

## M&S CREDIT CARD – REWARD PLUS OFFER

# Terms and conditions

1. These offer terms and conditions (the “Offer Terms”) are an agreement between you and us. They apply when you apply for the M&S Credit Card Reward Plus offer (the “Card”). These Offer Terms apply in addition to and should be read together with the M&S Credit Card Terms and Conditions. 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.
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.

### Eligibility criteria for the Reward Plus offer (the “Offer”)

3. To be eligible for the Offer (as further described below), the following requirements must be met:
  - a) you must not be an existing M&S Credit Card holder and have not held a credit card with M&S Bank within the 12 months prior to the start of your application for the Card;
  - b) you must successfully apply for the M&S Credit Card Reward Plus offer;
  - c) you must be opted into the M&S Loyalty Scheme.
4. Additional cardholders are not eligible to receive this Offer.

### 2,000 bonus points

5. To qualify for the 2,000 bonus points, your M&S Credit Card account must be opened and a purchase made within 90 days of account opening. If you meet these requirements, 2,000 M&S points will be loaded to your account within 30 days of your purchase. You will see these points in the total on your till receipt or monthly statement.
6. These points will be converted into M&S reward vouchers and included in the next available quarterly reward mailing.

### Double points on M&S spend

7. If you qualify for the Offer, you will also receive 1 extra point per £1 spend in M&S (in store and online) (equating to 2 points per £1 spend) for 12 months from the date of your account opening.
8. If you also have M&S Premium Club or an M&S Premium Current Account you will receive 1 extra point per £1 spend under the Reward Plus offer during the promotional period and 2 extra points per £1 spend under the Premium Club triple points offer (equating to 4 points per £1 spend).

### General terms

9. 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 any time, you will also receive a copy with your credit card.
10. M&S points (including the 2,000 bonus points) cannot be earned on balance transfers, cash advances/withdrawals, interest charges, M&S Travel Money, foreign currency or M&S reward vouchers.
11. This Offer is not transferable.
12. We may refuse any application for a product or service.
13. This Offer is only available to UK residents.