

SPREAD THE COST OF LOOKING GOOD WITH A

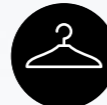
Seen a dress you can't be without or a jacket that would look chic with your favourite jeans?

Well, why not get both and spread the cost with a Style Account~ from La Redoute. You can try before you buy so you know you've made the right choice, then spread the cost when you receive your statement. You can choose to pay the minimum payment or the full balance or anything in between.

Voilà – a great way to get a new look!

GET STARTED IN 4 EASY STEPS

- 1 Open your account**
Simply select the option to pay with a Style Account~ when you order or select the 'Apply for a Style Account~' option in My Account and follow the instructions.
- 2 Receive your parcel**
Then try before you buy in the comfort of your home. If you're not 100% happy with an item, simply send it back free*.
- 3 Choose how to pay**
We'll send you a statement after you receive your parcel. It's up to you whether you pay off the full balance straight away or spread the cost by making at least the minimum payment stated on your statement.
- 4 Time to shop again!**
From work essentials to special occasions, your Style Account~ is ready to go.



Try before you buy



Sale previews



Monthly payments



Exclusive season savings

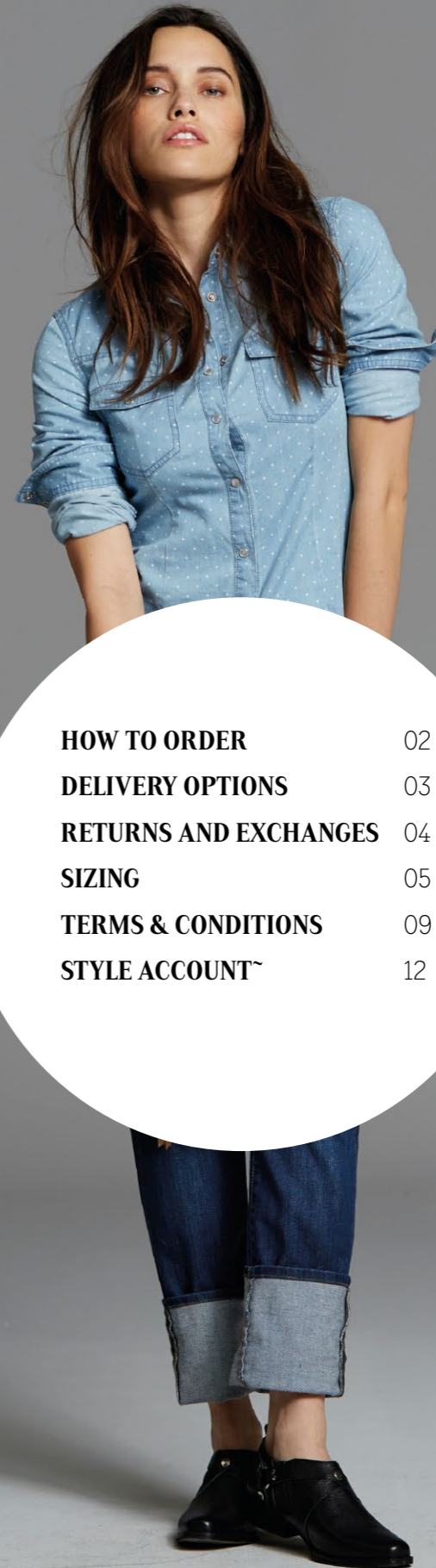
**OPEN YOUR
STYLE ACCOUNT~
TODAY at
laredoute.co.uk**

~REPRESENTATIVE 34.9% APR VARIABLE.

*A Style Account is a credit agreement available subject to acceptance to UK residents aged 18+. By applying for a Style Account you consent to a credit search. We may restrict or refuse orders and/or applications. For full details please refer to our privacy policy on page 9 or online at www.laredoute.co.uk. +For full details in relation to returns, please refer to page 9 of this Service Guide. Redcats (Brands) Limited t/a La Redoute, is authorised and regulated by the Financial Conduct Authority, 2 Holdsworth Street, Bradford, West Yorkshire, BD1 4AH (No. 110433).

Making payments to your style account~

- By phone:** Simply call our automated service on 0844 842 2222, select option 3 and have your card details, customer number and date of birth in the following format (dd/mm/yy) to hand.
- By post:** Make your cheque payable to La Redoute, write your account reference and address on the reverse and return it with your statement payment slip. Please don't send bank notes or coins through the post.
- Via home banking:** If you have telephone or internet banking, contact your bank quoting our reference 51324209 and sort code 40-02-50, along with your La Redoute account reference, to make your payment.
- At a bank:** Pay by cheque or cash at any bank using your statement and payment slip. This service should be offered free of charge at any branch of your own bank. Make your cheque payable to La Redoute with your account reference and address printed on the reverse.
- At a Post Office:** Pay by cash or cheque (payable to Post Office Ltd) at any Post Office using your statement and payment slip. A charge will be made for this service.
- Allocating your payment:** Payments will reduce your balance in the following order: charges relating to missed payments, overdue payments and payments not honoured; insurance premiums; interest charges; outstanding balance.
- Important!** Please make sure your payment reaches us by the date shown on your statement by allowing 4 working days for payments made at banks or post offices, 7 working days if sent by post and 2 working days for payments made online and over the phone. Thank you.
- 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.
- Online:** This is the quickest way to pay. Register with 'My Account' so you can check your minimum payment and pay securely online. We accept Maestro, Mastercard, VISA debit cards and VISA and Mastercard credit cards.



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HOW TO ORDER



Shop
laredoute.co.uk



Post It
La Redoute,
2 Navigation Walk,
Bridge Street,
Wakefield, WF90 8AA



Phone Us
0844 842 2222
8am-11pm, 7 days a week



PAYING FOR YOUR ORDER



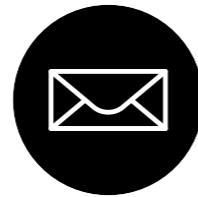
With a La Redoute Style Account~:

You can open an account simply by choosing the pay later option when you order online or on your order form, or by asking one of our friendly advisers when you order by phone.



