# **MOBILE PHONE INSTALLMENT AGREEMENT**

Contract No.: \_\_\_\_\_

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

Party A (Seller): [Your Company Name / Website]

Party B (Buyer): [Customer Full Name]

#### **1. PRODUCT DETAILS**

- Product: Refurbished iPhone 15 Pro Max 256G Unlocked
- Total Price: GHS 3,900
- Down Payment: GHS 300
- Balance: GHS 3,600
- Installment Plan: 12 monthly payments of GHS 300

#### **2. PAYMENT TERMS**

1. Party B shall pay a down payment of GHS 300 before shipment.

2. The remaining GHS 3,600 shall be paid over 12 equal monthly installments of GHS 300.

3. Each monthly payment must be made no later than the [e.g., 5th] day of each month to Party A's designated account.

4. Payment reminders may be issued via WhatsApp, SMS, or email.

## **3. DELIVERY & ACCEPTANCE**

1. Party A will ship the phone after receiving the down payment.

2. Upon delivery, Party B has 48 hours to inspect the device and confirm that it is in proper working condition.

3. If Party B is not satisfied with the phone, they may request a full refund of the GHS 300 down payment within the 48-hour inspection window.

4. Once Party B confirms satisfaction or signs a delivery/acceptance form, the contract becomes active and binding.

## 4. WARRANTY & RETURN

1. The phone is covered by a standard [X-month] seller warranty for manufacturing defects (not including physical damage or water damage).

2. Returns after acceptance are not allowed unless due to a verified technical defect covered under warranty.

#### **5. DEFAULT & CONSEQUENCES**

1. If Party B fails to make two (2) or more consecutive payments, Party A reserves the right to:

- Temporarily block or lock the phone remotely (if applicable)
- Demand immediate full payment or repossess the device
- Keep any amount already paid as compensation

2. Any intentional fraud or false information will result in immediate contract termination.

#### **6. DISPUTE RESOLUTION**

Any disputes shall first be resolved through friendly discussion. If unresolved, the case may be referred to a licensed mediator or relevant legal body.

## **7. FINAL CLAUSES**

• This agreement may be signed digitally or physically and remains legally binding.

• Both parties acknowledge they have read and understood the terms above.

## 8. SIGNATURES

Party A (Seller)	
Name:	
Signature:	
Phone:	
Email:	

Party B (Buyer)	
Name:	
Signature:	
Phone:	
National ID / Passport No.:	
Address:	_