



**The World's Finest
Embroidery Hooping Equipment
1-800-934-6672**

718 Carlton Rd. Stokesdale, NC 27357
Phone: 336-548-6598 Fax: 336-548-6599

Terms & Conditions

To all our current and new customers:

All new customer accounts must prepay their first order prior to shipping. Upon the purchase of a framing press and prepayment we will set up your billing account for net 10 day terms. In the event of non-payment or default on this or any future invoice for our equipment, P & F Equipment Co., Inc. shall retain a security interest and title in all equipment and accessories listed on the invoice until all amounts owed to P & F Equipment Co., Inc. are paid in full. Any one or more of the following conditions will constitute a "default": (a) Default in the performance of any obligation of the customer to P & F Equipment Co., Inc.; (b) A reasonable belief on the part of P & F Equipment Co., Inc. of the customers insolvency or inability to meet its obligations, however evidenced; (c) The filing of any petition or the commencement of proceedings by or against the customer for relief, or the entry of an order of relief, under bankruptcy or insolvency laws, or any law relating to the relief of debtors, readjustment of indebtedness, reorganization, composition or extension. P & F Equipment Co., Inc. may, at its option, and with out notice, take any legal steps to collect or repossess all equipment and accessories not paid in full. The customer agrees to pay all costs of collections, including but not limited to taxes, freight, restocking fees, and attorney fees if collected by or through an attorney at law. Customer also agrees that P & F Equipment's interest and title shall continue at all times and the equipment can not become the part of any real estate or be sold until all amounts owed to P & F Equipment Co., Inc. are paid in full. Payments are to be made by check, money order or credit card (Visa, Master Card, American Express, or Debit Card) in accordance with our credit card authorization form. Also any discounts given on invoices will not be honored if invoices are not paid by 30 days. Finance charges will be applied to all unpaid invoices over 30 days old at the rate of 18% annually or 1.5% monthly. Due to the custom manufacturing of our packages for individual customers all sales are final and there is no return policy. All custom or non stock orders must be prepaid. The return of defective or damaged merchandise is for exchange only. If you do not agree to these terms & conditions your account can and will be set up for prepayment only.

If you have any questions regarding this matter, please feel free to contact me at your convenience.

Thank You

Tommy Wilson

President

P&F Equipment Co., Inc.