



M&S Credit Card – £40 M&S e-gift card offer

Terms and conditions

We are offering a £40 M&S e-gift card (the “e-gift card”) in accordance with these offer terms and conditions (the “Offer Terms”) when you successfully apply for an M&S Credit Card Rewards Offer (“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. ‘M&S’ means Marks and Spencer plc.

Eligibility criteria for the e-gift card

3. To be eligible for the e-gift card, 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 the Card via an M&S Credit Card banner appearing on the M&S website [marksandspencer.com](https://www.marksandspencer.com). Successful applications made via any other route will not qualify for the e-gift card offer;
 - c) the Card account must be opened and five or more qualifying purchases to the total value of at least £250 completed within 90 days of the date the Card account was opened (qualifying purchases exclude foreign currency and other cash related payments, and M&S gift cards/ vouchers); and
 - d) the Card account must remain open at the date the e-gift card is sent.
4. The M&S Credit Card Rewards Offer includes 0% interest on shopping for 12 months from account opening and 0% interest for 12 months on balance transfers made within 90 days of account opening (a balance transfer fee of 2.9% (min £5) applies).
5. If you meet the eligibility criteria for the e-gift card (as described above), your e-gift card will be sent to you via email from M&S within 45 days of completing your qualifying purchase(s).

The Offer Period

6. The Offer Period is from 5 October 2022 until 3 January 2023. Any M&S Credit Card applications received by us before or after this date will not qualify for an e-gift card.
7. We may withdraw the e-gift card offer before the end of the Offer Period without notice. Any applications received after any revised Offer Period end date will not qualify for an e-gift card.

General terms

8. The Offer is not transferable.
9. No cash equivalent to the value of the e-gift card will be offered. We may refuse any application for a product or service.
10. **Certain restrictions apply to the use of the M&S e-gift card.** The e-gift card can be used in M&S on clothing, beauty, homeware, food and flowers.