

£25 cashback offer (MoneySuperMarket) Terms and conditions

We are offering a £25 cashback payment (“Cashback”) in accordance with these offer terms and conditions (the “Offer Terms”) when you successfully apply for an M&S Shopping Plus Credit Card (“the Card”) during the Offer Period and meet the eligibility criteria set out below.

1. 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, 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 Cashback

3. To be eligible for the Cashback, the following requirements must be met:
 - a) you are not an existing M&S Credit Card holder and have not held a credit card with M&S Bank within the 12 months prior to your making your application;
 - b) you must successfully apply for an M&S Shopping Plus Credit Card through **MoneySuperMarket or MoneySavingExpert**. Successful applications made through other means will not qualify for the cashback offer;
 - c) the Card account must be opened by **29/07/2022** and **five** or more qualifying purchases to the total value of at least £250 must be made within 90 days (qualifying purchases exclude foreign currency and other cash related payments, and M&S gift cards/ vouchers). Any amount which is refunded or reversed before we assess your eligibility for the Cashback will not count towards the minimum transaction value; and
 - d) the Card account must remain open at the date the Cashback is applied.

4. If you meet the eligibility criteria for the Cashback (as described above), your Cashback will be applied to the Card account no later than 60 days after completing the qualifying balance transfer or purchase(s).
5. The Offer Period is from **27/06/2022** until **29/07/2022**. Any M&S Credit Card applications received by us before or after the Offer Period will not qualify for a Cashback payment.
6. We may withdraw the Cashback offer before the end of the Offer Period without notice. Any applications received after any revised Offer Period end date will not qualify for Cashback.

General terms

7. The Offer is not transferable.
8. We may refuse any application for a product or service.