

Something to Look Forward to. . .

Special occasion shopping made easy.

Take home the jewelry you love after 6 monthly payments or 3 monthly payments for sale merchandise.

A 20% deposit secures your layaway.

Interest-free.

No approval process.

No finance charges or hidden fees.

A 5% restocking fee will be charged for layaways cancelled after 30 days.

If your layaway is cancelled after 90 days, either by you or us, all deposits & payments will be converted to store credit. Restocking fee applies.

Custom jewelry & special orders placed on layaway require a 50% deposit and are non-cancellable & non-refundable.

Richter's retains the right to cancel any layaway, at any time, for late or inconsistent payments. Cancellation fees & policies, as stated above, will apply.