1. **The Promoter**
The Promoter is Marks & Spencer Financial Services plc, Kings Meadow, Chester CH9 9FB. However, this offer is being administered and managed on behalf of Marks and Spencer Financial Services plc by The Marketing Lounge Partnership (MLP), The Cowshed, Walnut Tree Farm, Lower Stretton, Cheshire WA4 4PG.

2. **The Promotion**
Customers who obtain a quote for a new M&S Premier or Standard Pet Insurance policy (a “Policy”) between 00:01 on 15 July 2022 (the “Opening Date”) to 00:00 on 27 October 2022 (the “Closing Date”) (inclusive), and purchase that Policy within the quote validity period, will qualify for a £50 M&S voucher (the “Gift”) to spend in store (the “Offer”).

3. **Eligibility**
3.1 The promotion is only open to customers who are:
   a) aged 18 years or over; and
   b) permanent residents of Great Britain and Northern Ireland (excluding Channel Islands and the Isle of Man);
   c) purchasing a Policy on the M&S Bank website or over the M&S Bank telephone lines; and
   d) purchasing a new Policy.

3.2 Customers who are renewing or amending Policies are not eligible for the Offer.

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

3.4 Customers who purchase an “Essential Cover” policy are not eligible for the Offer.

3.5 You will be eligible for your Gift if your policy is still active and has not been set to cancel by you, the insurer (RSA), or M&S Bank on behalf of RSA, within 30 days of receipt of your first payment.

3.6 By purchasing a Policy within the Opening Date and Closing Date, you confirm that you are eligible to receive your Gift.

3.7 The Promoter may require you to provide proof that you are eligible to receive your Gift.

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

4. **Your Gift**
4.1 The Gift will be sent to eligible customers within 60 days of the Policy purchase date.

4.2 Any costs incurred that are incidental to the fulfilment of the Gift are your responsibility.

4.3 The Promoter reserves the right to substitute the Gift with a gift of equal or greater value.

4.4 The Gift 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 a Gift is not spent.

4.5 The Gift is not transferable, for auction, sale or resale or redeemable for cash and there is no cash alternative.

4.6 If your Gift has an expiry date it must be used or redeemed before that date.

4.7 The Gift is subject to further terms and conditions, please read these carefully.

4.8 The Gift cannot be used in conjunction with other offers, promotions or prizes.

4.9 Replacements will not be issued for lost or damaged Gifts or Gifts which have not been used by their expiry date.

4.10 The Promoter does not accept any responsibility if you are not able to take up the Gift.

5. **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.
6. **Data protection and publicity**

The Promoter will only process your personal information in accordance with its privacy policy, which can be found at https://bank.marksandspencer.com/legal-information/privacy-notice/, and these Terms and Conditions.

7. **General**

7.1 By purchasing the Policy, you are agreeing to be bound by these terms and conditions.

7.2 There is a limit of one entry to the promotion per pet insured. Entries on behalf of another person will not be accepted and joint submissions are not allowed.

7.3 The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the promotion.

7.4 The decision of the Promoter is final and no correspondence or discussion will be entered into.

7.5 The Promoter 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.

7.6 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.

7.7 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.

These terms and conditions can also be found on the M&S Bank website.

For help with the promotion, please contact the consumer helpline on 01565 656 993.

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**Voucher Terms and Conditions**

**SINGLE USE ONLY**

Vouchers are valid until 31 March 2023 and must be used before this expiry date.

**Includes –** Food, flowers, clothing, homeware and beauty.

**Excludes -** Beers, wines & spirits, M&S hospitality, Mai sushi, orders placed via our in store or online food ordering service or on ocado.com, orders placed on M&S.com, stationery, cards & wrap, hampers, beauty advent calendar, Beauty TLC Edit Box, beauty summer bag, brands at M&S, sale & clearance items, offers 30% & above, furniture & luggage, furniture delivery & disposal services, schoolwear, “your school uniform” service, tailoring alterations, gift cards/ vouchers, M&S Opticians, personalisation services, repair services and charity items.

Valid in selected M&S stores in the UK and Channel Islands on presentation of this original voucher at the till (excluding M&S Outlets, BP Connect and M&S stores located in airports, railway stations, motorway services, hospitals, and food to go). Each voucher has a value of £25 and can be used in full or part payment. No change will be given for qualifying purchases of less than £25. Voucher cannot be used with staff discount. Voucher applied after all other discounts. Can only be used once in a single transaction. Voucher must be handed in on redemption. Voucher is strictly non-transferable and cannot be sold or exchanged for money or money’s worth. Refunds will be given in accordance with your statutory rights only. A credit note for the value of this voucher will be issued if items are subsequently refunded. Offer cannot be used against purchases made prior to the receipt of this voucher. M&S reserves the right to reject this offer with reasonable cause.

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