By debit or credit card:

We accept Maestro, Mastercard and VISA credit or debit cards. Just have your card details ready when you call or order online or fill in the details on your order form. We only take payment from your card when your items are ready for despatch.



By cheque:

Post your completed order form together with your cheque (payable to La Redoute) with your customer number and address written on the reverse. La Redoute uses the TRANSAX cheque authorisation service provided by Certegy Ltd. For more information, call 0800 694 0499.

HELPLINE



Mon - Fri 8am - 9pm, Sat 9am - 4.30pm

If you have any questions about placing an order, you'll be able to speak to a member of our UK Customer Care Team, who will be delighted to help. We have also made improvements to our convenient automated telephone system which is available 24 hours a day – allowing you to check your balance, make a payment and arrange a courier collection.

SERVICE

As a way of continually improving the quality of our telephone service, senior members of staff will, on occasion, monitor and record both incoming and outgoing calls. Any recordings will only be used within La Redoute and confidentiality will be strictly maintained. Calls cost no more than 5p per minute plus a connection charge from BT landlines of less than 6p. Mobiles and other providers' charges may vary. Please check with your phone company for details.

DELIVERY OPTIONS



FREE Delivery with Click & Collect

Our FREE Click & Collect with ParcelShop service is really the most convenient way to get your order.

We deliver to your preferred local ParcelShop and you collect your parcel at a time that suits you. We'll even text you to let you know it's ready to pick up! It's perfect if you're busy and means no more waiting for the delivery man.

Click & Collect
with ParcelShop



Home Delivery

Your order will be delivered direct to your door.

Our courier network delivers personally to your door and picks up returns* of anything they have delivered – which makes shopping with La Redoute hassle-free. Our courier delivery service covers most addresses in the UK but if you live in an area not covered or for large items, we will use a specially chosen carrier to deliver direct to you. Delivery usually takes 3 to 5 working days after receiving your order, though on occasion it may take a little longer since our garments come direct from France.

Visit laredoute.co.uk to get the latest update on our stock availability. There is a postage and packaging charge of £3.99 for the delivery of goods, which remains the same regardless of the size of your order.



Next Day Delivery

We offer a next day delivery service for orders to all existing customers.

Can't wait for those exciting new additions to your wardrobe? Then don't. Choose our next day delivery service and get your French style tres rapide.

There will be an extra charge of £1.99 in addition to the standard £3.99 delivery charge and all of the items must be in stock in the UK, to be eligible for the next day delivery service. Customers should allow until 9pm on the day for the ordered items to be delivered. If you do not receive your order within the next day delivery service, we will automatically refund the additional charge.

Next Day Delivery is not eligible on a customer's first order or for non-mainland UK addresses. The service will not be available on UK Bank Holidays and we reserve the right to remove the Next Day Delivery offer at any time. Please allow an additional day for delivery on orders placed after 7pm Monday to Thursday. Orders placed on Saturday and Sunday or after 7pm on Friday, will be delivered on Tuesday.

*A Style Account is a credit agreement available subject to acceptance to UK residents aged 18+. Style Account Example: cash price and amount of credit £300. Representative 34.9% APR variable. Interest rate 28.8% variable. By applying for a Style Account you consent to us performing a credit search. We will search files of credit reference agencies who record the search and we may share information about you and the conduct of your account with them and other companies for use in credit decisions and to pursue debtors. We may also use your information held within the La Redoute group of companies, including shopping habits to run your Style Account. We may restrict or refuse orders and/or applications. For full details please refer to our main catalogue or our Privacy Policy at www.laredoute.co.uk.

*For full details please see the Returning Merchandise to us section in the Terms & Conditions on p.9 or at laredoute.co.uk.



RETURNS & EXCHANGES

FREE* returns

Our handy returns and exchange service has been designed to let you shop with complete peace of mind – and it's so simple to use:

- Each parcel contains a delivery note, listing items enclosed and explaining if we have been unable to send some of your order. Keep this until you are satisfied with everything; then, if you wish to return any items, just fill in the returns form attached, stating your reasons for return within 14 days*. This will enable us to address any issues.
- myHermes ParcelShops are open 7 days a week, early until late. Easy and convenient, simply attach the myHermes ParcelShop returns address label to your parcel and take it to any shop. Find your nearest shop at www.myhermes.co.uk/parcelshopfinder
- If your goods are delivered by our local courier Hermes, they will collect your return parcel FREE* of charge. This is the quickest and easiest way to get your items back to us and avoids the queue at the Post Office.
- To arrange a returns collection, simply call our automated service on 033 0303 0199 and select Option 3. Once you've arranged your collection, your local Hermes courier will collect your parcel within 2 days.
- Alternatively, you can request a returns collection by using your online My Account facility at laredoute.co.uk.
- You can also take your returns parcel to a Post Office. Please see your delivery note for further details.
- Go to laredoute.co.uk and under the About La Redoute section click on FAQs. Under the Our Services section click Exchanges and Refunds. Click on I have lost my returns form, what do I do to find a download link. If you are returning an item via a ParcelShop and have lost your returns form, please contact us for assistance.

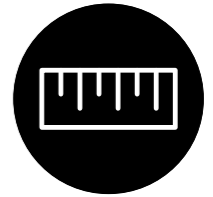


*Representative 32.9% APR variable. Please refer to page 12 for details.

+ For full details in relation to return and exchanges, please refer to page 9 of this Service Guide

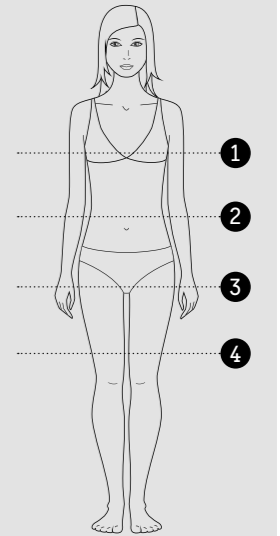
4 SERVICE GUIDE

HELPING YOU FIND THE PERFECT FIT EVERY TIME



Measuring guide

- Bust**
Take measurement across fullest part
- Waist**
Measure around the natural waistline
- Hips**
Measure at fullest part
- Skirt length**
(Excluding waistband) measure from the natural waistline



At La Redoute we offer more and more different styles and brands so that you can find exactly what you're looking for, for you, your family and your home.

