

# Rewards offer

## Terms and conditions

1. These offer terms and conditions (the "Offer Terms") are an agreement between you and us. They apply when you apply for the M&S Credit Card Rewards offer (the "Card"). 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 or the M&S Loyalty Scheme 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.

### Eligibility criteria for the Rewards offer (the "Offer")

3. To be eligible for the Offer (as further described below), the following requirements must be met:
  - a) you must not be an existing M&S Credit Card holder or have held a credit card with M&S Bank within the 12 months prior to the start of your application for the Card;
  - b) you must successfully apply for the M&S Credit Card Rewards offer;
  - c) you must be opted into the M&S Loyalty Scheme.
4. Additional cardholders are not eligible to receive this Offer.

### Double points on M&S spend

5. If you qualify for the Offer, you will receive 1 extra Rewards Point per £1 spend in M&S (in store and online) (equating to 2 Rewards Points per £1 spend) for 12 months from the date of your account opening.
6. If you're an M&S Club Rewards or M&S Premium Current Account customer and an M&S Credit Card Rewards customer (still within your introductory period), you will earn 2 Rewards Points for each £1 spent as an M&S Credit Card Rewards offer customer, along with an additional 2 Rewards Points as an M&S Club Rewards/M&S Premium Current Account customer (total of 4 Rewards Points for each £1 spent). At the end of your introductory period you will revert to earning 3 Rewards Points for every £1 spent in M&S as standard for M&S Club Rewards/M&S Premium Current Account customers.

### General terms

7. M&S Rewards Points and Rewards Vouchers are part of the M&S Loyalty Scheme and are subject to the M&S Loyalty Scheme Terms and Conditions. M&S Loyalty Scheme Terms and Conditions are available online at any time, you will also receive a copy with your credit card.
8. M&S Rewards Points cannot be earned on balance transfers, cash advances/withdrawals, interest charges, M&S Travel Money, foreign currency or M&S Rewards Vouchers.
9. This Offer is not transferable.