



5TH SEPTEMBER 2006

**0% INTEREST ON PURCHASES FOR A YEAR  
FOR NEW M&S &MORE CREDIT CARD CUSTOMERS**

**3.9% INTEREST ON BALANCE TRANSFERS FOR  
THE LIFE OF THE BALANCE – WITH NO BALANCE TRANSFER FEE**

Marks & Spencer Money has launched a special offer on its &MORE Credit Card for new customers which features 0% interest on all purchases for 12 months\* and balance transfers at 3.9% p.a. for the lifetime of the balance\*\*. In addition M&S Money remains one of the few credit card providers not to charge a fee for balance transfers.

Every time customers spend on the &MORE Credit Card they earn loyalty points towards M&S reward vouchers which they receive four times a year to spend in stores. Shoppers who use their &MORE Credit Card to buy M&S furniture in-store can also take advantage of 0% interest for 2 years.

Brendan Cook, chief executive of M&S Money, said; "This is a great way for customers to get the most out of their credit card. With interest-free shopping for a year, loyalty rewards for shopping at M&S and elsewhere, and no fees on balance transfers it's no wonder that the &MORE Credit Card is so popular.

"We now have over three million cardholders and since launch customers spending on the card have earned over £100 million in &MORE vouchers."

For more information customers can call 0845 900 0900 or go online at [www.marksandspencer.com/money](http://www.marksandspencer.com/money)

Ends

For further information please call the Marks & Spencer Money press office:

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#### Notes to Editors:

\* 0% on all purchases fixed for 12 months from the date of the account opening

\*\* 3.9% p.a. fixed for the life of balances transferred within 6 months of account opening

\*\*\* 0% fixed for 2 years from the date of purchase of M&S furniture instore over £1,000 (maximum purchase £3,000 for new card applicants)

- Typical 16.9% APR variable
- No fees for balance transfers
- &MORE reward points on every purchase - 1 point per £1 for purchases made within Marks & Spencer stores, 1 point per £2 for purchases made elsewhere
- Additional &MORE bonus points on offers in Marks & Spencer stores and online
- Up to 10% off millions of holidays with the &MORE Travel Club
- Card issued by Marks and Spencer Financial Services plc
- Credit subject to status us to UK residents aged 18 or over
- &MORE reward scheme subject to terms and conditions