



You can set up a Minimum Payment Direct Debit online at myargoscard.co.uk, but you can also choose a Full Statement Balance Direct Debit OR a Fixed Amount Direct Debit if that suits you better. Choose which option you want by following the steps below.

STEP 1: DECIDE HOW MUCH YOU WANT YOUR DIRECT DEBIT TO COLLECT

| FULL STATEMENT BALANCE DIRECT DEBIT | MINIMUM PAYMENT DIRECT DEBIT | FIXED AMOUNT DIRECT DEBIT |
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| <p>This will repay the entire balance shown on your statement each month, so you won't pay any interest.</p> <p>Just remember: If you have any Buy Now Pay Later Plans on your account they'll be repaid in full once the Direct Debit has been set up and you won't get the full length of the plan to pay.</p> <p>For example, if you buy a £500 TV on a 12 month Buy Now Pay Later plan and set up a Full Statement Balance Direct Debit in the 2nd month of the plan, all £500 would be repaid in your next Direct Debit payment.</p> | <p>This will collect the Minimum Payment amount, as shown on your statement each month.</p> <p>If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.</p> <p>These Direct Debit payments go towards repaying Normal Credit, so won't typically cover any Buy Now Pay Later plans you may have.</p> | <p>This will collect a fixed amount you tell us you'd like to pay. To change the fixed amount, you just need to call us.</p> <p>If the minimum payment required in a particular month is more than the fixed amount, we will collect the higher of the two. If the balance shown on the statement is less than the fixed amount, we'll collect the statement balance.</p> <p>Your monthly statement will confirm how much will be collected each month.</p> |
| <p>To set this up, proceed to Step 2</p> | <p>To set this up, either use myargoscard.co.uk or proceed to Step 2</p> | <p>To set this up, proceed to step 2 or give us a call on 03456 400 700*</p> |
| <p><i>Want to make additional payments to reduce your balance? Go for it - they won't affect your Direct Debit amount.</i></p> | | |

STEP 2: COMPLETE AND RETURN THE DIRECT DEBIT FORM BELOW:

- Print off the form and fill in all of your details
- Choose a Direct Debit option (if you choose Fixed Payment Amount don't forget to tell us how much you want to pay each month as well)
- Sign your form
- Return your completed form to us at **Argos Financial Services, PO Box 211, Park Mill, Huddersfield, HD8 1FA**

STEP 3: KEEP MAKING ANY REQUIRED MONTHLY PAYMENTS (FOR THE MOMENT)

- We'll start to process your request as soon as we've received your form. We'll also write to you and ask you to double-check that the details we've got are correct before we finish.
- We'll let you know you the date and amount of each Direct Debit payment. Keep an eye on your monthly statement as this will tell you when the first payment will be collected.
- Until you've seen the message on your statement make sure you keep making payments using one of our other payment methods, such as myargoscard.co.uk or the My Argos Card App.

And that's it! Of course, if you need any help with your Direct Debit, give us a call on **03456 400 700***

* Lines are open 8am-8pm Mon-Sat, 10am-6pm Sun. Calls may be recorded. Call charges may vary.

