

THE SIMPLE WAY TO PAY

SIMPLE...

The payment will be requested from your bank account each month. Simply choose to pay the 3Step Payment or the minimum payment or full balance - whichever suits you.

If you choose to pay...

The 3Step Payment - Where a 3Step Payment is shown on your statement, we will take this amount. If no 3Step Payment is applicable, we will take the minimum payment instead (see below). If you don't make the full 3Step Payment on time in any month, you'll be charged interest on your account balance. If your Direct Debit is returned unpaid then you will need to make at least the minimum payment to avoid your account going into arrears. If your Direct Debit for a 3Step Payment is returned unpaid, you can make the payment via an alternative method to prevent interest being charged

A minimum Payment - If you only make the minimum payment it will take longer and cost more to repay your balance. If you don't pay the full 3Step Payment you will be charged interest on your account balance.

The full balance - Pay the full balance on your statement, and you'll be charged no interest on your next statement.

We recommend you pay as much as you can sensibly afford each month.

SAFE...

We will set up your Direct Debit and send you confirmation. You'll receive your statement as normal, confirming your payment options. Please check your statement to see if any further payments are required, in addition to your chosen Direct Debit amount.

ANY QUESTIONS?

Please call us on

0333 777 8174#

Or visit our online FAQs

#For call charges contact your service provider.

DD2W19

Please complete all sections below and return to: Next, Desford Road, Leicester, LE19 4AT

I would like Next Retail Ltd to take the following amount each month:

The minimum payment each month 3Step Payment each month or the full balance each month please tick

next

Instruction to your Bank or Building Society to pay by Direct Debit

Service User Number

1 7 7 2 2 5



For **NEXT RETAIL LTD** official use only
This is not part of the instruction to your bank or building society.

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Name and full postal address of your Bank or Building Society

TO: THE MANAGER BANK/BUILDING SOCIETY

ADDRESS

POSTCODE

Next Customer Number

This is required to set up your Direct Debit

Instruction to your Bank/Building Society.

Please pay **NEXT RETAIL LTD** Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with **NEXT RETAIL LTD** and, if so, details will be passed electronically to my Bank/Building Society.

(SIGNATURES)

DATE



The guarantee should be obtained and retained by the payer.

The Direct Debit Guarantee

This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, Next Retail LTD will notify you 10 working days in advance of your account being debited or as otherwise agreed. If an error is made in the payment of your Direct Debit, by Next Retail LTD or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. - If you receive a refund you are not entitled to, you must pay it back when Next Retail LTD asks you to. You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

Banks and Building Societies may not accept Direct Debit Instructions for some types of Account.