

Your Argos Card: A summary

Interest FREE Plan	Your APR Your Interest Free Period Your Minimum Payment	0% per annum (fixed) for all Interest Free Plans. You pay no interest for the full term of the Plan. Your monthly payment is calculated by dividing the amount of credit by the number of months of the term of the Plan.
Buy Now, Pay Later Plan	Your APR Your Interest Free Period Your Minimum Payment	The applicable APR for this Plan is noted on the front of the statement. Buy Now, Pay Later Plans (up to 12 months) offer specified periods to opt-out of interest. Deferred interest will be payable if you do not pay the balance by the due date. No repayments are necessary during the Buy Now, Pay Later Plan period, except for any insurance premiums which are due on the balance. At the end of the Buy Now, Pay Later period if you don't clear the balance in full, you need to begin paying the monthly minimum plus charges incurred each month. Details of how your monthly minimum is calculated are noted on the front of this statement.
Fixed Payment Plan	Your APR Your Minimum Payment	We will tell you the applicable rate for each Fixed Payment Plan before you make your purchase. It will be fixed during the Payment Plan period and charged from the date of the transaction. The amount of the Plan must be repaid by making equal monthly repayments over a fixed period. This amount will be included in your monthly minimum payment detailed on the front of this statement.
Normal Plan	Your APR Your Interest Free Period Your Minimum Payment	The applicable APR for this Plan is noted on the front of the statement. Up to 56 days when you pay off your balance in full every month by the due date. You need to pay the monthly minimum plus charges incurred each month. Details of how your monthly minimum payment is calculated are noted on the front of this statement.
Annual Fees Other Fees		£0. There is no Annual Fee for the card. £0 if you pay on time. Fees are charged at a rate of £12 for Late Payment Fee, Returned Direct Debit Fee, Over Credit Limit Fee, Collections Letter Fee and a Tracing Fee.

How we allocate your payments

We will apply payments into the Account in the following way:

a) if your payment is exactly equal to the remaining balance on your Normal Plan and you do not have any Interest FREE Plans or Fixed Payment Plans for which a monthly payment is required, we will apply your payment to repay the Normal Plan in full; b) in other cases, we will apply payments into the Account in the following order: i) first any amount up to the amount of the minimum payment will be allocated as follows: 1) first, in repayment of the monthly payment required by any Fixed Payment Plan you have; 2) then, in repayment of the monthly payment required by any Interest FREE Plan you have; 3) then, the minimum payment due on the Normal Plan will be allocated first to insurance premiums and interest (in that order) before being used to reduce the remaining outstanding balance on the Normal Plan; and then to charges or fees; 4) finally, in repayment of the monthly payment required by any other Special Plans you have; ii) then, any payment you make that exceeds the minimum payment will be allocated as follows: 1) first, in repayment of any Buy Now, Pay Later Plan which will expire by the date of your next statement; 2) then, in repayment of your Normal Plan; 3) then, in repayment of any other Buy Now, Pay Later Plans; 4) then in repayment of any Fixed Payment Plans; 5) then in repayment of any Interest FREE Plans; 6) then, in repayment of any other Special Plans you have; and 7) finally, in repayment of any amounts that have been added to your Account since the previous statement date.

In each case, where you have two or more Plans in the same category, the Plans will be repaid in the order in which they are due to expire, starting with the Plan that is closest to expiry. If a particular Special Plan is repaid in a different order, we will tell you before you make a purchase using the Special Plan. We will apply payments in a different way if you specifically tell us to for a particular payment, as long as this does not result in you breaching the terms of this agreement or failing to pay the minimum amounts you owe on each Plan.

How did we estimate next month's interest?

Estimated interest is the amount of interest payable next month on your various Plans based on paying only the minimum payment by the due date. If you have a Fixed Payment Plan the estimated interest payable next month includes an estimate of the interest payable on your Fixed Payment Plan. This is calculated using the interest charged on your Plan at the date of this statement.

