

# Banking made easy

# Welcome

This guide explains how your account works. It takes you through the ways you may be able to access your account, make payments and keep both your finances and information safe. Not all of the services mentioned apply to all types of accounts.

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## FOR MORE INFORMATION CONTACT US AT:

[marksandspencer.com/bank](https://marksandspencer.com/bank), visit your nearest M&S Bank branch or ring on the telephone numbers below.

## ACCOUNT TELEPHONE NUMBERS

Account	From the UK	From abroad
<b>M&amp;S current accounts, M&amp;S Monthly Saver and M&amp;S Everyday Savings Accounts</b>	0345 900 0900	+44 1244 879 080
<b>Lost or stolen cards and PINs</b> Lines are open 24 hours a day, 7 days a week. Calls may be recorded.	0800 085 2411	
Textphone for above accounts	0345 300 1815	+44 1244 686 097
<b>M&amp;S Cash ISA</b> Lines are open from 8am-8pm Monday to Friday, 9am-5pm on Saturday and 10am-4pm bank holidays (closed on Sunday, Christmas Day, Boxing Day and New Year's Day).	0800 028 2824	+44 1244 688 632

# Accessing your account

At M&S Bank, we believe in making things as straightforward as possible for you. This brochure is a guide to the ways you may be able to access your account, keep both your finances and information safe, as well as all the services available to help make your everyday banking quick and easy.

## INTERNET BANKING

See your accounts in one place, view your balance, make payments, send money inside the UK, view and cancel Direct Debits and standing orders.

To register for Internet Banking, visit [marksandspencer.com/bank](https://marksandspencer.com/bank) and follow the instructions.

## M&S BANKING APP

With our app you can check the balance of your current account(s), and most other M&S Bank products you may have, and send money to pay bills, to friends, family and between your eligible accounts. New payees will need to be set up for the first time using Internet Banking, once set up you can use the app to send money.

All you need to do is download and install the app, then sign in using your Internet Banking login details and password.

## TELEPHONE BANKING

From sending money to checking balances, paying your M&S Credit Card and simply answering any questions you might have about your banking or our products, we're just a phone call away. You can also use our automated service to obtain your balance, obtain details of recent transactions, make payments and send money between certain accounts.

## IN BRANCH

Visit one of our branches in selected M&S stores throughout the UK, we're always happy to help.

Call us to arrange an appointment if you'd like to discuss your banking needs face-to-face.

Call us or check online at [marksandspencer.com/branchfinder](https://marksandspencer.com/branchfinder) for details of your nearest branch.

## HSBC BRANCHES

If you can't get to a local M&S Bank branch, you're welcome to use HSBC UK cash machines or use HSBC UK branches to pay in cash and cheques. Please contact us in advance to arrange to make cash withdrawals or deposits over the counter at a HSBC UK branch. Please check HSBC UK branch services and opening hours with your local branch.

## CASH MACHINES

At the cash machines in M&S Bank branches you can do much more than withdrawing cash. They let you check your account balance, print a mini statement, change your PIN and even make a donation to charity. You can also send money between accounts held in your name.

## CASH DEPOSIT MACHINES

Our cash deposit machines allow you to easily deposit cash with funds credited instantly to your account. You don't need to go through the process of completing a paying-in slip, instead you can simply deposit cash by inserting your M&S Visa Debit Card.

## CHEQUE DEPOSIT MACHINES

Our easy-to-use cheque deposit machines allow you to quickly pay in up to 49 cheques. You can request a scanned copy of the cheque(s) to show the deposit has been successfully completed.

# What payment types are there?

You can pay for goods and services using your debit card (including contactless payments), on the move or from the comfort of your armchair electronically (via Internet Banking or Mobile Banking), or by cheque. Some payment types have cut-off times which can be found in your M&S Banking Terms and Conditions, in branch or by giving us a call. Whichever payment type you choose, we'll action your request as soon as possible.

You must make sure you have enough money (or an arranged overdraft) in your account before making a payment. If a payment has been sent in error, you must contact us as soon as possible.

