

£20 M&S voucher for new and renewing customers

Terms & Conditions

1. The Promoter

The Promoter is Marks & Spencer Financial Services plc, Kings Meadow, Chester CH99 9FB. However, this offer is being administered and managed on behalf of HSBC UK Bank plc by The Marketing Lounge Partnership (MLP), The Cowshed, Walnut Tree Farm, Lower Stretton, Cheshire WA4 4PG

2. The Promotion

2.1 New customers who buy a new M&S Home Insurance combined buildings and contents policy (a "New Policy") between 10 May 2022 (the "Opening Date") and 6 June 2022 (the "Closing Date") (inclusive), will receive a £20 M&S voucher to spend in the M&S Foodhall (the "Gift").

2.2 Renewing customers who receive a renewal invite for a combined buildings and contents policy dated between the Opening Date and the Closing Date (inclusive), and subsequently renew, will also receive the Gift. Renewing policies ("Renewing Policy/Policies") must have a renewal date between 11 June 2022 and 8 July 2022 (the "Renewal Period") (inclusive).

3. Eligibility

- 3.1 The promotion is only open to new M&S Home Insurance customers who:
- are aged 18 years or over; and
 - are permanent residents of the United Kingdom (excluding the Channel Islands and Isle of Man); and
 - buy a New Policy from the M&S Bank website or over the M&S Bank telephone lines; and
 - are purchasing a new policy and not amending an existing policy.
- 3.2 The promotion is only open to existing M&S Home Insurance customers who:
- are aged 18 years or over; and
 - are permanent residents of the United Kingdom (excluding the Channel Islands and Isle of Man); and
 - are renewing an existing combined building and contents policy which was originally bought from the M&S Bank website or over the M&S Bank telephone lines; and

d) receive a renewal invitation dated between the Offer Opening Date and Closing Date (inclusive); and

e) have a policy renewal date within the Renewal Period (inclusive).

3.3 Customers who purchase a New Policy through a comparison, affiliate or cashback website are not eligible for the Offer.

3.4 Renewing Policies originally purchased through a comparison, affiliate or cashback website are not eligible for the Offer.

3.5 Customers purchasing or renewing a standalone buildings or contents policy are not eligible for the Offer.

3.6 Renewing Policies which have a renewal date outside the Renewal Period are not eligible for the Offer.

3.7 You will be eligible for the Offer as long as your policy is still active and has not been set to cancel by you, the insurer (Aviva) or M&S Bank on behalf of Aviva, within 14 days of the policy purchase or renewal date.

3.8 By purchasing or renewing a policy within the Opening Date and Closing Date, you confirm that you are eligible for the Offer.

3.9 The Promoter may require you to provide proof that you are eligible to enter the promotion.

3.10 The Promoter shall have the sole decision on whether any eligibility requirements have or have not been met.

4. The Promotion

4.1 The Promoter will not accept responsibility for postal failure, equipment failure, technical malfunction, systems, satellite, network, server, computer hardware or software failure of any kind resulting in the loss of opportunity to benefit from the promotion.

4.2 The M&S voucher is valid for single use only and can be used in full or part payment. No change will be given if the full value of the voucher is not spent.

- 4.3 The M&S voucher can only be used in store and cannot be used for online purchases.
- 4.4 The M&S voucher is not transferable, for auction, sale, or re-sale or redeemable for cash and there is no cash or gift card alternative.
- 4.5 Replacements will not be issued for lost or damaged M&S vouchers.
- 4.6 The M&S voucher must be used before the expiry date. Replacements will not be issued for any vouchers not redeemed before the expiry date.
- 4.7 The M&S voucher is subject to further terms and conditions which can be found [here](#).
- 4.8 The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the promotion.
- 4.9 By purchasing the Policy, you are agreeing to be bound by these terms and conditions.
- 4.10 A copy of these terms and conditions can also be found on the M&S Bank website [here](#).

5. The Offer

- 5.1 The M&S voucher will be sent to eligible customers within 28 days of the policy purchase date for a New Policy or the renewal date for Renewing Policies.
- 5.2 The M&S voucher will be sent to you by The Marketing Lounge Partnership (MLP), The Cowshed, Walnut Tree Farm, Lower Stretton, Cheshire WA4 4PG.

6. Limitation of liability

Insofar as is permitted by law, the Promoter, its agents, or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury, or death occurring as a result of taking up the Prize except where it is caused by the negligence of the Promoter, its agents, or distributors or that of their employees. Your statutory rights are not affected.

7. Data protection and publicity

- 7.1 The Promoter will only process your personal information in accordance with its privacy policy, which can be found [here](#).

8. General

- 8.1 The decision of the Promoter is final, and no correspondence or discussion will be entered.
- 8.2 The Promoter does not accept any responsibility if you are not able to use the M&S voucher.
- 8.3 We can remove or vary this offer in whole or in part at any time and without prior notice. This offer is not transferable, and it may be amended, withdrawn, extended, or suspended at any time without notice.
- 8.4 If there is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating in the promotion.
- 8.5 These terms and conditions shall be governed by English law, and the parties submit to the exclusive jurisdiction of the courts of England and Wales.