

We now offer a flexible payment program called **Lay-Buy** to help customers who choose to budget for purchases rather than pay in full in one lump sum.

To “Put It on Lay-Buy,” you will need a PayPal account. There are no interest fees charged. There is a one-time administration fee of 1.9% of the total price of the first purchase only. A down payment of 30% is required (can be more if you like, and the down payment can be paid with a credit card). Then you can choose to finish paying in 1 or 2 additional monthly installments. Those installments must come out of a PayPal account... If you don't yet have one, you will be guided through the easy process of setting one up. We love PayPal – They've proven to have better data security than any other payment processor.

Be aware that monthly payments are due on their due date and missing any payment(s) will **forfeit the items with no refund for completed payments**. (This applies to order cancellations as well.) This is necessary to ensure that merchandise is not removed from our inventory for extended periods and then the balance remains unpaid. This is necessary also because our merchandise is often made for a season such as summer or winter. Please make sure you plan to have payment money in your PayPal account prior to the payment dates, or have your account set up to withdraw the payment from your credit card at the appointed date.

To use the Lay-Buy program:

1. Order your items as usual and proceed to checkout.
2. Complete shipping information and proceed to payment method.
3. Choose “Put It On Lay-Buy” as the payment option.
4. Follow the instructions to set up your custom payment plan.
5. Monthly payments will automatically be drawn from your PayPal account *on the same date each month* as your order date. Simply insure there's enough money in your PayPal account on that date, (or have PayPal take it from your credit card) and it will happen automatically.
6. Once the order is fully paid, the plan will automatically stop drawing payments and will notify Bébé Bug Boutique that the order is paid.
7. Your order will be shipped once payment has been received in full.

[We recommend having a credit card set up as your back-up payment method on PayPal, just in case your account balance isn't enough to cover the payment on payment day. That will prevent you from missing the payment and potentially defaulting.]

If you decide you'd like to pay off your Lay-Buy earlier, just drop us an email to info@bebebugboutique.com. We'll send you an invoice for the amount remaining so you can pay it in full. (We cannot take partial payments early but can invoice you for full payment for the balance.)

Items will ship after final payment has been made.

If you have any questions about the Lay-Buy Program, or anything on our site, feel free to [contact us](#) anytime.

Please note: Unlike regular orders, orders purchased through the Lay-Buy payment plan are not eligible for refunds on shipping if we can ship for less than expected. Because of the way funds are processed for Lay-Buy, we're unable to refund shipping once the order is paid off.