

Tapestry Music Rental Terms and Conditions

This document constitutes a contract between Tapestry Music Ltd. and the lessee, and is subject to the following terms and conditions:

- 1.) Title and ownership of the instrument will remain with Tapestry Music Ltd. until all rental payments received equal the Rent To Own price as stated on page 3 + 4 of the 2021/2022 rental terms & conditions or when the contract is bought out.
- 2.) 100% of all payments received can be applied to the **Rent to Own Price*** as stated on the price lists below (last 2 columns). In the case of the Lessee wishing to buy out this contract, Tapestry Music Ltd. will offer a 25% discount on the balance owing after all payments to date are taken into consideration and if the Lessee account is paid up to date. Upon buyout ownership of the instrument will transfer to the Lessee with a 2 year warranty and the contract and insurance if taken will be considered cancelled. If the instrument is not bought out early and the lessee continues to make payments either monthly or yearly, the instrument will be considered purchased by the lessee once payments received equal the corresponding Rent To Own Price* as stated below.
- 3.) **A credit card (Visa, MasterCard, Amex) is required for all rental contracts.** The lessee must be employed and a daytime work number must be provided. A secondary contact is also required. **The Lessee agrees to inform Tapestry Music Ltd. of any changes to the personal information provided on this contract, including change of address, phone number or credit card information.** Failure to inform Tapestry Music Ltd. within 60 days of such changes will constitute a breach of contract and result in a demand for the return of the instrument.
- 4.) If more than one rental contract is held by the Lessee for other instruments only the payments received for the instrument stated on the original agreement of this contract are applicable to purchase. This contract is not transferable.
- 5.) **MONTHLY RENTALS**
 - a) The minimum rental period for used band instruments and all string instruments is three (3) months. New band instruments are six (6) months. Payments are due for each subsequent month by Visa, MasterCard or American Express.
 - b) Credit Card information of the Lessee must be supplied as security regardless of payment option chosen.
 - c) Past Due Accounts: The Lessee agrees to pay a \$15 late fee each month in addition to the rental payment until the account is brought up to date and is in good standing. Accounts past due for more than ninety (90) days will result in the forfeit of all payments and the full rent to own price as stated on the on page 3 + 4 of the 2021/2022 rental terms & conditions will be due and payable.
 - d) A \$15 service charge is applicable to any NSF or returned cheque.
 - e) In the event of a cheque being returned NSF, the Lessee authorizes Tapestry Music Ltd. to charge the credit card supplied for the full amount of the returned cheque plus a \$15 service charge unless arrangements have been made satisfactory to Tapestry Music Ltd.
 - f) The Lessee is responsible for informing Tapestry Music Ltd. of any changes to address, phone number, post dated cheques and credit card information, including expiry date.
- 6.) **YEARLY RENTALS**
 - a) School year rentals cover the 10 month period of September to June 30th. **The instrument must be renewed or returned by June 30th.**
 - b) If the instrument has not been renewed or returned by June 30th, the Lessee acknowledged that this agreement will be continued and authorizes Tapestry Music Ltd. to charge their credit card at the yearly rate and insurance (if applicable) on the page 3 + 4 of the 2021/2022 rental terms & conditions on July 15th.
 - c) If the Lessee returns the instrument after June 30th and a yearly payment has been charged, the yearly payment will be refunded less the corresponding monthly rate for each month the instrument is kept.
 - d) If for any reason a yearly payment cannot be charged to the Lessee credit card after June 30th, a 15% (based on the year rate) late fee is payable July 1st and on the 1st of each subsequent month until the instrument is returned.
 - e) Failure to contact Tapestry Music within 30 days of the expiration on June 30th with a form of payment or return of instrument will result in the demand for return of the instrument. **Accounts past due for more than ninety (90) days will result in the forfeit of all payments and the full rent to own price as stated on page 3 + 4 of the rental terms and conditions will be due and payable.** *See next page*

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7.) INSURANCE:

- a) Insurance is optional and covers accidental damage, theft and fire.
- b) Insurance does not cover loss, abuse or neglect. Repeated damage, **cases being sat on or dragged on the ground will void insurance.**
- c) Determination of the cause of damage will be made solely by Tapestry Music Ltd. d) Insurance is invalid if instrument is taken outside of British Columbia.
- e) If the instrument is stolen, the Lessee must provide a copy of a police report or file number as to the circumstance of the theft.
- f) If the instrument is damaged beyond repair, the instrument must be returned to Tapestry Music for evaluation and determination of the insurance claim.
- g) For damage beyond repair or a theft claim, a deductible of \$100 shall be paid by the Lessee to replace the instrument with another instrument of equal value and age.
- h) Insurance rates:
\$3.00 monthly - Flute, Clarinet Trumpet, Trombone, Guitar, Bass Guitar, Snare Drum, Bell Kit, Violin
\$5.00 monthly - Saxophone, French Horn, Euphonium/Baritone, Bass Clarinet, Oboe, Cello, Keyboard, Digital Piano, String Bass
- i) If the Lessee has not paid for insurance and the instrument if returned at the end of the rental period is deemed damaged by a technician, the Lessee agrees to pay 10 months worth of the insurance rate (\$30 or \$50) to cover repair costs. Tapestry Music reserves the right of inspection and charge up to three months after return.

