment with minimum monthly payment 8% of total Layaway

- * Layaway Plans started (initial payment made) the 1st of month through the 15th of month, payments are due on or before the 15th of each month following until Layaway Plan is paid in full
- * Layaway Plans started (initial payment made) the 16th of month through the last day of month, payments are due on or before last day of each month following until Layaway Plan is paid in full

Your Initial Payment will be 25% of total Layaway Plan (including any tax and shipping) and is due within 2 days of placing the order and is NON-REFUNDABLE.

The 25% initial payment serves as the first payment to set up the Layaway Plan. In the event the Layaway Plan is cancelled, the 25% initial payment will serve as a service fee and restocking fee and is NON-REFUNDABLE. Any balance paid over 25% of the Layaway Plan will be issued as store credit good for future purchases (parts or service) from 3SX Performance. THERE ARE NO REFUNDS ON LAYAWAY PLAN PAYMENTS.

Example LP3: If you have a 3 month Layaway Plan for \$400, and you make your first payment of \$100 (25% of total order) on January 10th, then your next payment will be at least \$100 due by February 15th, with following payments of at least \$100 due by March 15, and your final payment of \$100 will be due by April 15th.

Example LP6: If you have a 6 month Layaway Plan for \$600, and you make your first payment of \$150 (25% of total order) on January 10th, then your next payment will be at least \$72 due by February 15th, with following payments of at least \$72 due by March 15, then April 15, then May 15, then June 15, and your final payment of \$90 will be due by July 15th.

Example LP9: If you have a 9 month Layaway Plan for \$1500, and you make your first payment of \$375 (25% of total order) on January 10th, then your next payment will be at least \$120 due by February 15th, with following payments of at least \$120 due by March 15, then April 15, then May 15, then June 15, then July 15, then August 15, then September 15, and your final payment of \$165 will be due by October 15th.

By making your first payment toward a Layaway Plan, you agree to these terms:

Layaways are available for most purchases as outlined above, but 3SX reserves the right to refuse a Layaway Plan as a payment option.

Layaway Plan Inventory

Layaway Plan merchandise is stored with the customer's name identifying parts in a separate area unless limited by physical size in which case it will be stored with regular merchandise but marked as "sold" with the customer's name. Merchandise purchased under the 3SX Layaway Plan will be separated and/or identified as "sold" only when the 25% Initial Payment is paid and confirmed.

Special Order parts included in Layaway Plan will not be ordered until at least 50% of Layaway Plan is paid. Examples of Special Order parts include engines, transmissions, custom body parts, etc. These parts will be indicated when setting up the Layaway Plan.

Merchandise being purchased under a Layaway Plan may not be changed.

Completing A Layaway Plan

Your Final Payment will be due on or before the 3rd/6th/9th month increment as indicated in your Layaway Plan. The balance will be the difference in the Layaway Plan and all paid amounts to that date, plus any penalty fees if applicable.

Once your Layaway Plan is paid in full the parts will be shipped to the verified address. If your address has changed between initiating the Layaway Plan and final payment, you MUST notify 3SX Performance of any address changes prior to the order shipping. Any shipments which require address changes or rerouting after shipment will result in a \$25 charge. There is no charge to change the address prior to shipment but it must meet the verification requirements as detailed on the general 3SX Policies Page. Local Layaway Plan holders may pick up their parts if they prefer.

No parts will be shipped, picked up, or installed prior to the Layaway Plan being paid in full. Partial shipments or pickups are not allowed.

Layaway Plans may be paid in full at any time prior to the final payment due date without additional penalty.

Making Payments

You must call 3SX prior to your monthly payment due date in order to make your payments. We will apply your payment and update you on your balance due. 3SX will NOT contact you each month requesting payment. We are not staffed to actively pursue you to remind you to make your payments. If you opt to pay for your order with a 3SX Layaway Plan, IT IS UP TO YOU TO CONTACT 3SX TO MAKE YOUR PAYMENTS ON TIME.

Penalties

Failure to make a payment on your Layaway Plan on time will result in a \$25 penalty charged to your next payment if paid within 7 days after that month's payment due date. Failure to make your payment within 14 days will result in a \$75 charge added to your payment. Failure to make a payment or payment arrangements within 21 days after that month's payment due date will result in the cancellation of the Layaway Plan, inventory will be returned to stock, and cancellation fees will apply per the Cancelling Layaway Plans section.

Any check which is returned by the bank will result in a \$30 NSF (non-sufficient funds) fee added to your next payment. The missed payment due to the returned check must be paid within 3 days of notification or it will be subject to the 7day/14day/21day penalty and cancellation terms listed above. The 7/14/21 day timeframe begins at the time of notification of the returned check.

Cancelling Layaway Plans

The purpose of a Layaway Plan is for your convenience and to place "dibs" on merchandise, essentially removing it from the market and making it yours (once paid in full), while allowing you to make payments over time without interest charges. It is not fair to both other customers who might want said merchandise or 3SX Performance to have the Layaway Plan cancelled later because you changed your mind. The Layaway Plan is a purchase agreement as detailed here. That being said, you may cancel your Layaway Plan at any time, however it will be subject to the following fees:

The initial 25% payment made to set up the Layaway Plan serves as a service fee and restocking fee and is NON-REFUNDABLE. Any balance paid over 25% of the layaway plan will be issued as store credit good for future purchases (parts or service) from 3SX Performance. Any late payment penalties will be deducted from the store credit balance. Special Order parts which have already been ordered will have their retail Layaway Plan value deducted from any store credit balance.

Store credit from cancelled Layaway Plans will be valid for 1 year from the date the credit is issued.

***** THERE ARE NO REFUNDS ON LAYAWAY PLAN PAYMENTS *****

Address and Personal Verifications

Layaway Plans are subject to the same customer address verification process as regular "pay and ship" orders. Check the general 3SX Policies Page for specifics.

For local pickups only the person paying for the Layaway Plan may pick up the merchandise and a photo ID is required.

Layaway Plans and 3SX Service

Specific Layaway Plans are not available for service tickets whereby a vehicle is being serviced by the 3SX Service Department. Periodic payments on a service ticket is handled through The Performance Factory.

All terms subject to change without notice.