

## QUALITY AMERICAN FINANCE LLC - GENERAL TERMS AND CONDITIONS



The buyer and Quality American Finance LLC conclude a deferred finance contract. The security/installment contract concludes total sales price, monthly payments and finance charges.

The buyer agrees to make the timely payments as indicated on the contract. If the payment is more than 10 days overdue, a surcharge of 5% will be added to the outstanding balance. If the buyer has not made 2 or 3 subsequent payments, Quality American Finance LLC has the right to repossess the items delivered. Contracts 60 days delinquent will be reported to the **CREDIT REPORTING AGENCY** in the United States.

The buyer will sign the delivery slip. The buyer is to note any discrepancies if any on the delivery slip. The main office will make the decision to repair or replace an item. Not under any circumstances will the main office repair, replace or refund damage done by pets.

Due to the special nature of bedding products, a return policy does not apply.

A processing fee of \$50.00 will be charged for an insufficient check.

**Security interest:** All delivered furniture items belong to Quality American Finance LLC until the security/installment contract is paid in full.

If the buyer moves to an address different to the one on the sales contract, they must notify the main office immediately. Once the furniture has been moved, the main office has no further responsibility for it. The furniture is not to be moved outside of Europe without notifying the main office of the new address.

Any disputes arising from this contract will be settled in the court of Pirmasens, Germany.

Errors due to calculations or sales associate's errors are subject to corrections by the main office. Official price list will prevail in all disputes. In the event that payment of this order is placed for collection or lawsuit, the customer agrees to pay all cost and attorney fees. This agreement will be governed by and construed in accordance with the laws of the Commonwealth of Virginia. This document contains everything that has been agreed upon.