# SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

### FORM 8-K

## CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): **December 16, 2013** 

## **ALLIANCE DATA SYSTEMS CORPORATION**

(Exact Name of Registrant as Specified in Charter)

**DELAWARE** (State or Other Jurisdiction of Incorporation)

**001-15749** (Commission File Number)

31-1429215 (IRS Employer Identification No.)

## 7500 DALLAS PARKWAY, SUITE 700 PLANO, TEXAS 75024

(Address and Zip Code of Principal Executive Offices)

(214) 494-3000

(Registrant's Telephone Number, including Area Code)

### NOT APPLICABLE

(Former name or former address, if changed since last report)

neck the approvisions:	propriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following
]	Written communications pursuant to Rule 425 under the Securities Act
]	Soliciting material pursuant to Rule 14a-12 under the Exchange Act
]	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
1	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act

## Item 7.01 Regulation FD Disclosure.

On December 16, 2013, Alliance Data Systems Corporation issued a press release providing an update on its Private Label segment. A copy of this press release is attached hereto as Exhibit 99.1.

### Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

## **Exhibit No. Document Description**

99.1 Press release dated December 16, 2013 providing an update for the Private Label segment.

The information contained in this report (including Exhibit 99.1) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as expressly set forth by specific reference in such a filing.

## **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Alliance Data Systems Corporation

Date: December 16, 2013

By: /s/ Charles L. Horn

Charles L. Horn Executive Vice President and Chief Financial Officer

## EXHIBIT INDEX

## **Exhibit No. Document Description**

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# ALLIANCE DATA PROVIDES PRIVATE LABEL PERFORMANCE UPDATE FOR NOVEMBER 2013

Dallas, TX, December 16, 2013 – Alliance Data Systems Corporation (NYSE: ADS), a leading provider of data-driven and transaction-based marketing and customer loyalty solutions, today provided an update on its Private Label segment.

In conjunction with the release of the Company's Master Trust Monthly Noteholder's Statement, the Company is releasing similar metrics for the overall total managed portfolio. The Master Trust data represents a subset of the Company's total managed portfolio, and the Company believes the information presented below provides a more complete view of the Private Label segment.

	me	month ended months en		months ended November 30,	
				,	
		(dollars in thousands)			
Average receivables	\$	7,700,399	\$	7,125,103	
Year over year change in average receivables		14%		22%	
Net charge-offs	\$	33,645	\$	300,429	
Net charge-offs as a percentage of average receivables		5.2%	¢	4.6%	

	No	As of vember 30, 2013	No	As of vember 30, 2012	
		(dollars in	n thousands)		
30 days + delinquencies - principal	\$	331,706	\$	273,432	
Period ended receivables - principal	\$	7,648,637	\$	6,714,306	
Delinquency rate		4.3%		4.1%	

<sup>\*</sup>Compares to 5.1% for the month ended November 30, 2012 on a pro forma basis. Included in the pro forma net charge-off rate are those losses associated with the purchased credit card receivables of Bon Ton, Inc. and Talbots, which were acquired on July 24, 2012 and August 3, 2012, respectively. The Company believes that it is meaningful to investors to see the net charge-off rate that includes losses on these acquired credit card receivables as it is more indicative of a normalized loss rate.

### **About Alliance Data**

Alliance Data® (NYSE:ADS) and its combined businesses is North America's largest and most comprehensive provider of transaction-based, data-driven marketing and loyalty solutions serving large, consumer-based industries. The Company creates and deploys customized solutions, enhancing the critical customer marketing experience; the result is measurably changing consumer behavior while driving business growth and profitability for some of today's most recognizable brands. Alliance Data helps its clients create and increase customer loyalty through solutions that engage millions of customers each day across multiple touch points using traditional, digital, mobile and other emerging technologies. Headquartered in Dallas, Alliance Data employs more than 11,000 associates at approximately 70 locations worldwide.

Alliance Data consists of three businesses: Alliance Data Retail Services, a leading provider of marketing-driven credit solutions; Epsilon®, a leading provider of multichannel, data-driven technologies and marketing services; and LoyaltyOne®, which owns and operates the AIR MILES® Reward Program, Canada's premier coalition loyalty program. For more information about the company, visit our web site, <a href="www.alliancedata.com">www.alliancedata.com</a>, or follow us on Twitter via @AllianceData.

#### Alliance Data's Safe Harbor Statement/Forward Looking Statements

This release may contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Such statements may use words such as "anticipate," "believe," "continue, " "could," "estimate," "expect," "intend, " "may, " "predict," "project," "would," and similar expressions as they relate to us or our management. When we make forward-looking statements, we are basing them on our management's beliefs and assumptions, using information currently available to us. Although we believe that the expectations reflected in the forward-looking statements are reasonable, these forward-looking statements are subject to risks, uncertainties and assumptions, including those discussed in our filings with the Securities and Exchange Commission.

If one or more of these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, actual results may vary materially from what we projected. Any forward-looking statements contained in this presentation reflect our current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to our operations, results of operations, growth strategy and liquidity. We have no intention, and disclaim any obligation, to update or revise any forward-looking statements, whether as a result of new information, future results or otherwise, except as required by law.

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995: Statements in this presentation regarding Alliance Data Systems Corporation's business which are not historical facts are "forward-looking statements" that involve risks and uncertainties. For a discussion of such risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see "Risk Factors" in the Company's Annual Report on Form 10-K for the most recently ended fiscal year. Risk factors may be updated in Item 1A in each of the Company's Quarterly Reports on Form 10-Q for each quarterly period subsequent to the Company's most recent Form 10-K.

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