

## **Full Terms & Conditions**

### **M&S Sparks Pay Offer – 20% off at M&S Terms and conditions**

We are offering 20% off at M&S in accordance with these offer terms and conditions (the Offer Terms) when you successfully apply for Sparks Pay and meet the eligibility criteria set out below.

1. These Terms apply in addition to and should be read together with the Sparks Pay Terms and Conditions. In the event of any conflict between these Terms and the Sparks Pay Terms and Conditions, these Terms will apply.
2. In these Terms “we”, “us” or “our” means M&S Bank. M&S Bank is the trading name of Marks & Spencer Financial Services plc, part of the HSBC Group. “M&S” means Marks and Spencer plc.

### **Eligibility criteria**

3. To be eligible for the offer, all of the following requirements must be met:
  - a. you are not an existing Sparks Pay account holder and have not held a Sparks Pay account within the 6 months prior to making your application.
  - b. you must make an Eligible Purchase either online at M&S.com or in a participating M&S store (see point 8 below) once your Sparks Pay account has been opened. Your first such purchase will be your Qualifying Purchase.
    - An Eligible Purchase may include one or more eligible items as set out in point 10 below (exclusions apply as set out in point 11), provided this is processed as a single transaction.
  - c. you will need to pay the balance of the Qualifying Purchase price following application of the discount using Sparks Pay as follows:
    - if your application is accepted straight away on submission and your Sparks Pay account has been set up, you will be provided with the discount and Sparks Pay as a payment option at checkout.
    - if your application isn't accepted straight away on submission but following a referral (your application may be referred if we need more information before making a decision), you won't be provided with the discount and Sparks Pay as a payment option until an accept decision has been reached and your Sparks Pay account has been set up.
4. If you meet the eligibility criteria for the offer (as described above), you will receive 20% off the price of your Qualifying Purchase.
5. The transaction will be processed, and the discount applied at the checkout. The maximum transaction value following application of the discount is £500.

### **General terms**

6. If the purchased items are subsequently returned, the discount will not be available for re-use.
7. The offer is not transferable, cannot be exchanged for cash.

8. Participating stores include selected M&S stores in the UK accepting Sparks Pay as a payment method. This doesn't include Channel Islands stores, M&S Outlets, BP Connect stores, or M&S stores located in airports, railway stations, motorway services and hospitals.

10. Eligible items include: Clothing, Lingerie, Beauty & Homeware.

11. Eligible items exclude: Brands at M&S, 30% and higher % off offers, Beauty Advent Calendar and Beauty Box offers, Furniture (including furniture delivery and disposal services), stationery, cards and wrap, personalised items, made to order suits, made to order curtains, tailoring alterations, schoolwear, 'Your School Uniform' service, repairs services, name tapes, gift cards/vouchers, food, flowers, beers, wine & spirits, charity items, sale and clearance items.

12. The offer and its availability may vary. Please check the Offer Terms applicable at the time you apply for Sparks Pay.