

Full T&Cs:

Spring 2026 M&S Rewards Credit Card 4000 Rewards Points Offer terms and conditions

These terms and conditions (the “Offer Terms”) apply to any application you make for a M&S Rewards Credit Card (the “Card”) during the promotional application period, which commences on 15th April 2026 (the “Promotion Period”).

- These Offer Terms apply in addition to and should be read together with [the M&S Credit Card Terms and Conditions](#).
- 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.
- The M&S Credit Card Terms and Conditions and the M&S Loyalty Scheme Terms and Conditions are available online at any time, and you will also receive a copy of these with your Card.

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.

Who is the promoter of the Offer?

Marks and Spencer PLC, Waterside House, 35 North Wharf Road, London W2 1NW (“we, us, M&S”) is the promoter of the personalised M&S Rewards Points Offer (the “Offer”).

What is the Offer?

You will receive 4,000 loyalty reward points (equivalent to £40 in M&S vouchers) when:

- You spend £150 or more across 2 or more purchases in M&S within 3 months of opening your M&S Rewards Credit Card account via M&S.com website (example: if you open an account on 25th April you would have until the 25th July inclusive to spend).
- This Offer can be combined with other promotions unless stated otherwise.
- The Offer cannot be exchanged for cash, swapped for another benefit, or transferred to another person.

Eligibility Criteria

To be eligible to receive the Offer you need to:

- Be 18+; and
- Be a UK resident; and

- Apply for and open the M&S Rewards Credit Card account during the Promotion Period via M&S.com website, or a link in an email promoting the offer from M&S; and
- Make 2 or more qualifying purchases totalling £150 or more in M&S within 92 days of account opening; and
- Remain opted in to the M&S Loyalty Scheme to earn and receive Rewards Points in line with this Offer; and
- Have both your Card account and M&S Loyalty Scheme account in normal status when the offer is applied.

You will **NOT** be eligible if:

- You do not meet any of the above criteria
- You are an additional cardholder
- You held an M&S Credit Card within the last 12 months

Qualifying purchases **exclude**:

- Purchases amount equal to or less than £0; and
- Any purchases outside the promotional window; and
- Foreign currency; and
- Cash related payments; and
- M&S gift cards/ vouchers purchases; and
- Account payments/transfers; and
- Refunds

How and When Will you receive the offer?

- Eligible Rewards points will be added into your loyalty account within 3 months from the end of the month the criteria was met (illustrated below).
- Points will then be converted into Rewards vouchers at the next points cut-off cycle.
 - Digital Rewards: Available in the Sparks section of the M&S App or at marksandspencer.com.
 - Paper Rewards: Posted to your address after printing and mailing.

Reward Delivery Schedule

Calendar month of meeting spending criteria	If you opt for Digital Rewards you will receive the offer by:	If you opt for Paper Rewards you will receive the offer by:
April 2026	June 2026	August 2026
May, June and July 2026	September 2026	November 2026
August, September and October 2026	December 2026	February 2027

Marks and Spencer plc acts as a credit broker and not a lender. Credit is provided by M&S Bank.

Marks and Spencer plc, Waterside House, 35 North Wharf Road, London W2 1NW. Authorised and regulated by the Financial Conduct Authority (FRN 718711). Credit is provided, subject to status, by HSBC UK Bank plc (trading as M&S Bank), to UK residents. Offer only available via M&S website. Full T&Cs apply.

What else do I need to know?

M&S reserves the right at any time in its sole discretion to cancel, modify or supersede the Offer if it believes, in its sole discretion, that the Offer is not capable or is likely not to be capable of being conducted fairly or as specified within these terms and conditions due to events beyond its control (including, without limitation, a virus, a computer bug or unauthorised human intervention or any other cause beyond the reasonable control of M&S that could corrupt or affect the administration, security, impartiality or normal course of the Offer).

Nothing in these terms and conditions shall limit in any way M&S's liability for death or personal injury caused by its negligence. Subject to that, M&S shall have no liability for any delay and/or failure to perform any obligation to you or any person that is caused by: (a) technical problems of any kind which may limit or prevent any person's participation in the Offer; (b) any loss or damage arising from or in connection with the allocation of the Offer; (c) any act or omission of any third party; or (d) any other events beyond M&S's control that may cause the Offer to be disrupted or corrupted.

These terms and conditions (and any non-contractual issues which arise out of or in connection with them) shall be governed by English law with any disputes as to the meaning of these terms and conditions subject to the exclusive jurisdiction of the English and Welsh courts, unless you live in another part of the UK (outside of England and Wales), in which case your local courts will have jurisdiction.

If any of these terms and conditions is found by a court or regulator to be invalid or unenforceable the other provisions shall continue to apply.

Your personal data

Marks & Spencer is a registered data controller with the Information Commissioner's Office (registration number Z6046528). We respect your right to privacy and will only process personal data you provide to us in accordance with the Data Protection Act 2018, the General Data Protection Regulations 2016 the Privacy and Electronic Communications (EC Directive) Regulations 2003 and other applicable privacy laws. For more information see the Marks & Spencer Privacy Policy on our website www.marksandspencer.com.