8.) The Lessee may terminate this contract by returning the instrument to Tapestry Music Ltd. The initial three month payment is non-refundable. The Lessee will remain responsible for any overdue payments, damage if any, and missing accessory items issues at the time of rental until a return receipt is issued.

9.) **Instruments left at the Lessee's school will not be considered returned until the instrument is physically returned to Tapestry Music Ltd. and a return receipt has been issued to the Lessee.** The Lessee is responsible for all payments plus damage or charges, if any, until these conditions have been met. **DO NOT LEAVE INSTRUMENTS AT SCHOOL** unless arrangements have been made between the music teacher and Tapestry Music.

10.) The Lessee acknowledges that the instrument was received with all accessories (mouthpiece, cleaning supplies) on the date of this contract.

11.) In the event of theft, loss or damage beyond repair, the Lessee assumes all responsibility for the full balance owing and will pay Tapestry Music Ltd. for same, unless the Lessee holds insurance (see #7).

12.) The lessee acknowledges that any changes in Provincial or Federal sales tax (PST, GST) will be reflected on payments.

13.) **PAST DUE ACCOUNTS:** If for any reason this agreement is past due over 90 days, Tapestry Music Ltd. reserves the right to demand the return of the rented instrument with any past due rent and penalties payable. Accounts past due for more than ninety (90) days will result in the forfeit of all payments and the full rent to own price as stated on page 3 + 4 of the 2021/2022 rental terms and conditions will be due and payable. **Please keep your contact and financial information current to avoid this action.**

14.) Tapestry Music Ltd. will allow for instruments to be exchanged on this contract. If during the rental period the instrument is exchanged, all rental payments that have accrued may be transferred as rental credit to a second instrument of equal or greater value. In the case of an instrument being exchanged for another instrument of lesser value, a pro-rated rental credit will be given at the lower monthly rate. Exchange credit is only issued for accounts in good standing and if the rental period is uninterrupted.

15.) The instrument on this contract is covered by warranty from manufacturer defects for the duration of the rental period. All



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repairs or warranty servicing must be provided by Tapestry Music Ltd. **Warranty does not cover strings, reeds, pads, damage, neglect, theft or loss.** Insurance may be purchased to cover accidental damage and theft (see clause 7).

16.) These terms and conditions are subject to change without notice.

BAND INSTRUMENT PRICE LIST

Refer to last two columns for Rent To Own Prices (clause 2.) *String Instrument Price List is below.*

Tapestry Music Head Office
1335 Johnston Road, White Rock, BC V4B 3Z3
1.888.347.7480 E-Mail: info@tapestrymusic.com



