

## REQUIREMENTS

1. A photocopy of valid National Photo ID (e.g. Passport, Voter's ID Card, Driver's License, etc.)
2. A current passport picture
3. A copy of current Pay Slip
4. Three (3) months current Bank Statement or Three (3) Months Mobile Money Statement
5. A gainfully employed guarantor who shall be held responsible if the Buyer fails to pay
6. A guarantor's passport picture and photocopy of his/her valid ID

## DELIVERY, INSTALLATION & OPERATION

1. Goods purchased at any Sylvamerc outlets shall be delivered within five (5) working days provided the Buyer had met all requirements, and the item(s) are available (in stock).
2. Air conditioner(s) purchased shall be installed within five (5) working days after the product has been supplied.
3. Buyers are required to follow and adhere strictly to the operational instructions specified in the Manual of the product(s).
4. In case of any operational problem, please contact our Operational Support Team on 024 187 9913 for assistance.

## WARRANTY

- Sylvamerc offers a 12-month (1 year) warranty for products sold through any of our outlets in Ghana. However, cracks on the screen of products such as televisions, laptops, etc. are not covered.
- Products with manufacturing defects, if any, will be serviced within 21 days from the date of complaint or may be replaced where assessed and deemed necessary.

## RETURNS

Buyers can return products purchased from any of Sylvamerc outlets within 24-hours of delivery provided such items have not been used.

## PRIVACY POLICY

Sylvamerc requests for some information from you as a customer to enable us supply your request to you. Once you have trusted us with your information we understand this is a big responsibility and so we work hard to protect your information and put you in control. Read our full Privacy Policy

## CONDITIONAL SALE AGREEMENT

1. The Seller (Sylvamerc Co. Ltd.) hereby agrees to sell, and the Buyer (applicant/customer) hereby agrees to buy goods described in the schedule hereto subject to the terms and conditions hereafter stated.
2. The total purchase price shall be paid by the Buyer in the following manner:  
(a) An initial deposit which is the 1st installment payment shall be paid through Mobile Money on the same day of delivery of good(s). (b) The balance after payment of the initial deposit shall be paid by equal monthly installments either by cheques, standing order or other means as prescribed above and ticked by applicant/customer.
3. The Seller shall, upon the signing of this agreement and payment of the initial deposit by the Buyer, give possession of the Good(s) to the Buyer.
4. Legal title in the Good(s) shall remain vested in the Seller until the Buyer has paid the last installment of the balance.
5. The Buyer shall while he/she retains possessory title of the Good(s), keep them in good and substantial state.
6. The Buyer shall not, while the Seller remains the legal owner of the Good(s), without the consent of the Seller: (a) Remove the Goods from his address specified in this agreement or other permitted address. (b) Sell, assign, transfer, pledge or other, deal with the Good(s) or allow any lien to be created upon them for repairs or otherwise; or (c) Make any alteration whatever to the Good(s), provided however that any such unauthorized alteration which improves the state of the Good(s) will ensure free of charge to the benefit of the Seller as long as legal title in the good(s) remains vested in the Seller.
7. The Buyer shall not, hold himself/herself out of the agreement after 1st installment payment has been made since this will attract administrative charges.
8. The Buyer MUST inform the Seller immediately in the unforeseen event where he/she changes any information he/she had already provided to the Seller.
9. The Buyer's next of kin shall pay off the remaining installment payment in the case where the Buyer expires or is out of job and has not finished paying. Under such conditions however, the terms of payment can be renegotiated and the payment immediately recommenced, otherwise the Seller owns the Good(s) in question, and shall therefore proceed to repossess the Good(s) in question.
10. A Buyer must pay up for Good(s) within the stipulated months as set within the contract. Any delays in payment will attract penalty of interest workable on the remaining balance on the cost of the Good(s).
11. A Buyer who issues dud cheques shall face legal action and be made to pay administrative charges.
12. If a customer fails to pay for an item purchased for two (2) consecutive months or more, without any written renegotiation, or also refuses/fails to pay with interest (as indicated in point 9 above), the Company will confiscate the product in question and the Buyer shall lose any payment(s) made to the Seller.
13. The Buyer's Guarantor will be held responsible whenever every effort to retrieve/repossess the Good(s) which the Buyer has in possession have proven futile after months of continual refusal to make payment.

I, BUYER, DO HEREBY AGREE TO ANY ACTION THAT SYLVAMERC COMPANY LIMITED SHALL TAKE TO RECOVER ANY DEFAULT OF DEBT AND ANY INTEREST ACCRUED IN CASE I FAIL TO PAY UP MY DEBT.