

INFORMATION ABOUT YOUR ACCOUNT

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at: Billing Inquiry Department, Dell Preferred Account, P.O. Box 81585, Austin, TX 78708-1585.

In your letter, give us the following information: (1) **Account information:** Your name and account number; (2) **Dollar amount:** The dollar amount of the suspected error; (3) **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your Dell Preferred Account and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your Dell Preferred Account for the purchase. (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: WebBank c/o Billing Inquiry Department, Dell Preferred Account, P.O. Box 81585, Austin, TX 78708-1585.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

PAYMENTS

Requirements: Mailed payments must be by check or money order drawn in U.S. Dollars on funds deposited in the U.S. A mailed payment accompanied by the payment coupon portion of this statement in the envelope provided and received by 5 PM local time at the payment address will be credited on the day we receive it.

Payments made online or through the automated telephone system prior to 5 PM Central Time ("CT") will be credited the same day. On Monday - Friday, if you ask for an expedited payment, receive the assistance of a DFS representative, and agree to pay a fee, your payment will be credited the day it is initiated. The cut off time for initiating an expedited payment is 8 PM CT. The fee for processing your expedited payment will not exceed \$15. Non-expedited payments made through a DFS representative will be credited the next day.

Payment by Check: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use the information to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. If you get your checks back with your statement, you will not receive this check back. If you have any questions, please contact our Customer Care Team.

INTEREST CHARGE CALCULATION

Definitions:

- Plan Type* – specifies if the purchase is subject to a Promotional Credit Plan.
- Promotion Expiration Date* – shows when the Promotional Credit Plan will end.
- Balance Subject to Interest Rate* – the Average Daily Balance for the current billing cycle and the amount upon which the current periodic interest rate is calculated.
- Daily Periodic Rate* – determined by multiplying the Corresponding Annual Percentage Rate by 1/365th (1/366th in a leap year), is the rate used to determine your Interest Charges for each Plan.
- Corresponding Annual Percentage Rate* – the rate used to determine your Interest Charges for each Plan.
- Days in Cycle* – the number of days upon which Interest Charges are calculated for this billing cycle.
- Interest Charges* – the amount you pay for keeping a balance on your Dell Preferred Account. For more information, see the sections entitled "Periodic Interest Charge" and "When Periodic Interest Charge is Imposed" in your credit agreement.
- Deferred Interest Charges* – interest charges that have accrued in the current and prior billing cycles, but which you will not have to pay if you pay off your New Plan Balance by the Promotion Expiration Date. See "Deferred Payment Credit Plan" in the "Promotional Credit Plans" section of your credit agreement.
- New Plan Balance* – the amount in each Plan.
- Minimum Payment Due* – the sum of all past due amounts plus the greater of \$20.00 or 3% of the New Balance (the sum of all credit plans) rounded up to the next dollar. The minimum payment is allocated to each credit plan where a payment is required.

BALANCE COMPUTATION METHOD: To determine the "Average Daily Balances," we calculate a new balance each day of the billing period for each separate credit plan that is part of your Account. For each credit plan we do the following. We take the previous balance each day, which includes any billed, but unpaid Interest Charges, Late Payment Fees and other fees, add any new purchases or charges, and subtract any payments or other credits. Then, we add up all the new balances for the billing period, and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for each separate credit plan that is part of your Account. See the "Periodic Interest Charge" section of your credit agreement for more information.

VARIABLE RATES: The daily periodic rates and corresponding Annual Percentage Rates are variable rates and may change each month.

PAYMENT DUE DATE: Your payment due date will be the same day of the month for each monthly Billing Period and at least 22 days after the close of each Billing Period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. For more information, please see the sections entitled "Periodic Interest Charge" and "When Periodic Interest Charge is Imposed" in your credit agreement.

TRANSACTION DETAIL

Definitions:

- Billed Interest Charges* – this indicates the amount of interest charges that accrued in the current Billing Period that have been added to your account balance.
 - Minimum Interest Charge Fee* – \$2.00 for any billing cycle for which a periodic Interest Charge of less than \$2.00 would have otherwise been charged.
- In the Transaction Detail on the front of this statement an amount accompanied by a (-) signifies a credit to your account.

NOTICE TO TEXAS RESIDENTS: We are required by state law, if applicable, to notify you that we are collecting a debt, and any information obtained will be used for that purpose.

NOTICE TO CALIFORNIA RESIDENTS: In compliance with California law SB50, Dell Inc. may add a State Environmental Fee to your invoice based upon products selected and a shipping destination located in California. The fee will be applied for each eligible unit within the order for orders placed on or after January 1, 2005. Fees are as follows: \$6 per device with a screen size less than 15", \$8 per device with a screen size of 15" but less than 35", and \$10 per device with a screen size 35" or greater.

DELL FINANCIAL SERVICES (DFS):

DFS Customer Care - For assistance with financing issues such as billing questions, account balance, or other questions related to this statement:

Online: www.dell.com/dfs Phone: 1-800-283-2210

DFS Credit Protection Plan - To enroll in the Credit Protection Plan, or for questions regarding the Plan, call 1-877-511-4552.

For Written Inquiries: Dell Financial Services c/o DFS Customer Care Dept. P.O. Box 81577 Austin, TX 78708-1577	Send Payment To: Dell Preferred Account P.O. Box 6403 Carol Stream, IL 60197-6403 (Please do not send correspondence to this address)
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Dell Inc. (Dell):

Dell Customer Care - For assistance with order status, rebates, or returns:
Online: www.dellcustomercare.com Phone: 1-800-624-9897

Dell Sales - To find a great deal on your next purchase:
Online: www.dell.com Phone: 1-800-289-3355

Dell Technical Support - For technical assistance with your Dell equipment and warranty information:
Online: www.support.dell.com Phone: 1-800-624-9896

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Address Change Form: Please enter your new address information below and check the box on the reverse side. For faster processing, visit DFS Customer Care at www.dell.com/dfs, or change your address by calling us toll free at 1-800-955-3355. (Please note that this phone number is for address changes only.)

Street	<input type="text"/>	Ste/Apt	<input type="text"/>
City	<input type="text"/>	State	<input type="text"/>
		Zip Code	<input type="text"/>
Telephone	<input type="text"/>	Fax Telephone	<input type="text"/>
Email Address	<input type="text"/>		