M&S PREMIUM CLUB

1,000 M&S points worth £10 in M&S reward vouchers offer terms and conditions for purchasing M&S premium club

1. These Offer Terms and Conditions (the “Offer Terms”) are an agreement between you and us. They apply when you apply for M&S Premium Club. These Offer Terms apply in addition to and should be read together with the M&S Premium Club Terms and Conditions and the M&S Loyalty Scheme Terms and Conditions. In the event of any conflict between these Offer Terms and the terms of your M&S Credit Card, or other eligible M&S Bank product, 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.

3. When you apply for M&S Premium Club and your application is accepted you will receive 1,000 bonus points (equivalent to £10 M&S reward vouchers) (“the Offer”) subject to the terms and conditions below.

4. To be eligible for the Offer (as further described below) you must:
   (i) hold an M&S Credit Card as the main cardholder or another eligible M&S Bank product as determined by us; and
   (ii) be opted into the M&S Loyalty Scheme.

5. Additional cardholders are not eligible for this Offer.

6. If you qualify for the Offer, 1,000 bonus points will be added to your M&S account within 6 weeks of your application being accepted. Your points will appear in the total number of points on your till receipt or reward statement. Once your bonus points have been added to your M&S account, they will be converted to £10 in M&S reward vouchers and included in the next available quarterly reward mailing.

7. M&S loyalty points and reward 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 marksandspencer.com/bank

8. This Offer is not transferable.

9. We may refuse any application for a product or service.

10. This Offer is only available to UK residents.

11. We reserve the right to withdraw this Offer without notice for any reason and at any time.

** £10 M&S reward vouchers are equivalent to 1,000 bonus points. These points are converted into M&S reward vouchers. Please refer to the M&S Loyalty Scheme Terms and Conditions for further information.