

M&S CLUB REWARDS

Terms and conditions

Effective from November 2024

M&S
— BANK —

All the benefits you can look forward to



Extra points

As well as the points you earn with your M&S Credit Card, you'll get two extra points for every £1 you spend at M&S when you use your card in-store and online.



Hot drink vouchers

You'll get 32 hot drink vouchers each year to spend in our M&S Cafés. Your first vouchers are in the welcome pack (that can be sent by email or post). We'll send you the rest four times a year.



Birthday treat

We'll either send you extra points or an M&S voucher as a special treat for your birthday.



M&S vouchers

You'll receive a total of £100 in vouchers to spend in Clothing, Home and Beauty plus two £10 Food vouchers per year. Voucher terms and conditions apply.

How does M&S Club Rewards work?

These are our terms and conditions.

You can also find them at marksandspencer.com/bank.



Joining M&S Club Rewards

Can anyone join M&S Club Rewards?

To qualify for M&S Club Rewards, you must:

- live in the UK;
- be the main cardholder of an M&S Credit Card; and
- be a member of the M&S Loyalty Scheme.

M&S Club Rewards is not part of your credit agreement or banking terms with Marks & Spencer Financial Services. We won't just sign you up. You can choose whether to become a member.

What if I cancel my M&S Credit Card?

Your membership will end if you cancel your credit card. Similarly, it will end if you no longer live in the UK or are no longer a member of the M&S Loyalty Scheme.

What are the M&S Club Rewards fees?

You will find the fee in your welcome email or letter. The fee is charged to your M&S Credit Card. We'll deduct the first payment on the day that you agree to join M&S Club Rewards. After that, we'll deduct it on the same day each month. If we ever need to change the fee, we'll let you know in advance. If you applied under an offer, your fee will be detailed in your offer terms and conditions.



Your points

Find out more about points at marksandspencer.com/rewards.

Or read the M&S Loyalty Scheme Terms and Conditions.

When will I start earning points?

You'll start earning points as soon as you receive your welcome email or letter. It may take up to six weeks for your points to show on your account.

How do I earn extra points?

The points you earn with M&S Club Rewards are in addition to your M&S Credit Card points. That's why we call them extra points.

You'll earn points on purchases made by anyone with permission to use your account. You won't earn extra points on:

- bonus point offers; or
- promotional offers on M&S Bank products.

To qualify for extra points, you must pay with your M&S Credit Card.

How do I use my points?

We'll convert your points to vouchers. The value of your vouchers is based on how many points you've earned. You'll receive your vouchers up to four times a year.

Can I lose my points?

Yes, if you receive a refund you'll lose the extra points you've earned.



Your vouchers

How many vouchers will I get?

Throughout the year, you'll receive: 4 x £25 Clothing, Home and Beauty voucher, 2 x £10 Food hall voucher and 32 hot drink vouchers for use in an M&S Café. More details, including terms and conditions, will be sent with your vouchers.

Can I exchange my vouchers?

No, you cannot exchange unused vouchers for cash.

What happens if I lose a voucher?

We cannot replace lost, stolen, or damaged vouchers, so please look after them.

Vouchers have their own rules

Please read the terms printed on your voucher. They will explain how the voucher is valid, what you may spend it on, and where you may spend it. No change or refunds will be given for any unused voucher or part of a voucher.



Even more rewards

You may receive other offers and discounts at M&S and other retailers because you are in the club. When that happens, we'll let you know of any rules that apply to those offers.



As easy to cancel as it is to apply

You may cancel your membership

You may cancel your membership in writing at any time.

Cancelling your M&S Club Rewards membership won't affect your other bank products.

If you cancel, or no longer qualify for membership, you may still spend your vouchers and earn extra points until the date printed on your cancellation letter.

If you cancel your membership within 14 days of receiving your welcome pack, we'll refund the fee you've already paid. We won't charge you a thing. Your message needn't reach us in 14 days, just make sure you send it in 14 days.

