Layaway Policy

Last updated: December 30, 2025

At **BigToys**, we offer a Layaway (Payment Plan) option to allow our customers to reserve products and pay for them in partial installments. This policy explains how the Layaway system works, its conditions, responsibilities, and limitations..

1. Definition of Layaway (Payment Plan)

A Layaway is a payment agreement that allows a customer to reserve one or more products by making partial payments over time. Ownership and shipment of the products occur **only after the total amount has been fully paid**.

2. Eligibility

The Layaway option may be available for selected products and orders, subject to availability and internal approval by BigToys.
BigToys reserves the right to enable or disable Layaway for any product, order, or customer at its discretion.

3. Initial Payment and Reservation

- A Layaway is created when the customer completes the checkout process and confirms the Layaway option.
- The first approved payment activates the Layaway and reserves the product stock.
- Until the first payment is approved, the Layaway remains inactive and stock is not guaranteed.

4. Payment Conditions

- Payments are made in partial amounts chosen by the customer, subject to minimum limits defined by BigToys.
- Payments are processed through authorized payment gateways (such as **Wompi**).
- Each payment must be successfully approved to be considered valid.
- Pending, failed, or rejected payments do not reduce the outstanding balance.

5. Payment Term and Expiration

- The Layaway period is **90 calendar days**, starting from the date of the **first approved payment**.
- The remaining balance must be fully paid before the expiration date.
- If the Layaway expires without full payment, BigToys may cancel the Layaway according to internal policies.

6. Ownership and Delivery

- Products under Layaway remain the property of BigToys until the full balance is paid.
- Shipment or delivery is only scheduled once the Layaway is fully paid and marked as completed.
- Shipping times and conditions follow the standard shipping policies of BigToys.

7. Cancellations and Refunds

- Customers may request the cancellation of an active Layaway.
- Refunds, if applicable, are subject to internal review and administrative costs.
- In some cases, partial payments may be non-refundable.
- BigToys reserves the right to cancel a Layaway in cases of fraud, abuse, or non-compliance with this policy.

8. Receipts and Records

- Each approved payment generates a digital receipt available in the customer's account.
- Receipts can be downloaded in PDF format.
- Customers are responsible for keeping copies of their payment records.

9. Administrative Access

- Customers can only view and manage their own Layaways.
- Authorized BigToys administrators may access Layaway information for customer support, auditing, and operational purposes.

10. Data Processing and Privacy

Personal information related to Layaway orders is processed in accordance with our **Privacy Policy**.
This includes payment data, order details, and communication records necessary to manage the Layaway agreement.

11. Limitation of Liability

BigToys is not responsible for delays, failures, or interruptions caused by third-party payment processors, technical issues, or force majeure events.

12. Modifications to the Layaway Policy

BigToys may update this Layaway Policy at any time.
The current version will always be available on this page, with the date of the last update clearly indicated.

13. Contact Information

For questions related to Layaway plans, please contact us at:

ventas@bigtoyspereira.com