We've created some useful guides to help you find your correct size. Please be aware that sizes may vary depending on the brand, the fabric and the style of the item, so it's always worth trying on an item for fit. If you do need to exchange your item, for whatever reason, simply use our handy exchange service*.

If you're still not sure which size to order, open a Style Account~ and order both. Then try them on and simply return the one you don't want. It's quick and easy and also helps you spread the cost of whatever you buy.

Womenswear, Fashion

UK size code	Bust (cms)	(ins)	Waist (cms)	(ins)	Hip (cms)	(ins)
4	74-78	29/31	54-58	21/23	80-84	31/33
6	78-82	31/32	58-62	23/24	84-88	33/34
8	82-86	32/33	62-66	24/26	88-92	35/36
10	86-90	34/35	66-70	26/27	92-96	36/37
12	90-94	35/36	70-74	27/29	96-100	38/39
14	94-98	37/38	74-78	29/31	100-104	39/41
16	98-102	38/40	78-82	31/32	104-108	41/42
18	102-106	40/42	82-86	32/34	108-112	42/44
20	106-112	42/44	86-94	34/37	112-118	44/46
22	112-118	44/46	94-102	37/40	118-124	46/49
24	118-124	46/49	102-110	40/43	124-130	49/51
26	124-130	49/51	110-118	43/46	130-136	51/53
28	130-136	51/53	118-126	46/49	136-142	53/56
30	136-142	53/56	126-134	49/52	142-148	56/58
32	142-148	56/58	134-142	52/56	148-154	58/60
34	148-154	58/60	142-150	56/59	154-160	60/63
36	154-160	60/63	150-158	59/62	160-166	63/65

Bras

UK size code	Bust (cms)	(ins)
30	76	30
32	81	32
34	86	34
36	91	36
38	97	38
40	102	40
42	108	42 ^{1/2}
44	113	44 ^{1/2}
46	118	46 ^{1/2}
48	125	49
50	130	51

To measure bra size: first measure your rib cage immediately under your bust. If the measurement is even, add 10cm (4ins), if the measurement is odd, add 13cm (5ins). To find your correct cup size, measure your bust at the fullest part. The difference between this and your correct bra size will determine your cup size.

A CUP the same
B CUP up to 2.5cm (1ins)
C CUP up to 5cm (2ins)
D CUP up to 8cm (3ins)
E CUP up to 13cm (5ins)
F CUP up to 15cm (6ins)
G CUP up to 18cm (7ins)

When you've determined your correct size, order by size code above. All bras from La Redoute are available in standard UK sizes.

5 SERVICE GUIDE

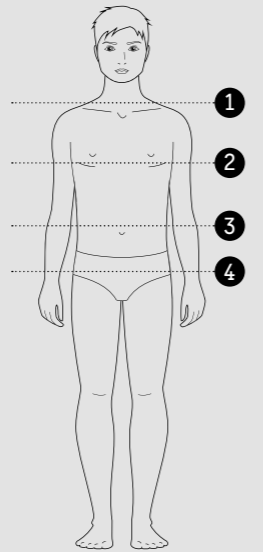
Menswear

Important
Before placing your order check your size is available in the style required.

Measuring guide

- 1 Collar**
Measure round the neck at base where shirt sits
- 2 Waist**
Measure around the natural waistline
- 3 Chest**
Measure across fullest part
- 4 Hips**
Measure around fullest part

Back
When ordering suits and shirts, measure from centre of the neck at collar to the hem.



Trousers, shorts, swimwear, underwear

UK size code	Waist (cms)	(ins)	Hips (cms)	(ins)	Hip (cms)
26	26/27	29/31	88	35	28/29
28	69-72	27/28	91	36	
29	73-76	29/30	94	37	
30	77-80	30/31	97	38	30/32
31	79-81	31/32	98	38	
32	81-84	32/33	100	39	34/36
33	83-86	33/34	101	40	
34	85-88	33/35	103	41	
36	89-92	35/36	106	42	38/39
38	93-96	36/38	109	43	
39	97-100	38/39	112	44	40/42
40	101-104	40/41	115	45	
42	105-108	41/42	118	46	
43	109-112	43/44	119	47	43/44
44	113-116	45/46	120	47	
46	117-120	46/47	121	48	46/48
48	121-124	47/48	124	49	

Sweatshirts, t-shirts and nightwear

UK size code	(ins)	To Fit Chest (cms)
XS	30/31	76-79
S	32/35	80-88
M	36/38	89-97
L	39/40	98-106
XL	42/44	107-115
XXL	46/48	116-124
XXXL	50/52	125-133
XXXXL	52/54	134-142

Shirts

UK size code	Collar Size (ins)
35/36	13½-14
37/38	14½-15
39/40	15½
41/42	16-16½
43/44	17-17½
45/46	18
47/48	18½-19
49/50	19½-20

Jackets, suits, etc.

UK size code	Chest (cms)	(ins)	
29	74-77	28/29	XS
30	77-80	30/31	
32	81-84	32/33	S
34	85-88	33/35	
36	89-92	35/36	M
38	93-96	36/38	
39	97-100	38/39	L
40	101-104	40/41	
42	105-108	41/42	XL
43	109-112	43/44	
44	113-116	44/46	XXL
46	117-120	46/47	
48	121-124	47/48	XXXL
50	124-128	48/50	

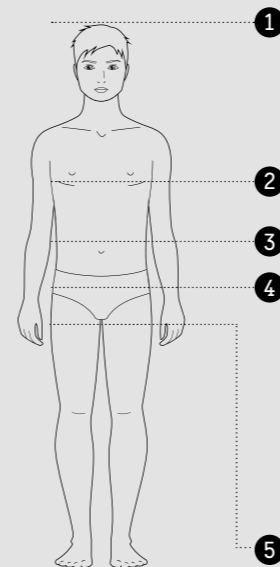
Go online at laredoute.co.uk to read the latest customer reviews

Childrenswear

Our sizing is smaller than the UK average so your child's height gives a better indication of size.