As a guide, on the first page of each statement we show you an estimate of the amount of interest you'll pay if you make only the minimum payment this month.

The estimate is calculated assuming all of the following:

You only pay the minimum payment amount shown on this statement; your balance doesn't go up before your next statement date; the minimum payment is applied to your Account on the due date; the way we calculate interest doesn't change and the interest rate used is the same at next month's statement date as it is now; and you don't change your statement date.

If you currently have any of our Credit Plans which are due to end before your next statement date, the estimated interest also assumes you do not pay off any more of the balance (apart from the minimum) – so that any deferred interest would be charged in full.

With a Fixed Payment Plan you must make a fixed payment each month or the balance will be payable immediately. You will be advised of the interest rate and the term when you make a purchase. Your fixed monthly payment amount will be shown on your statement.

Argos Coversafe Insurance

You can see if you have this cover by checking the transactions on your statement. To make sure you only pay for the cover you need, the premium is calculated each month as a percentage of your outstanding balance – so look for an entry entitled either "Coversafe (without Purchase Protection) Charge" or "Coversafe Charge".

Coversafe: Your payments may be made for you if you are unable to work due to accident, sickness or unemployment; and most items purchased on your storecard are protected for up to 365 days against loss, theft or accidental damage.

Coversafe (without Purchase Protection): Your payments may be made for you if you are unable to work due to accident, sickness or unemployment.

You may not have chosen all parts of the cover. Full details of cover taken and any exclusions were included in the letter and policy booklet sent out to you when you took out your policy. If you would like to add this insurance to your Account, please call Argos Card Services on 0800 085 0610. Should you wish to discuss your Coversafe Insurance, you can do so by calling 0845 600 2317 (lines open Mon-Fri 9am to 5pm).

Argos Card Customer Services 0845 640 0700

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first, you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

How to make payments

Your minimum payment will reduce your remaining balance each month. If you wish, you can pay more than this, which will reduce your balance even more and save you interest. These are your payment options:

Please allow 5 working days for your payment to reach your Account.

MY ARGOS CARD: You can make payments and set up a Direct Debit by managing your Account online with myArgosCard. Simply register at www.myArgosCard.co.uk and click on 'Make payments' on the left hand side of the screen.

BY DIRECT DEBIT: Your minimum payment will automatically be taken from your bank or building society account each month, on or just after the due date. **If you would like to set up or amend a Direct Debit, please either call Argos Card Services on 0845 640 0700 or go online at www.myArgosCard.co.uk.** To arrange a full balance Direct Debit each month, please call us.

ONLINE OR OVER THE PHONE: If your bank offers a direct bill payment service, just call them or visit their website. Please quote your Argos Card number without the first 6 so it starts 3354, using our direct payment bank account number 90505498 plus sort code 20-91-79. You can also use this information to arrange with your bank to pay a regular fixed amount (please note: this amount must be more than the minimum payment due).

If you are using the Bank Giro slip from your ORIGINAL statement*, then you can pay:

BY POST: Send a cheque (payable to Argos Card Services) to Argos Card Services, Thynne Street, Bolton BL11 1AP, enclosing the Bank Giro Credit slip from the original statement. To avoid delays, please write your address, postcode and card number on the back of the cheque.

AT ANY BANK OR BUILDING SOCIETY: Use the Bank Giro Credit slip from the original statement to pay over the counter. Please note: the bank or building society may make a charge for this service. We are sorry, but at the moment we are unable to accept Argos Card payments in-store. By making any payment, you direct its allocation in accordance with your Argos Card Agreement.

(*please note, Bank Giro Credit slips are not available with copy statements or with online statements, which you will soon be able to print via the internet)



Have you changed your address?

If you are moving home, please let us know by calling Argos Card Services on 0845 640 0700 or go online at www.myArgosCard.co.uk. Alternatively, you can write to us at Argos Card Services, Thynne Street, Bolton BL11 1AS.