

Raylo Ordering Terms and Conditions

These terms govern ordering, delivery and refunds on raylo.com (the **Site**) and apply alongside your Hire Agreement (Regulated or Unregulated, as applicable). If there is any inconsistency, the Hire Agreement prevails. Use of the Site is governed by our Website Terms & Conditions, and privacy and cookies are governed by our Privacy Policy and Cookies Policy (all available at <https://www.raylo.com/legal>).

1. Introduction

The Site is operated by or on behalf of Raylo Group Limited trading as Raylo (**we, us and our**). We are a limited company, registered in England under registered company number 11554120 with our registered office at 5 New Street Square, London, EC4A 3TW. We are authorised and regulated by the Financial Conduct Authority with reference number 841488.

We offer a range of electronic devices and other durable goods, some of which may be refurbished (the **Goods**). If the hirer is a consumer, sole trader, or a small partnership (fewer than four partners), the hire of any Goods via the Site is subject to these terms and to our unregulated hire agreement regulated by the Consumer Credit Act 1974 (the **Regulated Hire Agreement**), which will be presented when you complete your order. If the hirer is a limited company, a large partnership (four or more partners), or another non-individual hiring for business purposes, the hire is subject to these terms and to our unregulated hire agreement (the **Unregulated Hire Agreement**), which will be presented when you complete your order. In these terms, **Hire Agreement** means the Regulated Hire Agreement or the Unregulated Hire Agreement, as applicable.

If there is any inconsistency between these terms and the applicable Hire Agreement, the Hire Agreement takes priority. By placing an order for any Goods, you agree to be bound by these terms. Use of the Site is subject to our **Website Terms of Use**, and our use of your personal information submitted to or via the Site is governed by our **Privacy Policy** and **Cookies Policy**, which are all available at <https://www.raylo.com/legal>.

We reserve the right to change these terms from time to time by changing them on the Site, although no such change will affect any order you have already placed with us. These terms were last updated on 27 November 2025.

2. Ordering and delivery

You must be 18+ (or any higher age required by local law) to place an order.

The terms, pricing and delivery details for your order are as displayed at checkout before you place your order and / or set out in your Hire Agreement. If there is any inconsistency, the Hire Agreement prevails.

Your order is an offer to hire the Goods. We may decline any order. A Contract forms only when we email your countersigned Hire Agreement (your **Order Confirmation**). The Contract covers only the Goods listed in the Order Confirmation.

3. Risk and ownership

Risk in the Goods passes to you on delivery (or collection, as applicable). Ownership of the Goods remains with Raylo at all times.

4. Price and payment

The price of the Goods is as shown on the Site from time to time and, unless stated otherwise, includes VAT. We may charge for delivery, and any delivery charge will be shown at checkout before you place your order and (if applicable) set out in your Hire Agreement.

Prices (and any delivery charges) may change at any time, but changes will not affect orders for which we have already sent an Order Confirmation.

Despite our efforts, errors may occur. We verify prices during order processing. If the correct price is lower than shown, we will charge the lower amount. If the correct price is higher, we will cancel the order, refund any amount paid and notify you.

Payment for all orders must be made in accordance with the applicable Hire Agreement. Unless we agree otherwise, payments must be made by Direct Debit. We may, at our discretion, allow payment by debit / credit card, bank transfer, or via a Continuous Payment Authority (CPA) as described in the Hire Agreement. Please note, it is possible that your bank or financial institution may charge you an online handling fee or processing fee. We are not responsible for this.

If VAT is payable on any other sums due under the Hire Agreement (for example, certain charges), you will pay VAT at the applicable rate and any change in rate will be reflected in the amounts payable.

5. Cancellation

Your cooling-off terms are set out in your Hire Agreement and the Site, including any deduction for diminished value where a new device has been used.

Before returning the Goods, follow the instructions in your Hire Agreement and our Help Centre <https://help.raylo.com/en>. Please note that a collection charge may apply.

6. Refunds

Your refund terms (eligibility, timing, method, and any deductions for use, damage, delivery or collection) are defined at checkout and in your Hire Agreement. Please refer to those documents for the refund rules that apply to your order.

7. Damaged or faulty Goods

If the Goods arrive damaged or faulty, or later develop a fault, you may have legal remedies. Please log in to your account and contact us with brief details and, if you can, provide photos or video of the issue so we can assess it quickly. We will handle your claim in line with the Hire Agreement and your legal rights. Nothing in this section affects your legal rights.

8. Product information

Whilst we take reasonable care to depict the Goods as accurately as possible (including the photographs and images on the Site), the detail (such as colour) you see on screen depends on your device settings and may differ slightly from the Goods you receive.

Where the Goods are refurbished, grading descriptions apply and minor cosmetic variations may occur within the stated grade tolerances. Further details will be shown at checkout before you place your order and / or set out in your Hire Agreement.

9. Our liability

Nothing in these terms limits or excludes our liability for: (i) death or personal injury caused by our negligence; (ii) fraud or fraudulent misrepresentation; (iii) breach of any term implied by the Consumer Rights Act 2015 that cannot lawfully be limited or excluded; (iv) liability under Part I of the Consumer Protection Act 1987; or (v) any other liability that cannot be limited or excluded by law.

If you are a consumer, we will not be liable for business losses. If you are a business customer, we will not be liable for any indirect or consequential loss, or for loss of profit, revenue, contracts, data, goodwill, or similar losses.

Subject to the above, any liability we have to you arising from or in connection with a Contract is limited to the hire charges payable by you under the Hire Agreement. We are only liable for losses that are reasonably foreseeable (a loss is foreseeable if it is an obvious consequence of our breach or negligence, or was contemplated by both parties when your order was accepted).

We will not be liable for any failure or delay in performing our obligations under a Contract to the extent caused by events outside our reasonable control.

10. General

You may not transfer or assign any of your rights or obligations under any Contract. We may transfer, assign, novate or otherwise deal with our rights and obligations (in whole or part) on reasonable notice, provided this does not materially reduce your rights under the Hire Agreement.

All notices given by you to us must be given in writing to the address set out at the start of these terms. We may give notice to you at either the email or postal address you provide to us when placing an order.

If we fail to enforce any right, that does not waive that right.

If any provision of these terms is found unenforceable, it will be applied to the minimum extent necessary and replaced with a valid provision that achieves, as far as possible, the original intent, and the remainder stays in force.

These terms may not be varied except with our express written consent.

These terms and any document expressly referred to in them (including the Hire Agreement) represent the entire agreement between you and us in relation to the subject matter of any Contract. We are required by law to advise you that Contracts may be concluded in the English language only and that no public filing requirements apply.

These terms are governed by English law, except that if you are a consumer living in Scotland, the mandatory laws of Scotland may also apply for your benefit and protection in addition to, or instead of, certain provisions of English law.

Any dispute regarding these terms or any Contract will be dealt with by the courts of England and Wales, except that if you are a consumer living in Scotland you may choose to bring proceedings in Scotland or in England and Wales.

11. Contacting us

If you have any questions about these terms, your order, or ordering in general - or any complaint or concern about the Goods - please contact us by logging in to your account or use our [contact page](#). Alternatively, for complaints you can contact us at complaints@raylo.com or for payment related queries, you can contact us at payments@raylo.com.