Measuring guide

- 1 Height**
Measure height level from top of head to the ground
- 2 Chest**
Measure across fullest part
- 3 Waist**
Measure around the natural waistline
- 4 Hips**
Measure around the fullest part of the seat
- 5 Outside leg**
Measure from the waist down



Infants' sizes

Approx age	Height (cms)	(ins)	Chest (cms)	(ins)	Waist (cms)	(ins)	Hip (cms)	(ins)
Premature	45	18	-	-	-	-	-	-
Birth	50	20	-	-	-	-	-	-
1 mth	54	21	44	17	-	-	-	-
3 mths	60	23½	45	17½	-	-	-	-
6 mths	67	26	46	18	-	-	-	-
9 mths	71	28	49	19	-	-	-	-
12 mths	74	29	51	20	-	-	-	-
18 mths	81	32	52	20½	-	-	-	-
2	86	34	52	20½	48	19	54	21
3	94	37	53	21	50	20	56	22
4	102	40	55	21½	51	20	58	23
5	108	42	56	22	52	20½	60	23½

Girls' sizes

Approx age	Height (cms)	(ins)	Chest (cms)	(ins)	Waist (cms)	(ins)	Hip (cms)	(ins)
6	111-116	44/46	58	23	53	21	63	25
7	117-122	46/48	60	23½	54	21	66	26
8	123-128	48/50	63	25	57	22	69	27
9	129-134	50/53	66	26	58	23	73	29
10	135-140	53/55	69	27	60	23½	76	30
11	141-146	55/57	73	29	61	24	79	31
12	147-152	58/60	78	31	63	25	84	33
14	153-158	60/62	83	33	65	25½	89	35
16	159-164	62/64	86	34	67	26	93	36½
16+	165-170	65/67	88	34½	69	27	95	37

Boys' sizes

Approx age	Height (cms)	(ins)	Chest (cms)	(ins)	Waist (cms)	(ins)	Hip (cms)	(ins)
6	111-116	44/46	58	23	53	21	62	24
7	117-122	46/48	60	23½	54	21	65	25½
8	123-128	48/50	63	25	57	22	68	27
9	129-134	50/53	66	26	59	23	71	28
10	135-140	53/55	69	27	61	24	74	29
12	147-152	58/60	76	30	66	26	81	32
14	153-164	60/64	84	33	71	28	88	34½
16	165-176	65/69	90	35	76	30	94	37
16+	177-182	70/72	93	36½	78	31	96	38

Footwear

Adult sizes

If you're not sure of your continental footwear size consult the chart below.

Child sizes

Young feet need room to grow and must not be cramped at the toe or across the widest part of the foot, therefore please ensure that the shoes you wish to purchase are suitable for your child. As children's feet grow rapidly, order a full continental size larger than the shoes your child is wearing.

Adults

To fit UK size	Size code
3	36
3½	36
4	37
4½	37
5	38
5½	38
6	39
6½	39
7	40
7½	40
8	41
8½	41
9	42
9½	42
10	43
10½	43
11	44
11½	44
12	45
12½	45
	46
	47
	48

Children

To fit UK size	Size code
00	15
0	16
1	17
2	18
3	19
4	20
5	21
6	22
7	23
8	24
9	25
10	26
11	27
12	28
13	29
1	30
2	31
3	32
4	33
5	34
6	35
7	36
8	37
9	38

Baby bedding advice

To make sure you have complete peace of mind as your baby sleeps, we have put together the following information based on advice from the Department of Health.

- Place your baby on their back to sleep
- Do not smoke in the same room as your baby
- Do not let your baby get too hot. Keep the room at about 18°C (65°F)
- Cover the mattress with a single sheet. Use sheets and lightweight blankets
- We do not recommend the use of duvets, quilts, baby nests, wedges, bedding rolls or pillows in baby cots.
- Place your baby's feet at the foot of the cot with the covers no higher than the shoulders. For more information log on to www.sids.org.uk

Bedding

Because the Intérieurs range is authentically French, product descriptions will include a few sizes, logos etc. that you might not be familiar with. Duvet covers for example come with envelope flaps instead of the traditional UK button fastenings.

Duvet cover/duvet sizes

UK equivalent size code	Size
Single (140)	140 x 200cm
Double (200)	200 x 200cm
King (240)	240 x 220cm
Super King (260)	260 x 240cm

Sheet Sizes

Exact dimensions may vary by a few centimetres, but typical sizes are as follows:

UK equivalent size code	Size
Flat sheet sizes	
Single (180)	180 x 290cm
Double (240)	240 x 300cm
King (270)	270 x 310cm
Fitted sheet sizes	
Single (90)	90 x 190cm
Double (140)	140 x 190cm
King (160)	160 x 200cm

Fire Safety

This label means the garment could be ignited by an open fire or naked flame so the usual precautions should be taken.



La Redoute affirm their policy of observing the provisions of the International Labour Organisation and require their suppliers to commit themselves to the principles which constitute the Group's Suppliers' Charter.



Recycle with La Redoute
La Redoute is part of the environmental scheme recycle-more.co.uk which helps to promote the safe recycling of waste electrical items and packaging. You can play your part too! Simply take any unwanted electrical items or packaging to the designated skip or container at your local councils household waste site.



Where do I recycle?
For more information on recycling, recycling symbols and their meanings, and to find your nearest waste disposal site, visit www.recycle-more.co.uk.

CUSTOMER SERVICE

We are committed to providing a high standard of service to all our customers and treating them fairly. There may be times when you don't feel we've lived up to this. If this happens, we want to hear from you. Letting us know when you are unhappy with the service you experience gives us the opportunity to put matters right and to improve our service in the future for everybody. Our dedicated staff are committed to working with you on your complaint and to resolving it to your satisfaction. You can share your concerns with them by phone, by letter or e-mail as shown below. Address: The Complaints Team, Redcats (Brands) Limited, 2 Holdsworth Street, Bradford, West Yorkshire, BD1 4AH. Telephone: 033 0303 0199 9am-5pm Monday-Friday. E-mail: complaints@redcats.co.uk. For complaints relating to your Style Account, please refer to Service Guide page 11 below.