You can also use:

- Apple Pay, Google Pay™ and Samsung Pay – fast, easy and secure ways to pay for goods and services by linking your M&S card to your mobile device
- Sending money using the Faster Payments service – a payment made in sterling to the account of a person or business in the UK, Channel Islands and Isle of Man
- Standing orders – regular transfers, on your instruction, of a fixed amount of money from your account to another account
- Direct Debits – a regular transfer made in sterling to a person or business in the UK which may vary by amount or date
- CHAPS (Electronic Funds Transfers) – sending money in sterling through the Clearing House Automated Payment System
- Sending money in pounds sterling between UK accounts held with us in your name, including joint accounts
- Cheques – cheques you write will pass through a clearing system. This will either be by way of a digital image or paper. If a cheque you have written is cleared through the image clearing system, you'll see the funds being debited from your account the next working day, therefore it's important the money is in your account when you write the cheque. Timescales will vary depending on the bank your cheque is paid into.

You can also send money outside the UK from our current accounts. Please see the M&S Banking Terms and Conditions for more information.

## RECURRING TRANSACTIONS

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your debit card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. If you contact the retailer you will also be able to deal with the agreement you have with them and you can make other arrangements for payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation.

Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

## DIRECT DEBITS

You can set up Direct Debits for any regular transfer, for example to pay utility bills or car insurance, and let us take care of the transfer for you. You can choose the amount, and the date, that you want Direct Debits to be taken from your account.

If you want to cancel a Direct Debit you can let us know up to the end of the day before we make the transfer. You should also get in touch with the recipient to let them know that you've stopped the Direct Debit.

To set up a Direct Debit you must complete a Direct Debit instruction form with the recipient.

This may be done in writing, over the phone or via the internet. The recipient will normally lodge the Direct Debit instruction electronically onto your account but may occasionally send the original Direct Debit instruction you completed to us.

## THE DIRECT DEBIT GUARANTEE

If a company, service or other recipient of your Direct Debit changes the date, amount or frequency of transfers they should inform you before debiting your account. Should something go wrong with the payment of a Direct Debit, we'll immediately give you a full refund, whether it's the originator's fault or ours. If you receive a refund you are not entitled to, you must pay it back when the originator asks you to.

## THIRD-PARTY PROVIDERS

You can use a TPP (third-party provider) to access your information and make payments on online payment accounts operated by other providers (such as banks, building societies and credit card issuers) where you have given your express permission to do this. These TPPs will have to be authorised or registered in the UK by the Financial Conduct Authority ("FCA") or another regulator within the EEA (EU, Iceland, Liechtenstein or Norway). You should check the information the TPP has given you to ensure that they are authorised or registered and you can also search the FCA Register at their website at [fca.org.uk](http://fca.org.uk)

## IBAN AND BIC

An IBAN or International Bank Account Number is your bank account number in a standard, internationally recognised format. Used with your Business Identifier Code (BIC) they help international payments to be processed automatically. Your IBAN and BIC can be found on your bank statement.

## REGULAR PAYMENTS

From an employer to a friend, if you want someone to pay a regular sum into your account, you'll need to give them your 8 digit account number and 6 digit sort code. You can find these on your cheque book, statement or on your debit card – see below.



sort code      account number

# Protecting your information

## KEEP YOUR DETAILS UP-TO-DATE

Let us know if you change your name or contact details, including your mobile number and email address, as soon as possible.

## REGULARLY CHECK YOUR STATEMENTS

You should check your statements as soon as you get them and call us immediately if anything looks suspicious.

## TIPS FOR WRITING CHEQUES

We recommend that you:

- write clearly and use ink that can't be erased
- reduce gaps between words or figures
- add further information, eg a reference name or an account number when making a cheque payable to a large organisation
- draw horizontal lines through blank space on the 'pay' line
- do not sign a cheque before you use it
- if you post a cheque to someone, clearly write the name of the person you are paying the cheque to and put extra information about them on the front of the cheque  
eg Inland Revenue, Account J Jones.

## TELEPHONE BANKING

When you register for Telephone Banking, you will be asked to create a telephone security number. The number must be between six and ten digits long. If you call us, we will never ask for more than two digits of your security number to identify you as the account holder.

If we call you, we will never ask for your security number or other security details. We will only ask questions based on information known to us about you, and the transactions on your account. We may not be able to assist you if we are unable to identify you as our customer using our security procedures.

## TEXTPHONE USERS

Please remember to clear your textphone's memory after every conversation with us. Remember to tear out and destroy any printed record of your personal details from any printer attached to your textphone. Keep your textphone in good working order as a general security measure.

## IMPORTANT SECURITY INFORMATION

You must take all reasonable precautions to keep safe and prevent fraudulent use of any cards, security devices (such as the M&S PASS) and security details (including PINs, security numbers, passwords or other details including those which allow you to use Internet, Mobile and Telephone Banking). Remember to make sure that confidential information detailed in any of our communications with you is not seen by anyone else.

