

# Kmart Layaway Program

## Layaway Fast Facts

- A Layaway contract is eight (8) weeks.
- The Initiation Fee on all new Layaway contracts is \$5\*
- \$15 or 10% down payment (whichever is greater) is collected when merchandise is put into Layaway
- The Cancellation Fee on all new Layaway contracts is \$10\*
- The bi-weekly (every two weeks) payment schedule for all new Layaway contracts is 25% of the original balance due
- As long as the payments are made on time, the merchandise will be held for you
- Layaway merchandise will be returned to stock seven (7) days after a missed payment\*

## Unauthorized Merchandise

The following merchandise cannot be put in Layaway:

- Beer, wine, and cigarettes
- Flammable products and fuel
- Food and other perishable merchandise
- Live plants and horticulture
- Oil and chemical based products
- Photo Finishing and Portrait Studio pictures
- Chemicals
- Gas additives
- Magazines
- Paint thinner
- Prescription drugs
- Pool chemicals
- Cellular phones and beepers
- Personal Computers

## Layaway Transaction Rules

- You can use one or any combination of these acceptable payment options:
  - In store: Cash, Check, Debit Card, Kmart Cash Card, coupons or EBT Cash (Note: EBT food stamps are not allowed)
  - In store and online: credit card (Sears Card, Sears MasterCard, Visa, MasterCard, Discover, American Express), Kmart Gift Card.
- New Layaway contracts cannot be created if you have other delinquent Layaways contracts
- No partial takeouts or partial cancellations are permitted
- Except where prohibited by law, there will be no price adjustments after 7 days from the date you start your layaway. Multiple price adjustments on the same items are not permitted. Price adjustments are not allowed on seasonal or clearance merchandise.
- Person initiating Layaway must be the same person finalizing Layaway. A picture ID is required for all new Layaways, pickups and refunds.
- If you make a payment that is less than the minimum amount due; your payment due date is not advanced to the next biweekly cycle. You are still obligated to fulfill the rest of the current payment balance before the system will advance your next payment due date

### **Additional provisions for online layaway customers**

- The merchandise must be available at the local store for pick up in order to be placed on Layaway. Look for merchandise with the Layaway icon to determine eligibility



- Access layaway contract management functionality through [www.kmart.com/layaway](http://www.kmart.com/layaway) or click on your Open Orders in the Order Center portion of your Profile
- Contract cancellations are not allowed online
- Layaway contracts must be picked up in store where merchandise is being held within 5 days after the final payment is made
- Price adjustments cannot be facilitated online

\*State rules apply. See store for details.