

very

YOUR BASKET
99 ITEMS - £1000.00
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Next Day Delivery & Free Returns

very account

10% off your first credit order

BNPL

Buy Now – Pay Nothing for up to 12 months

NEW **verytreats!**

Your summary explained

It's never that exciting getting your statement, but it should be simple. Here's a quick run through of everything you'll ever need to know.

1. Your account number

Fairly obvious, but we'll need this every time you order, make a query, return or pay.

2. Minimum payment

You need to make at least this payment by the payment due date, but feel free to pay more if you like.

3. Take 3

With Take 3 you can spread the cost of new items over 3 months without paying any interest. This is available on everything every time you shop.

4. 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.

5. Available to spend

This is how much you currently have available to spend before you reach your credit limit, based on point 4 above.

6. Current total

This is the amount you'd spent at the time this statement was printed. If you've ordered anything since then, don't worry – it'll show up on your next statement.

7. Payments received

As it says on your statement, this area shows you what payments you've made and the dates we received them.

8. Returns

Returns or items credited to your account at the time this statement was printed will show within your total transactions. Please note returned items don't count towards your minimum payment.

9. Total transactions

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

10. Your new total

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

If you've bought any items on Buy Now Pay Later since your last statement, they'll appear on your next statement.

Please log in to 'My Account' if you want to make a payment towards them, and make sure you specify that the payment is for your Buy Now Pay Later total by clicking the 'pay by Buy Now Pay Later' link.

11. Estimated Interest

This is an estimate of the interest to be charged on your next statement including any Buy Now Pay Later interest. This assumes that you will pay your minimum payment on the due date and there being no further changes on the account. This amount does not include any Buy Now Pay Later interest accrued in the payment free period but it does include any interest due to be charged on the next statement after payment free period has expired.

12. 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.

13. Your payment must reach us by

It will show here when your payment needs to reach us by, or if you have a direct debit when it will be taken out of your account. Please remember postal payments can take up to 7 days and other methods 4 days.

14. Payment options

If you don't pay by direct debit, you can use this slip to pay by cheque through the post or via the post office. Don't forget, though, that payment can take up to 7 days to reach us this way.

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.

Page 1

Your Account Number: **1**

Summary No: 44

Summary Produced on: 12 Jan 13

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

your increased credit limit is

£6050

order today

YOUR SUMMARY

Date	Description	Amount
	Your Total from Last Month	£3974.30
17 Dec 12	Payment Received £186.29 - Thank You	
	Total Payments Received Each payment received has been split and is shown as an individual payment applied on your statements.	£186.29 CR
	Purchases, Charges and Adjustments £67.52	
	Total Transactions This is the summary of all the items ordered, returned or any other adjustments in the month.	£67.52
Jan 13	Your New Total Estimated interest for next statement is £57.29 Your payment request is calculated on a balance of £2109.53	£3855.53

Your payment of **£147.70** will be taken automatically from your account by direct debit on **4 Feb 13**. This will appear on your bank statement as Shop Direct Group.

For a quick and easy way to pay or place an order, go to www.very.co.uk or call 08448 222 321

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bank giro credit

Reference/Account number: Credit account number: Amount Due: No Fee Positive (if PC)

Signature: Date:

Mr Wilkinson

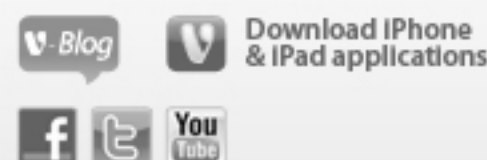
6532 6002 0080 6559 4727

CASH:
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