We are committed to complying with the British Code of Advertising, Sales Promotion and Direct Marketing. We aim to maintain our prices throughout the season, unless they are subject to any special discount or merchandise offers, which we may, from time to time, offer you. All our prices, where applicable include VAT or Insurance Premium Tax at the current rate. If these rates, or any other tax, charge or levy is introduced by the Government, then we reserve the right to alter our prices at any time. The new price will be shown on the merchandise page on the website, your order confirmation email and delivery note.

CONDITIONS OF SALE

Our contract with you

Your order is only considered accepted (and a contract formed between us) when we dispatch the goods to you. We will not be held wholly or partly responsible for any circumstances beyond our reasonable control, which cause the delay or failure to deliver the merchandise or services, or to comply with any other obligation. We charge £3.99 for standard packing and delivery of merchandise. This charge remains the same whatever the size of your order. When merchandise is in our warehouse and is in stock we deliver within 3-5 working days of approving your order. On occasion, delivery may take slightly longer due to our products coming direct from France. If, for example, an item is unavailable, we may send an alternative, which you can return, free of charge, if it is unsuitable. Next Day Delivery is currently available on orders added to a La Redoute Style Account and is an additional service provided under a separate contract. Please refer to page 2 for details of availability and charges and to the section headed 'Returning merchandise to us' below for details of your right to cancel the service. We reserve the right to accept in part or in full, or decline, any order or request for credit.

Your use of the products

All our products are for domestic use only. If you intend to use it for business purposes, then you must check that it is suitable. You may also invalidate any warranty if the product is used for business purposes. Using the product for domestic purposes: we will be responsible for any loss that you suffer as a result of a merchandise failure, provided the reason for its failure was reasonably foreseeable by both of us when the contract was completed. Using the product for business purposes: we will not be responsible for any economic loss including, but not limited to, loss of profit, revenue, contracts, savings, and loss of data, goodwill or reputation. Our maximum liability will be limited to the replacement value of the goods. Whether products have been used for domestic or business purposes, La Redoute does not, by law, limit or exclude its liability for death or personal injury caused by negligence, breach of duty, gross negligence or willful misconduct. Your statutory rights as a consumer remain unaffected.

Returning merchandise to us

We provide a free exchanges and returns service so you can return items without paying return postage. You have 14 days from receipt of your order to return any item. Items must be returned in original condition. Once we receive items, we refund the cost of those items using the method you used to pay. The standard delivery or Next Day Delivery P&P charge you paid (if any) will not be refunded but you will not pay return postage.

We recommend you use the above free returns service where we manage the safe return once you hand items to your local Hermes courier but you also have the right to return items under The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 by notifying us that you wish to cancel within 14 days following delivery. If you opt to cancel under the Regulations you must arrange and pay for the return of items and take care to ensure returned items are received undamaged. Once we receive items, we will refund the cost of those items using the method you used to pay. If you cancel an entire order transaction and the order was delivered by standard delivery (rather than Next Day Delivery) we will refund the £3.99 P&P charge you paid (if any) but you will have paid return postage. If you cancel an entire order transaction delivered by Next Day Delivery, the terms are slightly different. Next Day Delivery is an additional service provided under a separate contract and can only be cancelled under the above Regulations by notifying cancellation up to the point at which we start to provide that additional service. If after choosing and paying for Next Day Delivery you cancel an entire order transaction under the Regulations, we will only refund the £3.99 standard delivery charge and not the additional £1.99 charge for Next Day Delivery.

Contact details for cancelling orders under the Regulations: Returns Department, La Redoute, 2 Navigation Walk, Bridge Street, Wakefield, West Yorkshire WF1 5RH; or returns@redoute.co.uk

PRIVACY POLICY

Your confidentiality and privacy

We guarantee to protect your privacy. We take great care to make sure you receive the best protection possible for your personal information and any financial details that you provide. The La Redoute website is a secure site, and any personal data we collect from you is safe from misuse. We abide by the Data Protection Act 1998 and we make sure that any personal information we hold is handled properly. This means that your information will be fairly and lawfully processed, that we will make sure that it is accurate, and that your information is not kept for longer than necessary. Your information will be kept secure and processed in line with your rights under the Data Protection Act 1998 and will not be transferred to countries without adequate protection.

Information we might need from you:

Your name, date of birth, address, customer number, telephone number, e-mail address, credit/debit card number, expiry date and issue number. If you enter a prize draw we need your name, address, customer number and e-mail address.

How we use this information:

We use the information you provide to confirm the receipt of your order, process it and keep you informed of progress; keep you up to date with new services, facilities, special offers and promotions; enhance your shopping experience in the future by tailoring the site to meet your needs; administer prize draws; administer your shopping account with us; administer your Style Account with us, if you have one (see pages 10-12 for details). We may also use the information you provide to perform a credit search. We will perform a credit search if: you apply for a Style Account with us; or you are a new customer and you order a catalogue; or if you are an existing customer and we are increasing your credit limit.

