

M&S Rewards Credit Card 5x Points for 6 Months

Terms and conditions

1. These offer terms and conditions (the "Offer Terms") are an agreement between you and us. They apply when you apply for the M&S Rewards Credit Card (the "Card"). These Offer Terms apply in addition to and should be read together with the M&S Credit Card Terms and Conditions. In the event of any conflict between these Offer Terms and the M&S Credit Card Terms and Conditions or the M&S Loyalty Scheme Terms and Conditions, these Offer Terms will apply.
2. In these Offer Terms "we", "us" or "our" means M&S Bank. M&S Bank is a trading name of Marks & Spencer Financial Services plc, part of the HSBC Group.

Eligibility criteria for the M&S Rewards Credit Card 5x Points (the "Offer")

3. To be eligible for the Offer (as further described below), the following requirements must be met:
 - a. you must not be an existing M&S Credit Card holder or have held a credit card with M&S Bank within the 12 months prior to the start of your application for the Card;
 - b. you must have applied and been accepted for the M&S Rewards Credit Card;
 - c. you must remain opted in to the M&S Loyalty Scheme for the duration of the offer for the offer to be fulfilled.
4. Additional cardholders are not eligible to receive this Offer.

5 x points on M&S spend

5. If you qualify for the Offer, you will receive 4 extra Rewards Points per £1 spend in M&S (in store and online) (equating to 5 Rewards Points per £1 spend) for 6 months from the date of your account opening.
6. If you're an M&S Club Rewards customer and an M&S Rewards Credit Card customer (still within your introductory period), you will earn 5 Rewards Points for each £1 spent as an M&S Rewards Credit Card customer, along with an additional 2 Rewards Points as an M&S Club Rewards customer (total of 7 Rewards Points for each £1 spent). At the end of your introductory period you will revert to earning 2 extra points for every £1 spent in M&S as standard for M&S Club Rewards customers.

The Offer Period

7. The Offer Period begins on the **26th June 2024**. Any M&S Credit Card applications received before this date will not qualify for

the additional 4 points.

8. This Offer is promoted and may be withdrawn by M&S at any time. In that case:
 - the Offer Period end date will be displayed on the M&S website, digital banners and in-store promotional material advertising the M&S Rewards Credit Card 5 x points, from at least 14 days beforehand.
 - any applications received after the Offer Period end date will not qualify for the additional 4 points.

General terms

9. M&S Rewards Points and Rewards Vouchers are part of the M&S Loyalty Scheme and are subject to the M&S Loyalty Scheme Terms and Conditions. M&S Loyalty Scheme Terms and Conditions are available online at any time, you will also receive a copy with your credit card.
10. M&S Rewards Points cannot be earned on balance transfers, cash advances/withdrawals, interest charges, M&S Travel Money, foreign currency or M&S Rewards Vouchers.
11. This Offer is not transferable.