M&S Bank may cancel your membership

We may decide to cancel your membership with good reason. Most of our reasons have to do with the way you manage your credit card. For example:

- if we suspect you are allowing someone else to use your account;
- if we suspect that you are committing a crime;
- if you've not paid your M&S Credit Card account after we reminded you to do so;
- if your M&S Credit Card isn't active; or
- if it would be unethical or unlawful to allow you to be a member.

How do I cancel my membership?



Complete the cancellation form at marksandspencer.com/bank.



If you do not have access to the form, call 0345 900 0900¹.



Or send us a letter by post or email that says, 'I want to cancel my M&S Club Rewards membership'.



We'll send you a letter to let you know your membership has been cancelled.

¹ Calls may be recorded for security, training and monitoring purposes.



Change can be a good thing

Change can be great. Like better rewards and improved services. Or it can be uncertain. Like when we must react to events we cannot control. At some point, we may want, or need, to change M&S Club Rewards. For instance, the fee, benefits or discounts.

When something needs to change, we will make sure:

- that the changes are reasonable and fair;
- that we let you know of the change ahead of time (30 days if possible, but some changes may have to be sudden); and
- that you understand what the changes are and how they will affect you.



Your personal data

For more information, visit marksandspencer.com/bankprivacynotice to see our Privacy Notice.

Why do you need personal data from me?

Sometimes, we'll need personal data from you to make sure you still benefit from your membership. So, when we ask for data, you must share it with us as soon as you can. Please make sure that your personal data is always correct and up to date.

What if I don't share my personal data with you?

If you don't send us your personal data, we might try to get it from somewhere else. We may also have to place your membership on hold or even cancel it.

Would you ever share my personal data with someone else?

We will not share your personal data unless we:

- are required by law to share;
- have a public duty to share;
- need to protect our own interest (e.g., in legal proceedings); or
- have your permission.



When things go wrong

Which laws apply?

Our relationship is governed by the laws of England and Wales.

Where can I direct a complaint?

If something bothers you, please contact us first at any of our details overleaf. We would love to try and fix the problem.

You will find a copy of our complaints handling procedure and how quickly we can help you at marksandspencer.com/complaints.

What if you do not solve my problem?

If we do not help you within eight weeks or you are still dissatisfied, you may refer the complaint to the Financial Ombudsman Service. It is free. If you are not happy with the outcome, you can still go to court. Find out how to lodge a complaint at financial-ombudsman.org.uk/consumers/how-to-complain.

You also always have your consumer rights. If you feel that we have not met the promises we make in this agreement, you should contact your local Trading Standards Office (gov.uk/find-local-trading-standards-office) or Citizens Advice.

What if I want to go to court?

If we must go to court, and you live in Scotland or Northern Ireland, you can choose between the English and Welsh courts or the Scottish or Northern Irish courts.



This is who we are

We are Marks & Spencer Financial Services plc. We run the M&S Club Rewards scheme. We are separate from Marks and Spencer plc, who run the M&S Loyalty Scheme.

We may transfer our responsibilities and rights to someone who can deliver the same or better service. We will make sure that the transfer is allowed by the Financial Conduct Authority, the Prudential Regulation Authority, or both. A transfer will not affect your rights.

Let's stay in touch

If you have any questions about M&S Club Rewards or would like to help us improve, here's how you can reach us.



0345 900 0900



Card and Loyalty department, M&S Bank, PO Box 332,
Wymondham, NR18 8HE

We'll send you your vouchers and important information about your membership using the contact details you've provided. That's why it's so important to keep your contact details up to date. If you're registered for Internet Banking, we may also contact you using a secure e-message.

We will communicate in English.



Accessibility

At M&S Bank we understand that everyone has different needs. Whether you're dealing with a life event, want information sent to you in a certain format, such as large print, braille or audio, or if you have any health and accessibility needs, we're here to help.

Let us know how we can support you.

Visit marksandspencer.com/accessibility, use our 'Chat with us' service or call us on 0345 900 0900.

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

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MSB10766-06/1124/WEB