

31st March 2008

0% INTEREST FOR SIX MONTHS ON SHOPPING AND BALANCE TRANSFERS WITH M&S CREDIT CARD

M&S Money is offering 0% interest for six months on the M&S Credit Card for purchases and balance transfers from Tuesday 1st April 2008.

- 0% interest on all shopping for six months from account opening
- 0% for six months on balance transfers made within six months of account opening (2% fee, minimum £5)

And a bit more M&S:

- M&S Money voted best credit card provider in the Which? Awards 2007
- M&S points on all shopping, at M&S and elsewhere
- Exclusive bonus point offers from M&S
- Convenient and safe online account management
- Extra security with Spend Safe fraud protection
- Free copies of Your M&S magazine and Home Catalogue
- Up to 10% savings on holidays with the exclusive Travel Club

Customers earn M&S points every time they use their card, and can also collect extra points with regular bonus point offers. Four times a year their points are converted into M&S Reward Vouchers to spend at M&S.

To apply for the M&S Credit Card customers can call free on 0800 997 996 or go online at www.marksandspencer.com/money

ENDS

For further information please contact:

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Notes to Editors

- Typical 18.9% APR variable
- M&S points on every purchase - 1 point for £1 spent at M&S, 1 point for every £2 spent elsewhere, 100 points = £1 Reward Voucher
- Extra points with regular bonus point offers sent to customers
- Spend Safe fraud protection:
 - transactions protected by Chip & PIN technology
 - no liability for any costs associated with fraud
 - cards protected by advanced fraud protection systems
 - details never shared with any third parties without the customer's permission
- Card issued by Marks and Spencer Financial Services plc
- Credit subject to status us to UK residents aged 18 or over
- M&S Loyalty Scheme subject to terms and conditions