

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 Buy Now Pay Later' button.

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Littlewoods

Your Account Number: 1 37

Summary No: 37

Summary Produced on: 15 Dec 12

ANY NEW TRANSACTIONS AFTER THIS DATE WILL APPEAR ON YOUR NEXT SUMMARY

Save a tree – go paper free!

Switch to online statements and help save lots of trees. We'll send you monthly reminders to let you know when your statement's ready. Details online ...

www.littlewoods.com

YOUR SUMMARY

<p>2 Your minimum payment £53.84</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Date</th> <th style="text-align: left;">Description</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: right;">Your Total from Last Month</td> <td style="text-align: right;">£1314.38</td> </tr> <tr> <td>17 Nov 12</td> <td>Payment Received £53.84 - Thank You</td> <td></td> </tr> <tr> <td>15 Dec 12</td> <td>Payment Received £23.00 - Thank You</td> <td></td> </tr> <tr> <td>15 Dec 12</td> <td>* A Payment Of £23.00 Has Been Allocated To Your Outstanding Buy Now Pay Later Item(s)</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">6 Total Payments Received (less amounts marked*) Each payment received has been split and is shown as an individual payment applied on your statements.</td> <td style="text-align: right;">£76.84 CR</td> </tr> <tr> <td colspan="2" style="text-align: right;">Returns and Adjustments £18.72 CR 7</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">8 Total Transactions This is the summary of all the items ordered, returned or any other adjustments in the month.</td> <td style="text-align: right;">£18.72 CR</td> </tr> <tr> <td>15 Dec 12</td> <td>9 Your New Total</td> <td style="text-align: right;">£1218.82</td> </tr> <tr> <td colspan="2" style="text-align: right;">10 Your payment request is calculated on a balance of £725.49</td> <td></td> </tr> </tbody> </table>	Date	Description	Amount	Your Total from Last Month		£1314.38	17 Nov 12	Payment Received £53.84 - Thank You		15 Dec 12	Payment Received £23.00 - Thank You		15 Dec 12	* A Payment Of £23.00 Has Been Allocated To Your Outstanding Buy Now Pay Later Item(s)		6 Total Payments Received (less amounts marked*) Each payment received has been split and is shown as an individual payment applied on your statements.		£76.84 CR	Returns and Adjustments £18.72 CR 7			8 Total Transactions This is the summary of all the items ordered, returned or any other adjustments in the month.		£18.72 CR	15 Dec 12	9 Your New Total	£1218.82	10 Your payment request is calculated on a balance of £725.49		
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11 Your minimum payment of **£53.84** is due by **4 Jan 13**, so please allow enough time for it to reach us. If posting, mail by **21 Dec 12**, for all other payment methods pay by **28 Dec 12**. Late or insufficient payments may incur a default charge.

For a quick and easy way to pay or place an order, go to www.littlewoods.com or call 0844 822 8000

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CORPORATE BANKING

12 bank giro credit

	Reference/Account number	Credit account number	Amount Due No Fee Payable at PO £						
Signature _____ Date _____									
Customer's stamp and initials	CHEQUE ACCEPTABLE								
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