Tapestry Music Rental Terms and Conditions

2021 Band Instrument Purchase or Rent To Own Program							
INSTRUMENT	Our Best Value!		<i>Rent To Own Program</i>			<i>Rent To Own Price*</i>	
	Cash with Buy Back		School Year		Month	Rent To Own	
	NEW	Used	NEW	Used	Used	NEW	Used
Flute <i>Standard</i>	\$625.00	\$425.00	\$215.00	\$145.00	\$17.00	\$949.00	\$649.00
Flute <i>Premium (Yamaha)</i>	\$799.99	\$599.00	\$255.00	\$195.00	\$24.00	\$1,199.00	\$899.00
Oboe <i>Yamaha</i>	\$2,499.99	\$1,899.00	\$765.00	\$555.00	\$65.00	\$3,749.00	\$2,849.00
Clarinet <i>Standard</i>	\$650.00	\$450.00	\$215.00	\$145.00	\$18.00	\$979.00	\$679.00
Clarinet <i>Premium (Yamaha)</i>	\$799.99	\$599.00	\$255.00	\$195.00	\$24.00	\$1,199.00	\$899.00
Bass Clarinet <i>Yamaha/Jupiter</i>	\$2,899.99	\$2,195.00	\$795.00	\$595.00	\$70.00	\$4,349.00	\$3,299.00
Alto Sax <i>Standard</i>	\$1,375.00	\$995.00	\$435.00	\$295.00	\$38.00	\$2,069.00	\$1,499.00
Alto Sax <i>Premium (Yamaha)</i>	\$1,599.99	\$1,195.00	\$525.00	\$395.00	\$46.00	\$2,399.00	\$1,799.00
Tenor Sax <i>Standard</i>	\$1,695.00	\$1,295.00	\$575.00	\$415.00	\$49.00	\$2,549.00	\$1,949.00
Tenor Sax <i>Premium (Yamaha)</i>	\$1,899.99	\$1,495.00	\$625.00	\$495.00	\$59.00	\$2,849.00	\$2,249.00
Baritone Sax <i>Jupiter</i>	\$5,095.00		\$1,485.00		\$175.00	\$7,649.00	
Trumpet <i>Standard</i>		\$495.00		\$145.00	\$18.00		\$749.00
Trumpet <i>Premium (Yamaha)</i>	\$799.99	\$599.00	\$255.00	\$195.00	\$24.00	\$1,199.00	\$899.00
Trombone <i>Standard</i>	\$695.00	\$495.00	\$215.00	\$145.00	\$18.00	\$1,049.00	\$749.00
Trombone <i>Premium (Yamaha)</i>	\$899.99	\$675.00	\$275.00	\$215.00	\$25.00	\$1,349.00	\$1,019.00
French Horn <i>Standard Bb/F</i>	\$1,995.00	\$1,495.00	\$465.00	\$385.00	\$45.00	\$2,999.00	\$2,249.00
French Horn <i>Premium Bb/F</i>	\$2,895.00	\$2,195.00	\$795.00	\$545.00	\$65.00	\$4,349.00	\$3,299.00
Baritone <i>Standard</i>	\$1,295.00	\$995.00	\$425.00	\$295.00	\$35.00	\$1,949.00	\$1,499.00
Baritone <i>Yamaha</i>	\$2,099.99	\$1,595.00	\$675.00	\$510.00	\$60.00	\$3,149.00	\$2,399.00
Bass Guitar/ <i>Amp Pack</i>	\$499.00	\$349.00	\$215.00	\$165.00	\$20.00	\$699.00	\$529.00
Tuba <i>John Packer 3/4</i>	\$2,695.00		\$795.00		\$120.00	\$3,999.00	
Snare Drum <i>Kit</i>	\$349.00	\$269.00	\$145.00	\$95.00	\$13.00	\$529.00	\$399.00
Orchestra Bell <i>Kit</i>	\$449.00	\$349.00	\$160.00	\$115.00	\$14.00	\$679.00	\$529.00
Combo Percussion <i>Kit</i>	\$579.00	\$449.00	\$215.00	\$165.00	\$20.00	\$869.00	\$679.00
Violin <i>(Starting from)</i>	\$599.00	\$499.00	\$192.00	\$160.00	\$20.00	\$949.00	\$799.00
Viola <i>(Starting from)</i>	\$699.00	\$599.00	\$224.00	\$192.00	\$24.00	\$1,119.00	\$999.00
Cello <i>(Starting from)</i>	\$1,499.00	\$1,299.00	\$464.00	\$400.00	\$50.00	\$2,399.00	\$2,099.00
String Bass	\$2,699.00	\$2,499.00	\$720.00	\$664.00	\$83.00	\$4,299.00	\$3,999.00

STRING INSTRUMENT PRICE LIST

See next page. Refer to last two columns for Rent To Own Prices (clause 2.)



TAPESTRY
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2021 String Instrument Purchase or Rent To Own Program

	Our Best Value!		Rent to Own Program				Rent To	Own Price*
	Cash with	Buy Back	Monthly	Rental	School	Year	Rent	to Own
	NEW	Used	NEW	Used	NEW	Used	NEW	Used
VIOLINS								
Standard	\$599	\$499	\$24	\$20	\$192	\$160	\$949	\$799
Deluxe	\$799	\$699	\$32	\$28	\$256	\$224	\$1,299	\$1,149
Premium	\$899	\$799	\$36	\$32	\$288	\$256	\$1,449	\$1,299
Advanced	\$1,499	\$1,299	\$60	\$52	\$480	\$416	\$2,399	\$2,099
VIOLAS								
Standard	\$699	\$599	\$28	\$24	\$224	\$192	\$1,119	\$999
Deluxe	\$899	\$799	\$36	\$32	\$288	\$256	\$1,449	\$1,299
CELLOS								
Standard	\$1,499	\$1,299	\$55	\$50	\$440	\$400	\$2,399	\$2,099
Deluxe	\$1,999	\$1,799	\$80	\$72	\$640	\$576	\$3,199	\$2,899
Premium	\$2,699	\$2,499	\$108	\$99	\$864	\$792	\$4,299	\$3,999
Advanced	\$4,299	\$3,999	\$165	\$153	\$1,320	\$1,224	\$6,799	\$6,399
DOUBLE BASS								
Standard	\$2,699	\$2,499	\$90	\$83	\$720	\$664	\$4,299	\$3,999
FOLK HARPS								
Ravenna 26	\$2,699	\$2,499	\$95	\$85	\$760	\$680	\$3,999	\$3,799
Ravenna 34	\$3,899	\$3,699	\$140	\$130	\$1,120	\$1,040	\$5,899	\$5,599

- Our instruments are educator approved & professionally set up. Some models are subject to availability.
- Instruments come with a case or padded bag, bow, rosin and are set up by our technicians.
- Instruments are covered by manufacturer warranty against defect for the duration of your rental.
- Our minimum rental payment is 3 months to cover our servicing costs for returned instruments.
- Optional insurance is available with our rental program against theft and damage.
- No damage deposit is required. PST & GST is applicable to the above prices. Insurance is tax free.
- A major credit card, picture ID and employer daytime phone number are required for rentals.
- Purchases do not require a credit card or employer daytime phone number.
- A parent or legal guardian must be present to complete and sign our rental agreement.

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