



# 5x Points for 6 Months

### Terms and conditions

1. M&S are offering 5 Rewards Points per £1 spend in M&S in accordance with these offer terms and conditions (the “Offer Terms”) when you successfully apply for an M&S Rewards Credit Card (the “Card”) during the Offer Period and meet the requirements set out below.
2. 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.
3. 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. “M&S” means Marks and Spencer plc.

### Eligibility criteria for the M&S Rewards Credit Card 5x Points (the “Offer”)

4. 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 or have 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 have applied and been accepted for the M&S Rewards Credit Card;
  - c) you must remain opted in to the M&S Loyalty Scheme to earn and receive Rewards Points in line with this Offer.
5. Additional cardholders are not eligible to receive this Offer.

### 5 x points on M&S spend

6. If you qualify for the Offer, you will receive 4 extra Rewards Points per £1 spend in M&S (in store and online) (equating to 5 Rewards Points per £1 spend) for 6 months from the date of your account opening.
7. If you’re an M&S Club Rewards customer and an M&S Rewards Credit Card customer (still within your introductory period), you will earn 5 Rewards Points for each £1 spent as an M&S Rewards Credit Card customer, along with an additional 2 Rewards Points as an M&S Club Rewards customer (total of 7 Rewards Points for each £1 spent). At the end of your introductory period you will revert to earning 2 extra points for every £1 spent in M&S as standard for M&S Club Rewards customers.

## The Offer Period

8. The Offer Period begins on the **26th June 2024**. Any M&S Credit Card applications received before this date will not qualify for the additional 4 points per £1 spend.
9. This Offer is promoted and may be withdrawn by M&S at any time. In that case:
  - the Offer Period end date will be displayed on the M&S website, digital banners and in-store promotional material advertising the Offer, from at least 14 days beforehand.
  - any applications received after the Offer Period end date will not qualify for the additional 4 points per £1 spend.

## General terms

10. 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. M&S Loyalty Scheme Terms and Conditions are available online at any time, you will also receive a copy with your credit card.
11. M&S Rewards Points cannot be earned on balance transfers, cash advances/withdrawals, interest charges, M&S Travel Money, foreign currency or M&S gifts cards/vouchers.
12. This Offer is not transferable.