

# Factsheet (with insurance)

M&S Club Rewards benefits are:



### Extra M&S points on purchases made with your M&S Credit Card:

- 2 points, in addition to any points you receive under the M&S Loyalty Scheme, for each pound spent at M&S (in store or online) using your M&S Credit Card (other cards including the M&S Chargecard do not qualify);
- 3 points for each pound spent abroad on purchases made in local currency using your M&S Credit Card (other cards including the M&S Chargecard do not qualify).

Extra points do not apply to bonus point offers or promotional points offers on M&S Bank products. Extra points are effective from the date on which we process your application, however, a delay of up to 6 weeks may occur before additional points are added to your account.

Refunded purchases will have any additional points removed. Extra points apply to all qualifying purchases on an account, including purchases by authorised users. For details of qualifying purchases and other information about the M&S Loyalty Scheme, please refer to your separate M&S Loyalty Scheme terms and conditions.



### Next day delivery at no extra cost

For purchases made online at marksandspencer.com you will be eligible for next day delivery at no extra cost. This will not apply to food, hampers, wine, flowers, furniture and items described as on sale. You need to have a marksandspencer.com account to enjoy this benefit.

Your account will usually be updated to include next day delivery within 6 working days of you opening both Club Rewards and your marksandspencer.com account. Your welcome pack will include two one-time promotion codes to use until the benefit is applied to your account. Once set up, each time you order online simply select next/nominated day delivery at checkout, and we'll automatically deduct the cost of delivery when you pay.

Subject to availability and Marks and Spencer next day delivery terms and conditions. Visit [marksandspencer.com/c/help/delivery](https://marksandspencer.com/c/help/delivery) for more information.

### Extra offers and discounts on both M&S and third party products and services

You may also receive additional offers and discounts compared with customers who do not have M&S Club Rewards. Individual offers and discounts may be subject to change and withdrawal at any time. Specific terms and conditions may apply to individual offers and will be notified with the offer.

### Worldwide multi-trip family travel insurance

Please read your Policy Booklet for full terms and conditions of the travel insurance (including applicable exclusions and the travel insurer's cancellation, termination and variation rights). To be eligible for this benefit, you and the insured persons must be UK residents (which includes the Channel Islands and the Isle of Man), under the maximum age quoted in your travel policy at the start of the trip and registered with a medical practitioner in the UK.

Please refer to your Policy Booklet for details of the cover provided and any important conditions relating to health. In the event of any inconsistency between the M&S Club Rewards terms and conditions and the terms and conditions in the travel insurance Policy Booklet, the terms and conditions in the travel insurance Policy Booklet shall be deemed to apply to the travel insurance.



### M&S vouchers

Each year, you will receive at least £65 of M&S vouchers for the purchase of clothing and home goods in selected M&S stores and online. The vouchers will be provided throughout the year in amounts of at least £5.

No change or refunds will be given for any unused voucher or part of a voucher. See vouchers for full terms and conditions. Marks and Spencer plc and M&S Bank cannot be held responsible for vouchers lost, stolen or damaged once we have sent them.



### Hot drinks when you visit M&S Café

You will receive a minimum of 32 vouchers per year. You will receive your first vouchers in your welcome pack and subsequent vouchers quarterly. One voucher per hot drink will be accepted. See vouchers for full terms and conditions. Marks and Spencer plc and M&S Bank cannot be held responsible for vouchers lost, stolen or damaged once we have sent them.



### Birthday treat

We'll send you a birthday treat from M&S each year. Your birthday treat will be either delivered to your registered address or sent as a voucher for you to redeem in store or online. The exact gifts and treats will be selected by M&S at the time and may vary between customers. No change or refunds will be given for any unused voucher or part of a voucher. See vouchers for full terms and conditions. Vouchers will be valid until the date stated on each individual voucher. Marks and Spencer plc and M&S Bank cannot be held responsible for vouchers lost, stolen or damaged once we have sent them.