

TERMS AND CONDITIONS

of Hire Purchase

GENERAL TERMS

Paragraph 1

1. These Terms and Conditions of Hire Purchase hereinafter referred to as The “Terms and Conditions” set out the rules for hire purchase of goods via the online store available at www.senso-rex.com.
2. The Terms and Conditions are publicly available.
3. Buyers may download the Terms and Conditions with a link at the online store home page (senso-rex.com).

SPECIFIC PROVISIONS

Hire Purchase

Paragraph 2

1. The total cost of the hire purchase of goods equals to the gross price indicated next to the description of the goods ordered by a buyer via the online store.
2. The total (gross) price of the ordered goods shall be divided into 3 or 6 equal instalments and payable in the manner prescribed in the payment’s schedule.
3. An immediate charging of the buyer's bank account with the amount of first instalment is required if the instalments payment method has been chosen.
4. No interest shall accrue on the instalments, subject to Paragraph 2 Clause 5 of the Terms and Conditions.
5. In the event of failure to pay an instalment in whole or in part within the deadline resulting from Paragraph 3 Clause 2 of the Terms and Conditions, Senso-Rex LTD reserves the right to claim statutory interest for delay, calculated from the day following the deadline.

6. The ownership of the goods shall be transferred to the buyer at the time of the payment of a last instalment.
7. The buyer is entitled once to buy goods on hire purchase. The one order may contain maximum two items of goods.

Payment
Paragraph 3

1. Instalments for subsequent periods are paid by means of automatic reservation of money on a payment card. Senso-Rex LTD may charge the buyer's bank account with the full due instalment amount resulting from the contractual obligations within the payment deadlines, in accordance with the documents sent to the buyer, without the need to notify the buyer of this fact.
2. The buyer's bank account is charged each 30 days.
3. The payment may involve costs incurred by the buyer towards his bank. These costs shall not be reimbursed by Senso-Rex LTD.
4. If the payment deadline falls on a non-business day, direct debit shall be executed on the following business day.
5. When ordering, while choosing the instalments method of payment, the buyer provides Senso-Rex LTD with the following data:
 - a) payment card number;
 - b) name and surname of the card holder;
 - c) expiry date of the card;
 - d) address of the card holder;
 - e) address for correspondence;
 - f) e-mail address or fax number for sending the documents confirming or cancelling transactions;
 - g) CVV2 or CVC2 (three-digit code printed next to the signature bar on a payment card right after the last digits of the card number).
6. The provision of the data specified in Paragraph 3 Clause 5 when ordering via the online store (www.senso-rex.com) is understood as an intent to conclude a hire purchase contract for the sales of goods with the authorisation of Senso-

Rex LTD to charge the account connected to the payment card with all the amounts resulting from the concluded contract, which fact is confirmed by ticking the appropriate statement box.

7. Senso-Rex LTD, in order to reduce the risk of transactions, is entitled to verify the data in the documents confirming transactions against the data of the person using payment card, in particular to request a scan of the payment card (without CVV2 or CVC2 code), or personal identification card of the buyer.
8. Senso-Rex LTD protects the data obtained from the buyer against their loss or unauthorised reuse. The card number and expiration date, and the surname of the holder are kept safe and only designated persons may access them. Following the processing of a transaction, CVV2/CVC2 code is blurred in order to prevent reading it.
9. All the data and documents obtained for a transaction are stored for 24 months following the date of the payment of the entire price. After the expiry of the above term, the data obtained for the transaction are deleted and destroyed.

Withdrawal from the Contract

Paragraph 4

1. If Senso-Rex LTD shall not be able to collect funds from the buyer's account, another such attempt shall be made in the next payment period.
2. Shall the attempt bring no result, Senso-Rex LTD may withdraw from the contract after setting an appropriate additional deadline for crediting the bank account with the amount required for the payment. In the event of an ineffective expiry of this deadline, Senso-Rex LTD shall be entitled to withdraw from the hire purchase contract.
3. In case of the above event, Senso-Rex LTD is entitled to request from the buyer an immediate return of goods or payment of the outstanding amount, as well as the payment of the whole unpaid price for the purchased goods.

Buyer's Obligations

Paragraph 5

1. Prior to choosing the instalments payment method, the buyer is obliged to verify whether his bank account is run at a bank offering direct debit service.
2. At the payment deadline the buyer is obliged to ensure that on his bank account there are funds sufficient for making the monthly payment.
3. The buyer is obliged to notify Senso-Rex LTD immediately if:
 - he cancels the previously granted consent for charging his bank account;
 - he submits an instruction to revoke an unpaid direct debit at his bank;
 - the funds on the buyer's bank account are insufficient to cover the full amount of a direct debit transaction;
 - the buyer's account is closed.
4. The buyer is obliged to inform his bank about the cancellation of the direct debit in order to avoid possible instalments charged by the bank for the direct debit.
5. If Senso-Rex LTD shall not be able to collect funds from the buyer's account it is understood and agreed as an explicit acknowledgement of debt and buyer has no right to contest the claim for payment.
6. The buyer is obliged to read the Terms and Conditions, which fact he confirms by ticking the appropriate statement box.