Credit search

By applying for a Style Account you consent to a credit search. If we perform a credit search, we will search the files of credit reference agencies who record the search, whether or not credit is granted. This search may also include people with whom you are financially linked or your 'associates'. You are financially linked or associated with someone if you have applied for or hold joint credit agreements or accounts with them. This search will be seen by other lenders who use the information to make credit decisions about you. We will use this information, in conjunction with credit scoring methods, to assess your application, and to verify your identity. To prevent or detect fraud, or to assist in verifying your identity, we may also make searches of the records of other companies within La Redoute Group and of Vertbaudet UK Limited and Movitex (UK) Limited which operate our former sister brands, Vertbaudet and Daxon. If we enter into a credit agreement with you, we will supply details of your agreement with us to the credit reference agencies, as well as ongoing details of your account and how you manage it. If you do not repay on time or in full we will tell the credit reference agencies who will record details of the debt. All of this information will be seen by other organisations carrying out later searches and may be used by them to make decisions about whether or not to lend to you or your financial associates. This information may also be used for debt tracing and the prevention of money laundering. We, the credit reference agencies and fraud prevention agencies may also use the records for statistical analysis about credit, insurance and fraud. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We may also use your information held within La Redoute Group, including shopping habits, to run your Style Account. We may make periodic searches of the records of members of La Redoute Group (and companies referred to above which operate Vertbaudet and Daxon), credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make credit available or extend existing credit. These searches will not be available to other lenders for credit assessment purposes. If you require details of the credit reference agencies from whom we obtain, and with whom we record information about you, please write to us or telephone us on 0844 842 2222. Calls cost 5p per minute plus connection charge from BT landlines of less than 6p. Mobile/other providers' charges may vary.

Catalogue

We will send you our seasonal catalogue whilst you have an active account with us. We will continue to do this until such time that there has been no activity on your account or the account it closed.

Marketing

In addition to sending you our seasonal catalogue which we will continue to do whilst you have an active account with us, we would like to keep you informed about our new products and any special offers throughout the season. We will contact you by post, telephone, sms and email unless you have asked us not to do so. We may also share your details with third parties who provide products or services that may be of interest to you. If you no longer wish to receive marketing information from us or third parties, please contact our Customer Care Team or send an e-mail to helpline@redoute.co.uk. Please include your name and customer number.

Order Codes

Order codes tell us which promotion or special offer you are entitled to claim with your order. The order code is for you personally but remains the property of the company at all times. Unless stated otherwise, order codes cannot be used in conjunction with any other offer, can only be used once and discounts are not valid on La Redoute's Invite Guest Collections, Vertbaudet products, already discounted products or certain internet only products indicated on our websites. If you place more than one order using the same order code, your first order only will be accepted. We reserve the right to take action to recover merchandise which has been delivered incorrectly by us following any abuse of order codes and/or to adjust your account with us.

Trading area and VAT

Our merchandise (except certain stated items) is for sale within the UK, Channel Islands, the Isle of Man, Northern Ireland and BFPD Germany. All prices include VAT unless the merchandise is exempt. No discount will be given on merchandise where VAT is not chargeable, nor accountable to HM Customs & Excise or similar authority within the European Union. Where VAT is chargeable, we reserve the right to amend our prices to reflect any changes in VAT that may occur. The new price will be shown on the merchandise page on the website and on your order confirmation email and delivery note.

Copyright and Trademark

The use of Trademarks advertising our merchandise should not be taken as indicating the merchandise's country of origin. Except where otherwise stated, copyright rests with Redcats (Brands) Limited in respect of the material published in this catalogue and any copyrighted matters may only be used with the consent of La Redoute.

Alteration to the Terms and Conditions, Waiver & Governing Law

We reserve the right to amend these terms and conditions if necessary. You will be subject to the terms and conditions at the time that you use the website unless any change is required by law or government authority. If any of these terms and conditions is deemed invalid or unenforceable by any competent authority, that condition will be removed. This will not affect any of the remaining terms and conditions. Any delay or failure by us to exercise our legal rights within our contract with you should not be seen as a waiver of our legal rights. These terms and conditions and the contract between you and us will be governed by the laws of England and any disputes will be resolved exclusively in the English courts. Proprietor: Redcats (Brands) Limited t/a La Redoute is authorised and regulated by the Financial Conduct Authority. Redcats office: 2 Holdsworth Street, Bradford, West Yorkshire, BD1 4AH. (No. 110433).

IMPORTANT INFORMATION ABOUT THE LA REDOUTE STYLE ACCOUNT

We have prepared this information to explain how the La Redoute Style Account works. We are obliged to provide you with the information set out below before you enter into a Credit Agreement with us, together with the Standard European Consumer Credit Information (the SECCI) and a Credit Agreement.

Credit searches

To help decide whether to offer you a Style Account, we will search information held about you at a Credit Reference Agency. This will provide information about you and people to whom you are financially linked. The Credit Reference Agency will store details of this search. For further details please refer to our Privacy Policy www.laredoute.co.uk/privacy-policy.aspx.

The purpose of the La Redoute Style Account and how the account works

The account can only be used to purchase goods which you have ordered through La Redoute (including approved sister brands and 3rd parties) to spread the cost of your purchases over time.

When you place your first credit order by telephone or by post we assess your application and, if you wish to proceed and we are happy to open a Style Account for you, we will send you the pre-contract information and Credit Agreement. Please read these carefully. When you receive your first parcel please decide which goods you wish to keep and then within 14 days decide whether you wish to:

- Complete the opening of your account, in which case please sign both copies of the enclosed Credit Agreement and return the pre-addressed version to us ; or
- Cancel your Style Account application, in which case call us on 0330 303 0199 and pay in full using your credit or debit card.

If we haven't heard from you within the 14 day period, we will assume you wish to complete the opening of your account and will be sending us the signed agreement.

If you apply for a La Redoute Style Account online at laredoute.co.uk, you will be presented with similar information which you should read, print and retain but the account will be opened and your Credit Agreement effective from when the account is opened online.

If we open an account for you, we will send a statement approximately 17 days after we have sent your first order confirming that the account is open. This will include the amount of your credit limit and the amount and due date of payment required under the agreement. We will continue to send you monthly statements free of charge. You can access details of your monthly statements online in My Account. If you require copy statements, we may charge you £3 per statement.

How payments are calculated under the La Redoute Style Account

The Account has no set duration or period of time in which you have to repay the credit. You are required to make a minimum monthly payment each month, which is due 21 days from the date your statement was produced. If your balance is less than £5 then your minimum payment will be the full outstanding balance. Otherwise your minimum payment will be the greater of either (i) £5; (ii) 5% of your outstanding balance (rounded down to the nearest pound) or (iii) All interest, insurance and administration charges on the current statement plus 1% of your remaining outstanding balance. You can choose to make any payment between the minimum monthly payment and the full balance outstanding. If you make a payment that is less than the total outstanding balance then interest will be added to your remaining balance on the next monthly statement. Interest is charged at 30.4% per annum. If you continually make only the minimum monthly payment then it will take you longer and cost you more to pay off your balance.

