Littlewoods.com

Your statement explained

Every 28 days, you'll get a statement from us listing what you've ordered and where your account's up to. Here's how it breaks down:

1. Your account number

We need this whenever you order, have a query, return goods or make a payment, so do make sure you have it handy when you get in touch.

2. Minimum payment

This is the minimum amount you must pay by the due date (although you can always pay more if you want to).

3. Credit limit

This is the maximum amount you can spend up to – you can order whatever you like so long as your balance doesn't go over this amount and your payments are up to date.

4. Available to spend

This is how much you currently have available to spend before you reach your credit limit, based on point 3 above.

5. Current total

This is the amount you'd spent at the time this statement was printed. If you've ordered anything since then, it'll show up on your next statement.

6. Payments received

This area shows you what payments you've made and the dates we received them.

7. Returns

This shows all items that have been returned and credited to your account at the time this statement was printed. Please note returned items don't count towards your minimum payment.

8. Total transactions

This lists all the items you've ordered, returned or queried over the past month.

9. Your new total

This includes all the things you've bought since your last statement plus all Buy Now Pay Later items.

10. Your payment request

This is the total of the items that require a payment on your account now. We use this balance to calculate the Minimum Payment and any interest due on your account at the relevant APR. This balance does not include any Buy Now Pay Later items that are still in the payment free period, or any interest on these items.

11. Your payment must reach us by...

This is really important – you'll need to remember that postal payments can take up to 7 days and other methods can take 4 days.

12. Payment Options

You can use this slip to pay by cheque through the post or via the post office. If you want to set up a direct debit, or would like to see what other payment options you can choose, take a look at the back of your statement for details.

If you want to make a payment towards your Buy Now Pay Later items, please log into your 'My Account' and specify that the payment is for your Buy Now Pay Later total by clicking the 'pay by