These precautions include but are not limited to all of the following, as applicable:

### General

- never writing down or otherwise recording your PINs and other security details in a way that can be understood by someone else;
- not choosing security details that may be easy to guess;
- taking care to ensure that no one hears or sees your security details when you use them;
- keeping your security details unique to your accounts with us;
- not allowing anyone else to have or use your card, security devices, PINs or any of your security details (including us or the police), except when using your card in connection with making payments, and your security details when registering for or resetting your Telephone Banking security details (but even then, do not disclose security details in full). Although you should also not generally give your security details to anyone else, you may give them to a third-party provider (TPP) if it's necessary to allow them to provide their services to you;
- keeping card receipts and other information about your account containing personal details (such as statements) safe and disposing of them safely. People who commit fraud use many methods such as searching in rubbish bins to obtain this type of information. You should take simple precautions such as shredding paper containing such information;
- changing your security details immediately and telling us as soon as possible on the number provided on page 2, if you know, or even suspect, that someone else knows any of those details, or if we ask you to;
- keeping your card, security devices, PINs and other security details safe.

## Cards and card PINs

- safely destroying any card PIN advice we send you immediately after receipt, eg by shredding it;
- signing each card as soon as you receive it;
- keeping your debit card separately from your cheques;
- not disclosing the card number, card PIN or card security codes except when using the cards to make payments;
- not disclosing your card PIN for mail order payments or when paying for goods and services over the telephone or through the internet;
- never telling anyone your PIN, never writing it down or recording it in a way that can be understood by anyone else, or quoting it in correspondence;
- using fraud prevention systems (such as Verified by Visa) when using debit cards to make payments through the internet;
- not tampering with the card;
- complying with all reasonable instructions we issue regarding keeping your card and card PIN safe.

## CONTACTING US ABOUT SECURITY CONCERNS

If any card, PIN, security device or security details are lost or stolen, or you suspect that someone has used or tried to use them, you must tell us without delay by calling us on the numbers set out in the table on page 2.

If asked, you must confirm in writing the loss or theft of your cards or security details relating to your card or Internet, Mobile and Telephone Banking.

If you no longer require your card (or find it after you have told us it was lost) and/or any unused cheques then you must cut them up into at least six pieces.

## Additional information

### SERVICES FOR DISABLED CUSTOMERS

Customers with disabilities may find the following services particularly convenient:

- textphone to textphone service available to customers who are deaf or hard of hearing and/or have a speech impairment – please call 0345 300 1815 (or +44 1244 686 097 from abroad) to access this service;

- statements in Braille, audio and large print;
- on request, printed material in your preferred format;
- cheque, paying-in slip and plastic card templates;
- at least one hearing loop in every branch for hearing aid users;
- chip and signature cards – if you have trouble using a chip and PIN card, a chip and signature card can be issued in its place;
- Customers who use our Internet Banking services will need an M&S PASS to sign in, and validate certain transactions. The M&S PASS generates a unique security code to keep your money and accounts safe. We offer a Digital M&S PASS (available as part of the M&S Banking App), and a physical M&S PASS – a device that looks a bit like a calculator. A larger version of the physical M&S PASS is available, with bigger keys and display, as well as audio instructions and information.

## **FINANCIAL DIFFICULTIES**

If you do find yourself in a position of financial difficulty or you are worried about your finances, please contact us on 0345 900 0900. The sooner you talk to us, the sooner we might be able to help you.

## **M&S LOYALTY SCHEME**

M&S Loyalty Scheme is operated by Marks and Spencer plc and subject to terms and conditions. M&S points cannot be earned on cash advances/withdrawals, balance transfers, interest charges, M&S Travel Money, foreign exchange purchases or M&S reward vouchers.

## **THE FINANCIAL SERVICES COMPENSATION SCHEME**

Your M&S Bank account is protected up to the FSCS compensation limit by the Financial Services Compensation Scheme, the UK's deposit protection scheme (most deposits are covered by the scheme). For more information, please visit the FSCS website at [fscs.org.uk](http://fscs.org.uk) and the M&S Banking Terms and Conditions.

Please call 0345 900 0900 if you would like to receive this information in an alternative format such as large print, Braille or audio.

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Calls may be recorded for security, training and monitoring purposes.

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