

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):
January 26, 2021

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.)

3075 LOYALTY CIRCLE
COLUMBUS, OH 43219
(Address and Zip Code of Principal Executive Offices)

(614) 729-4000
(Registrant's Telephone Number, including Area Code)

NOT APPLICABLE
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the Registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading symbol</u>	<u>Name of each exchange on which registered</u>
Common stock, par value \$0.01 per share	ADS	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01 Regulation FD Disclosure.

On January 26, 2021, Alliance Data Systems Corporation issued a press release announcing that its card services business, a provider of market-leading payment products and digital solutions, including Bread[®] and Comenity-branded financial services, has signed a multi-year renewal agreement to continue providing private label credit card services for Arhaus[®], a Cleveland-headquartered, family-owned and operated home furnishings retailer with more than 70 locations nationwide. 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 January 26, 2021 announcing an agreement with Arhaus.

104 Cover Page Interactive Data File (embedded within the Inline XBRL document).

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: January 26, 2021

By: /s/ Joseph L. Motes III
Joseph L. Motes III
Executive Vice President, Chief
Administrative Officer, General
Counsel and Secretary



**ALLIANCE DATA SIGNS MULTI-YEAR RENEWAL AGREEMENT WITH LONG-STANDING
BRAND PARTNER ARHAUS**

Company to continue providing private label credit card services and marketing support for the Ohio-based retailer of fine home furnishings

COLUMBUS, Ohio, January 26, 2021 – Alliance Data Systems Corporation (NYSE: ADS) today announced its Card Services business, a provider of market-leading payment products and digital solutions, including Bread[®] and Comenity-branded financial services, has signed a multi-year renewal agreement to continue providing private label credit card services for Arhaus[®], a Cleveland-headquartered, family-owned and operated home furnishings retailer with more than 70 locations nationwide.

Arhaus provides globally inspired, heirloom quality furniture and décor for the entire home with a commitment to sustainably sourcing its materials. Known for its high-end furnishings and upholstery, superior customer service and value-rich payment programs, Arhaus was recognized as a Top 30 U.S. furniture retailer by *Furniture Today* in 2020.

When using the Arhaus Archarge Credit Card, Arhaus customers can earn reward dollars for qualifying purchases. Cardmembers also enjoy special financing on select purchases. The combination of rewards and financing with a private label credit card is a unique value proposition for furniture retailers.

“Arhaus is one of Alliance Data’s longest-standing partners and a fellow Ohio-based business we are proud to work with,” said Val Greer, chief commercial officer, Alliance Data Card Services. “The resilience that the Arhaus team has shown managing through COVID-19 is a testament to the company’s customer-centric approach and its ability to offer a variety of payment and financing options. We are excited to continue helping a market-leader like Arhaus drive customer loyalty and spend in the coming years.”

About Alliance Data

Alliance Data[®] (NYSE: ADS) is a leading provider of data-driven marketing, loyalty and payment solutions serving large, consumer-based industries. The Company creates and deploys customized solutions that measurably change consumer behavior while driving business growth and profitability for some of today’s most recognizable brands. Alliance Data helps its partners create and increase customer loyalty across multiple touch points using traditional, digital, mobile and emerging technologies. A FORTUNE 500 and S&P MidCap 400 company headquartered in Columbus, Ohio, Alliance Data consists of businesses that together employ over 8,500 associates at more than 50 locations worldwide.

Alliance Data's Card Services business is a comprehensive provider of market-leading private label, co-brand, general purpose and business credit card programs, digital payments, including Bread[®], and Comenity-branded financial services. LoyaltyOne[®] owns and operates the AIR MILES[®] Reward Program, Canada's most recognized loyalty program, and Netherlands-based BrandLoyalty, a global provider of tailor-made loyalty programs for grocers. More information about Alliance Data can be found at www.AllianceData.com.

Follow Alliance Data on Twitter, Facebook, LinkedIn, Instagram and YouTube.

About Arhaus

Arhaus offers globally inspired, heirloom quality furniture and décor for the entire home – both indoors and out. Family-founded in 1986 in Cleveland, OH, Jack and John Reed made a commitment on day one to never source wood from rainforests and to protect the Earth's resources whenever possible. Now, with 70+ store locations across the United States, a team of interior designers providing complimentary design services, and robust custom-design capabilities, Arhaus has grown to become an industry leader in innovative practices and inspired design. For more information, visit arhaus.com.

Forward Looking Statements

This release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking statements give our expectations or forecasts of future events and can generally be identified by the use of words such as “believe,” “expect,” “anticipate,” “estimate,” “intend,” “project,” “plan,” “likely,” “may,” “should” or other words or phrases of similar import. Similarly, statements that describe our business strategy, outlook, objectives, plans, intentions or goals also are forward-looking statements. Examples of forward-looking statements include, but are not limited to, statements we make regarding, and the guidance we give with respect to, our anticipated operating or financial results, initiation or completion of strategic initiatives, future dividend declarations, and future economic conditions, including, but not limited to, fluctuation in currency exchange rates, market conditions and COVID-19 impacts related to relief measures for impacted borrowers and depositors, labor shortages due to quarantine, reduction in demand from clients, supply chain disruption for our reward suppliers and disruptions in the airline or travel industries.

We believe that our expectations are based on reasonable assumptions. Forward-looking statements, however, are subject to a number of risks and uncertainties that could cause actual results to differ materially from the projections, anticipated results or other expectations expressed in this presentation, and no assurances can be given that our expectations will prove to have been correct. These risks and uncertainties include, but are not limited to, factors set forth in the Risk Factors section in our Annual Report on Form 10-K for the most recently ended fiscal year, which may be updated in Item 1A of, or elsewhere in, our Quarterly Reports on Form 10-Q filed for periods subsequent to such Form 10-K. Our forward-looking statements speak only as of the date made, and we undertake no obligation, other than as required by applicable law, to update or revise any forward-looking statements, whether as a result of new information, subsequent events, anticipated or unanticipated circumstances or otherwise.

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Arhaus

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