



£30 M&S Voucher (MoneySuperMarket)

We are offering a £30 M&S e-voucher (the “Voucher”) in accordance with these offer terms and conditions (the “Offer Terms”) when you successfully apply for an M&S Transfer Plus Credit Card (“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.

Eligibility criteria for the Voucher

3. To be eligible for the Voucher, 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 complete the MoneySuperMarket or Money Saving Expert eligibility checker and apply for the eligible Card via this route. Successful applications for other non-eligible cards or without going through the MoneySuperMarket or the Money Saving Expert eligibility checker will not qualify for the Voucher.
 - c) The postcode used via the eligibility checker and the application must be the same.
 - d) you must enter a valid email address when you apply for the Card.
 - e) the Card account must be opened by 12 December 2024 and a balance transfer of at least £1,000 made within the first 60 days of opening. Any amount which is refunded or reversed before we assess your eligibility for the Voucher will not count towards the minimum transaction value.
 - f) the Card account must remain open at the date the Voucher is sent.
4. If you meet the eligibility criteria for the Voucher (as described above), your Voucher will be sent to the email address supplied during your application, no later than 60 days after meeting the qualifying criteria.
5. Please check the redemption instructions and terms and conditions of the Voucher when you receive it.

6. The Offer Period is from 31 October 2024 until 12 December 2024 (inclusive). Any M&S Credit Card applications received by us before or after the Offer Period will not qualify for the Voucher.
7. We will offer one Voucher per Card account opened. Additional cardholders are not eligible for the Voucher.
8. We may withdraw the Voucher offer before the end of the Offer Period without notice. Any applications received after any revised Offer Period end date will not qualify for the Voucher.

General terms

9. The Offer is not transferable.
10. We may refuse any application for a product or service.