



Card

**Private & Confidential**

Miss Nicola Coppola  
3 1  
2 Eriboll Crescent  
Glasgow  
G22 6NG



30600/2940300JF00001/2/000001

Argos Financial Services  
Dept C  
PO Box 211  
Park Mill  
Huddersfield  
HD8 1FA

Telephone: 08000612235

10/06/2025

Dear Miss Nicola Coppola,

**Account Number : 6335409931041187748**  
**Arrears : £7.17**  
**Account Balance : £315.72**

**We've not received a payment on your Argos Card account**

We've not received the payment shown on your last Argos Card statement. This means your account is in arrears. If you can afford to, please make the payment now to bring your account up to date.

Because of this missed payment we may have charged you a late payment fee of £12.00 for not making your contractual minimum monthly payment on time.

You won't be able to use your Argos Card until your account is up to date.

**We want to help**

If you've already paid there's nothing for you to do. However, if your circumstances have changed and it's affecting your ability to pay, then we'd like to hear from you. We may be able to offer you different repayment options.

**How to bring your account up to date**

One of the easiest ways to pay is by logging in to the Argos Card Payment Portal at [card.argosfinancialservices.com](http://card.argosfinancialservices.com). You can use the portal to pay your arrears by debit card.

**If you want to pay another way**

If the self service portal isn't for you then there's other ways you can pay to bring your account up to date:

- My Argos Card App - You can also see your statement at any time
- Phone - we can take a payment easily over the phone. Please call 0800 061 2238
- Other ways to pay can be found on the back of your statement.

**What we'll tell the Credit Reference Agencies**

If you're unable to bring your account up to date and the next payment is due, we'll advise the Credit Reference Agencies that your account is in arrears. We've got to do this because your credit file must show your payment history. This may affect your ability to get credit in the future or make it more expensive.

**For information about managing your finances**

There's a lot of free and impartial information and advice available about managing your money and keeping your finances on track. You can call Payplan on 0800 280 2816, or contact StepChange on 0800 138 1111 for free, confidential debt advice and support. [Moneyhelper.org.uk](http://Moneyhelper.org.uk) have a useful Money Navigator Tool and you can also find more information about other free advice services on the back of this letter.

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