

Payment-Plan Terms

We believe clear policies build better customer relationships. This page explains what you can expect when you browse, contact, or purchase from Apex Auto Spare Parts.

Effective date: September 6, 2026

Important: this is a layaway plan, not a loan

Apex may allow eligible customers to pay for a specific order in instalments before shipment. No cash is advanced, no interest is charged, and the product is not released until the order balance and applicable shipping charges are paid in full. Availability is not guaranteed.

1. Eligibility and written schedule

You must have reached the age of majority and provide accurate identity and contact information. An approved plan is documented on an Apex invoice or written payment schedule showing the products, total price, deposit, instalment dates, remaining balance, and planned delivery method. Verbal discussions do not change the written schedule.

2. Deposit and plan length

A minimum deposit of 20% of the product price starts the plan and reserves the listed item. Unless the written schedule gives a shorter period, the remaining balance is due within 60 calendar days. Payments may be scheduled weekly or every two weeks. There is no interest or credit fee.

3. Payment methods and verification

Use only the payment method and verified instructions shown at checkout or on an Apex invoice. Confirm any requested change using the telephone number or email on this website before sending funds. Payments are credited after they are confirmed and cleared. Cryptocurrency transactions cannot normally be reversed; verify the asset, network, address, and amount before sending.

4. Pricing and cryptocurrency

The order price is fixed in the invoice currency. If cryptocurrency is accepted, each instalment is converted at the processor or quoted rate when that instalment is requested or received. Changes in cryptocurrency value do not change the invoice-currency balance. Network and exchange fees are the customer's responsibility unless the invoice says otherwise.

5. Reservation, condition, and shipment

The identified item is reserved while the plan is current. Apex will not ship or release it before full payment. Normal condition disclosures remain applicable, and the customer may request updated photographs before the final payment. Shipping is booked after the full balance and freight charges are paid and delivery details are confirmed.

6. Early payment

You may pay the balance early without penalty. Contact us for a current balance and verified payment instructions.

7. Missed payments and cure period

If a payment is missed, we will send notice using the contact information on the order. You have 10 calendar days after notice to bring the plan current or agree in writing to a revised date. No late fee or interest is charged.

8. Cancellation and refunds

You may cancel before the item ships. We will refund instalments paid, less a reservation charge equal to 10% of the product price and any documented, non-recoverable special-order or custom-preparation cost, to the extent permitted by law. The reservation charge will never exceed the payments received. If Apex cancels the plan for reasons other than your default or breach, Apex will refund all payments received. If a plan remains uncured after notice, we may cancel it and issue the same customer-cancellation refund.

9. Returns after shipment

After shipment, the Refund and Returns Policy and Warranty and Used-Part Condition Policy apply. Completing a payment plan does not reduce your product rights.

10. No credit reporting

Because this plan does not advance credit, Apex does not conduct a credit check or report plan payments to credit bureaus. The plan is not advertised as a way to build credit.

11. Applicable law

These terms are governed by the laws of British Columbia and applicable federal law, while preserving mandatory rights in the customer's jurisdiction. If any layaway, consumer-credit, disclosure, cancellation, or refund rule applies and conflicts with these terms, that rule controls.

Questions or requests

Contact Apex Auto Spare Parts before ordering if you need fitment, condition, shipping, payment, return, warranty, or privacy information.

- ¹ Email: support@apexautospareparts.ca
- ¹ Phone: +1 (775) 470-0761
- ¹ Mail: 26712 Gloucester Way #201, Langley Township, BC V4W 4A8, Canada
- ¹ Website: <https://apexautospareparts.ca/contact-us-2/>

Customer copy - Please retain this document with your order records. The website version in effect when an order is accepted governs that order, subject to applicable law.