How we deal with missing or late payments

If you do not make at least the minimum payment by the due date or your payment method is declined we may apply a late payment charge of £12 to your account. We may also apply this charge if we have to issue you with payment reminder letters, if we issue a notice of default or if your account is transferred for debt collection. Interest will be added to these charges at the normal rate of interest under the account which is currently 30.4% per year. Interest will continue to accrue on any overdue amount at the contractual rate until it is paid. We record details of your payment history, including missed payments and defaults, at Credit Reference Agencies. This information stays on your credit file for 6 years and is used by other lenders to help them to decide whether or not to offer credit to an individual. Missed payments or a default may therefore make it more difficult for you to obtain credit in the future and may increase the cost of future credit. We may also take legal action against you to recover the sums of money you owe to us and to recover legal costs.

Changing your mind about the La Redoute Style Account

You have an initial right to withdraw from the agreement without having to give a reason with 15 days, commencing from the date you received your first statement which is when the Credit Agreement is made for telephone and post applications (for online applications 15 days commencing from the date you are notified online that we have accepted your application). If you wish to cancel the agreement you must notify us in one of the following ways:

- **telephone us on 0330 303 0199**
- **write to us at Redcats (Brands) Limited, 2 Holdsworth Street, Bradford, BD1 4AH**
- **email us at credit.underwriting@redcats.co.uk**

If you do not cancel the agreement, you will continue to be bound by all of its terms. After this 15 day period, you have the right to terminate the agreement at any time by giving us one month's notice. If you cancel or terminate the agreement, you will be required to pay the outstanding balance in full.

Contacting Us

If you need further information or an additional explanation of how the La Redoute Style Account works you should contact us by the above methods.

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION**1. Contact details**

Redcats (Brands) Limited trading as La Redoute
2 Holdsworth Street, Bradford, West Yorkshire, BD1 4AH
0330 303 0199

Helpline@redoute.co.uk
www.laredoute.co.uk

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 the agreement has no fixed duration so it continues until it is ended by you or us. 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. We will notify you of the credit limit under your account when you receive your first statement. If you have applied for credit online, your credit limit will be confirmed through My Account on www.laredoute.co.uk and also on your monthly statement.

How and when credit would be provided

You may purchase goods from us, approved sister brands and 3rd parties up to your credit limit from time to time.

The duration of the agreement

This Credit Agreement has no fixed or minimum duration.

Repayments

You must make a minimum payment each month, or such later date as we may allow. If your balance is less than £5 then your minimum payment will be the full outstanding balance otherwise your minimum payment will be the greater of either (i) £5; (ii) 5% of your outstanding balance or (iii) all interest, insurance and administration charges on the current statement plus 1% of your remaining outstanding balance. Your minimum payment will be rounded down to the nearest pound. We may set different sums as part of any agreed repayment plan.

The total amount you will have to pay.

This means the amount you have borrowed plus interest and other costs. The following is a typical example of the amount you will repay based on the amount of credit of £300 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 30.4% p.a. This is also based on the assumption that you and we keep to the terms of the Credit Agreement.

Total amount payable £351.60.**3. Costs of the credit****The rates of interest which apply to the credit agreement.**

The interest rate applied to the agreement is 30.4% per annum. This is a variable rate. We may change this rate to take account of market conditions, changes in the cost of providing this service to you, changes or predicted changes in legal or regulatory requirements affecting us, or to reflect the cost of any system or product development. Your statement or other written information that we send will inform you of any changes at least 30 days before they take place. You may close your account without having to pay any extra charges or interest at any time from the date of our notice up to the date when the change takes place.

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. 34.9% APR variable.

Related costs

If you require copy statements we may charge you £3 per statement.

Costs in the case of late payments

If you do not make at least the minimum payment by the due date we may apply a late payment charge of £12 to your account. This charge may also be added if we have to 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 charges at the normal rate of interest under the account which is currently 30.4% per year. Interest will continue to accrue on any overdue amount, interest and default sums at the contractual rate until it is paid. We may also take legal action against you to recover the sums of money you owe to us. If we do so, we may also seek to recover the costs and fees incurred in doing so from you.

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 commences 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 inform you of 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 027249.

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: The contract is governed by English Law. The English courts will determine any dispute unless you are resident in Scotland or Northern Ireland in which case the courts of the country in which you reside 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**

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. Telephone: 0845 080 1800. Website: www.financial-ombudsman.org.uk

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974**About this Agreement**

1. The credit provided under this agreement is known as "running account" credit which means the agreement has no fixed duration so it continues until it is ended by you or us. The credit limit can change from time to time.
2. The credit made available under this agreement is provided by Redcats (Brands) Limited, trading as La Redoute, of 2 Holdsworth Street, Bradford, West Yorkshire, BD1 4AH.
3. Credit is provided to enable you to purchase goods from La Redoute, its approved sister brands and other approved third parties only and cannot be used for any other purpose. The value of goods purchased will be deducted from the available credit under your account.
4. We will provide you with an initial credit limit and we will notify you of this amount on your first statement. If you have applied for credit online, your credit limit will be confirmed through My Account on www.laredoute.co.uk and also on your monthly statement. Your first statement will be issued to you approximately 17 days after we have sent your first delivery to you. We then issue statements monthly.
5. We may change the credit limit from time to time but we will always give you at least 30 days' notice if we intend to increase your limit. Your statement will always show your credit limit and the amount of credit available to spend. You should tell us if, at any time, you do not wish to receive credit limit increases or you wish us to reduce your credit limit.
6. As we issue statements to your home address, you must tell us about any change in address within 7 days of becoming aware that it will change. If you have provided an email address and receive information, statements or notices about your Credit Agreement by email, you must also notify us of a change to your email address.
7. Interest will be charged on the opening balance on the statement date each month (less any returns and other adjustments) and charged to the account on the statement date. The minimum interest charge on an outstanding balance will not be less than 50 pence.
8. The rate of interest is 30.4% per annum variable, which means it is not fixed and can be changed from time to time.
9. If you receive unsatisfactory goods or services, which you have purchased using this agreement, you may have a right to sue us, the supplier of the goods, or both, if the goods or service cost more than £100 and up to £30,000.

