



**DNA<sub>2</sub>DIAMONDS®** **Installment Layaway Plan**

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THIS AGREEMENT is by and between DNA<sub>2</sub>DIAMONDS, LLC whose address is 416 S. BETHLEHEM PIKE, FORT WASHINGTON, PA 19034 hereinafter referred to as "Company", and \_\_\_\_\_, whose address is \_\_\_\_\_

hereinafter referred to as "**Purchaser.**"

**Purchaser will:**

1. Select personal diamond of choice and complete [order form](#)
2. Decide upon monthly payment amount (*\$50 monthly minimum is required*)
3. Make payments to the DNA<sub>2</sub>DIAMONDS, LLC (address shown above)

**DNA<sub>2</sub>Diamonds will:**

1. Freeze the diamond price as of date of this agreement through the following 12 month period
2. Guarantee that if diamond prices increase after the initial 12 month period, such increase will never be greater than 3% annual during a period up to three years from date of agreement
3. Deposit your payments into a special account held at PNC Bank ([www.pnc.com](http://www.pnc.com)), a major, publicly traded U.S. bank
4. Provide to you, via email, quarterly statements of cumulative funds deposited against the purchase price and the remaining unpaid amount of the total purchase price
5. Begin the diamond creation process at a time when cumulative funds within your plan have reached 65% of the total purchase price, unless such time is changed by mutual agreement of the parties

**TERMS AND CONDITIONS:**

- Purchaser has up to three years to *complete 65%* of layaway purchase price plus price increases, if any
- All payments must be made by check, bank draft or money order. Credit card payments are not accepted.
- If unexpected circumstances make it necessary to temporarily postpone or reduce monthly payments, Purchaser may do so without loss of price guarantee benefits described above. Purchaser can pay any amount over \$50 from one month to another.
- Purchaser may cancel layaway plan at any time prior to the start of the diamond creation process with a *full refund of payments made*, less a one-time \$50 administrative fee
- There is no earned interest by Purchaser on accumulated funds paid into this plan
- No partial withdrawals or partial cancellations are permitted
- Price guarantees referenced in this document do not include diamonds offered in special promotions
- Price guarantees referenced in this document apply only to the loose DNA<sub>2</sub>Diamond(s) being purchased and not to any other product (such as jewelry settings) that may from time to time be offered by the Company.

**ACKNOWLEDGEMENT AND ACCEPTANCE**

I have read, understand and agree to the DNA<sub>2</sub>Diamonds Installment Layaway Plan described above and hereby acknowledge and accept the terms and conditions herein.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_