

1. Contact details

Creditor. Address. Telephone number(s). E-mail address. Web address.	LRUK (Retail) Limited trading as La Redoute 2 Holdsworth Street, Bradford, West Yorkshire, BD1 4AH 0330 303 0199 account.support@redoute.co.uk www.laredoute.co.uk
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2. Key features of the credit product

The type of credit.	The credit provided under this agreement is known as "running-account" credit which means that the agreement has no fixed duration so it continues until you or we close your account. The credit limit can change from time to time.
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	You will receive an initial credit limit which will be shown on your first credit account statement. You may request credit limit increases or decreases under your agreement. Similarly, we may change your credit limit under your agreement.
How and when credit would be provided.	Credit is mainly provided to allow you to buy goods from us. We may allow you to use it to buy from third parties but we will let you know if you can do this. Credit cannot be used for anything else.
The duration of the credit agreement.	This credit agreement has no fixed or minimum duration.
Repayments.	<p>You can choose how you want to pay. Pay your EASY3 payment on time every month and you will pay no interest on new purchases you make. You do not have to pay the EASY3 payment each month. You can choose to pay more or less but you must pay at least the Minimum Payment shown on your statement. If you pay less than the EASY3 payment shown on your statement any month, interest will be charged in future at the account rate on items purchased that are included in that EASY3 payment and that were interest free up to that point. If you buy more items in future, you can still use EASY3 to pay for those items interest free over 3 months by paying at least your EASY3 payment each month.</p> <p>You must pay at least the Minimum Payment shown on your statement each month which is due 21 days from the date your statement was produced. If you have an EASY3 payment shown on your statement, this amount will include your Minimum Payment. If your balance is less than £6, your Minimum Payment will be the full outstanding balance. Otherwise, your Minimum Payment will be the <u>higher</u> of: (i) £6; (ii) 6% of your outstanding balance or (iii) all interest and fees on the current statement plus 1% of your remaining outstanding balance.</p> <p>You can choose to make any payment from the Minimum Payment to the full balance.</p> <p>We may set different sums as part of any agreed repayment plan.</p>
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	This means the amount you have borrowed plus any interest and fees charged. The following is a typical example of the amount you will repay based on the amount of credit of £1,200 being drawn down at the start of this credit agreement and being repaid in equal monthly instalments over the period of one year at the standard interest rate of 34.1% p.a. This is also based on the assumption that you and we keep to the terms of the credit agreement. Total amount payable £1,432.65.

3. Costs of the credit

The rates of interest which apply to the credit agreement.	<p>The interest rate applied to the agreement is 34.1% per annum. This is a variable rate.</p> <p>If interest is payable in a statement period, the minimum interest charged will be £0.50.</p> <p>We may change your rate (including changes to the way we charge interest) for <u>any</u> of the following reasons:</p> <ul style="list-style-type: none"> (a) To reflect changes to the way we run our business because of a change in the financial system, in technology, or in the systems we use; (b) To reflect legal or regulatory requirements that apply to us; (c) To reflect changes in market conditions affecting our business; (d) To reflect new developments in products or changes to lending practices; (e) To provide additional, enhanced or revised product features; (f) To provide new promotional offers; (g) To reflect changes in your personal circumstances, including changes affecting your credit status. <p>We will tell you about any changes (including when they will apply) either by including a message in your monthly statement or by sending you a separate written notice by post, email, text message or any other written communication. We will give you at least 30 days' notice unless we reduce your interest rate in which case we may give you less notice. If you decide you want to close your account after these changes take place, you will need to contact us to let us know.</p> <p>If we give you notice of an increase in your interest rate, you will have at least 30 days to tell us if you do not want to accept the change and instead you wish to pay off your balance at the existing rate. However, if you do so, you will not be able to place further orders on your account without our agreement and any further orders would be subject to the increased rate, which would also then apply to your entire account balance. Remember that you can repay the balance on your account in full at any time.</p>
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	39.9% APR variable.
Related costs.	None
Costs in the case of late payments.	<p>If you do not make at least the Minimum Payment by the due date, we will apply a late payment fee of £12 to your account. A £12 fee will also be added if we issue further payment reminder letters, if any method you use to make payment is not honoured, if we transfer your account for debt collection or if we have issued you with a default notice. Interest will be added to these fees at the normal rate of interest under the account, which is currently 34.1% a year. Interest will continue to be added to any overdue amount, interest and fees at the contractual rate until they are paid in full.</p> <p>We may also bring legal proceedings and seek the costs of doing so from you.</p>
Consequences of missing payments.	Details of missed or late payments will be recorded at Credit Reference Agencies which may make it more difficult for you to obtain credit in the future.

4. Other important legal aspects

Right of withdrawal.	You have an initial right to withdraw from this agreement without having to give a reason within 15 days. The 15 days starts on the later of the day the agreement is made or the day you receive a copy of your credit agreement or written notification that it has been executed or the day on which we tell you your credit limit.
Early repayment.	You have the right to repay your outstanding balance early at any time in full or partially.
Consultation with a Credit Reference Agency.	If we reject your application as a result of a credit search we will inform you immediately and without

	charge. We will also give you details of the Credit Reference Agency we have consulted.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge unless we are not willing to offer you credit.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration number.	The Financial Conduct Authority firm registration number 312583.
The supervisory authority.	The Financial Conduct Authority.
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	English law.
The law applicable to the credit agreement and/or the competent court.	English law applies to this agreement (unless you live in Scotland where Scottish law will apply, or Northern Ireland where Northern Irish law will apply). The English courts will determine any dispute unless you are resident in Scotland or Northern Ireland. If you are resident in Scotland or Northern Ireland, then the Courts of the country in which you are resident will determine any dispute.
Language to be used in connection with the credit agreement.	English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	<p>If you are not satisfied with the way in which we handle any complaint made by you, you may be able to refer it to the Financial Ombudsman Service, but only after you have reported your complaint to us first. The Financial Ombudsman Service can be contacted at: Exchange Tower, London E14 9SR. or by telephone on 0800 023 4567 or 0300 123 9123. Website: www.financial-ombudsman.org.uk</p> <p>You also have the right to refer any complaint to the Online Dispute Resolution (ODR) platform and can do so by using the following website: http://ec.europa.eu/odr. As we are a UK financial services business, the ODR will still refer you to the Financial Ombudsman Service as the alternative dispute resolution body. The Financial Ombudsman Service will refer you back to our complaints process unless you've already been through this. If you use the ODR, please give the following email address as our contact address: account.support@redoute.co.uk.</p>