Making payments under this Agreement

10. You are required to make a minimum monthly payment each month, which is due 21 days from the date your statement was produced or such later date as we may allow. Your statement will show you the minimum monthly payment that is due. We may set different sums as part of any agreed repayment plan. You have the right to repay your outstanding balance early at any time in full or partially. Your statement provides details of how to make payment. If you require copy statements we may charge you £3 per statement.
11. If your balance is less than £5 then your minimum payment will be the full outstanding balance. Otherwise your minimum payment will be the greater of either (i) £5; (ii) 5% of your outstanding balance (rounded down to the nearest pound) or (iii) all interest, insurance and administration charges on the current statement plus 1% of your remaining outstanding balance.
12. The following is a typical example of the total amount you will repay based on the amount of credit of £300 being drawn down at start of this credit agreement and being repaid in equal monthly instalments over the period of one year at the standard interest rate of 30.4% p.a. This is also based on the assumption that you and we keep to the terms of the credit agreement. Total amount payable £351.60. The APR is 34.9% variable. The APR has been calculated using the same assumptions detailed in this clause 12 above.
13. Payments will reduce your balance in the following order: charges relating to missed

payments, overdue payments and payments not honoured; insurance premiums; interest charges; outstanding balance.

14. If you do not make at least the minimum payment by the due date we may apply a late payment charge of £12 to your account. This charge may also be added if we have to 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 charges at the normal rate of interest under the account which is currently 30.4% per year. Interest will continue to accrue on any overdue amount, interest and default sums at the contractual rate until it is paid.

15. Missing payments could have severe consequences. 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.

16. If we terminate your agreement because of non-payment or arrears, we may take legal proceedings to recover the amount due under the Credit Agreement. If we do so, we may also seek to recover the costs and fees incurred in doing so from you.

17. Where any amount is owed to you by us we may credit the amount to your account to offset against the amount of any arrears on your account.

How you may withdraw from or end this Agreement

18. You have an initial right to withdraw from this agreement without having to give a reason within 15 days. The 15 days commences 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 inform you of your credit limit. To withdraw from the agreement you must notify us in one of the following ways:

- **telephone us on 0330 303 0199**
- **write to us at Redcats (Brands) Limited, 2 Holdsworth Street, Bradford, BD1 4AH**
- **email us at credit.underwriting@redcats.co.uk**

19. If you withdraw from the agreement you must repay any outstanding balance without delay and no later than 30 calendar days after you give notice of your withdrawal. Interest is payable on the outstanding balance at the interest rate applicable to the agreement. We will inform you on request, without delay, of the daily amount of interest if you draw down credit prior to and/or during the 30 day withdrawal period. Details of how to make payments are provided on your statement. After this 15 day period, you have a right to terminate the agreement at any time by giving us 1 month's written notice. If you terminate the agreement, you will be required to repay the outstanding balance in full. As you have used the account to purchase goods, you own them and are still liable to pay the purchase price.

Our rights under this agreement

20. We may suspend or terminate your ability to use the credit provided by the agreement by giving you 2 months' notice. Our notice will tell you the reasons why we are taking that course of action.
21. However, we may terminate or suspend your account without 2 months' notice if we reasonably suspect or know that you have used the account fraudulently or have allowed another person to use the account fraudulently, if it would be a breach of a law to continue to operate the account, or if you have broken the terms of this agreement and have failed to correct this within a reasonable period of time of us requesting you to do so. We may also terminate the agreement immediately (subject to giving you notice under the Consumer Credit Act 1974) if you are in breach of the terms of this agreement.
22. We may change the interest rate, or any of the other terms of the agreement to take account of market conditions, changes in the cost of providing this service to you, changes or predicted changes in legal or regulatory requirements affecting us or to reflect the cost of any system or product development. We will always give you at least 30 days notice, on your statement, or other written notice, of any change to the interest rate. You may close your account without having to pay any extra charges or interest at any time from the date of our notice up to the date when the change takes place.
23. We may transfer our rights under this agreement but this will not affect your rights. You may not transfer any of your rights or obligations under this agreement.
24. From time to time we may decide not to apply certain conditions of this agreement, for example if there are exceptional circumstances which explain why your payment is late, we may, at our discretion, waive the late payment charge. This does not mean that the condition which we have waived no longer applies to the agreement. For the avoidance of doubt, we always reserve the right to apply every condition of the agreement.
25. Where we, at our discretion, allow you to enter into a temporary repayment plan with us which allows you to make minimum monthly payments of a set amount, then these payments will be the amounts due under this agreement until we tell you otherwise. If you fail to make any payment due under the repayment plan in full at any time, the repayment plan will end and the normal minimum payment calculation as set out in clause 11 above will apply.

Other Information about this agreement

26. We are licensed under the Consumer Credit Act 1974 for the purposes of this agreement, firm registration number 027249. The Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS, supervises our activities under this act.
27. If you have a complaint about us which you cannot settle, you have the right to complain to the Financial Ombudsman Service (www.financial-ombudsman.org.uk) The Financial Ombudsman Service can be contacted by post at the Financial Ombudsman Service, Exchange Tower, London E14 9SR or by telephone on 0800 023 4567 or 0300 123 9123. However, you must raise any complaint with us first. You can complain using any of the contact details shown in clause 18 but must direct your complaint to the Financial Services Complaints Department.
28. English law applies to this agreement and all communications with you in respect of this agreement will be in the English language. The English courts will determine any dispute unless you are resident in Scotland or Northern Ireland in which case the courts of the county in which you reside will determine any dispute.

All information correct at time of publication (July 2015)