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M&S CLUB REWARDS REVEALS REWARDING RITUALS LIFTING THE MOOD OF THE NATION

M&S Club Rewards research has revealed the rituals that lift the mood of the nation, with having a hot drink in a café, a walk in the countryside, enjoying a slice of cake, and buying fresh flowers, proving some of the most popular.

Over the last few years, smaller moments have often meant the most and the poll of 2,000 adults has identified the little things that people build into their weekly routines, which put a smile on their faces.

Reading a good book (36 per cent), spending time with friends (29 per cent), playing a song that brings back happy memories (28 per cent) and watching their favourite TV show (43 per cent) also featured in the top 20 list.

The research found that 64 per cent of people set aside time on a regular basis to enjoy a little pick-me-up, with 77 per cent claiming these 'rewarding rituals' are important to maintain or improve wellbeing and feel positive. As many as half (84 per cent) have turned treating themselves into a habit they do on a regular basis, whilst 46 per cent value having something to look forward to – no matter how big or small.

Interestingly, the M&S Club Rewards research also found that those who have 'rewarding rituals' treat themselves on average five times a week - with nearly one in 10 enjoying a pick-me-up once a day - leaving 58 per cent feeling happier and 48 per cent more relaxed.

Nic Moran, on behalf of M&S Club Rewards, said: "Our research shows us just how important rewarding rituals are to our daily lives, contributing to our overall wellbeing and happiness. It's often the small things that can bring the most joy on a daily basis, so, it's great to see so many people taking time out of their day to enjoy the little things."

A quarter of those who treat themselves plan to do so more this year than in previous years as they say they have a better understanding of the importance of 'me' time (36 per cent), want to feel special (22 per cent), or like being spontaneous (18 per cent).

However, the research also found planning these types of rewards is important with more than four in 10 people (42 per cent) admitting they need to find time to treat themselves or otherwise they won't get around to it at all. In addition, 37 per cent said they are more likely to treat others than themselves, with half admitting rewarding others improves how they are feeling themselves.

Nic Moran added: "Although we know the positive impact of taking a little time to treat ourselves, and indeed others, it can sometimes be hard to make it a priority, particularly in the current climate. However, earning and using loyalty points and rewards vouchers earned throughout the year is a great way to make it easier to enjoy those little regular treats or rewards, that can have a big impact, whether it's for yourself or your loved ones."

To make their M&S shopping even more rewarding, M&S Credit Card customers have the option of joining M&S Club Rewards, offering an enhanced range of M&S treats and rewards.

The M&S shopping vouchers (worth almost £80) and M&S hot drinks vouchers (worth c. £88 per year) provide customers with a combined £168 to spend in M&S – plus unlimited next-day online delivery

for M&S purchases at no extra cost* - and three M&S points for every £1 spent on M&S shopping and on overseas spend using the M&S Credit Card - all for a fee of £10 per month.

Club Rewards benefits include:

- Unlimited next day delivery on M&S.com (exclusions apply)
- 3 x £15 Clothing & Home Vouchers
- 1 x £20 Christmas Clothing & Home Voucher
- 3 Rewards Points for every £1 spent at M&S
- 1 Reward Point for every £5 spent anywhere else
- A Birthday Treat (£12 M&S food voucher)
- 32 Hot Drinks Vouchers – worth c.£88
- 3 Rewards Points for every £1 spend abroad on purchases made in the local currency using the M&S Credit Card

For more details and information, visit: <https://bank.marksandspencer.com/club-rewards/>

ENDS

TOP 20 REWARDING RITUALS:

1. Watching your favourite TV show
2. A hot drink i.e. cup of tea or coffee enjoyed in a cafe
3. Enjoying a piece/bar of chocolate
4. A walk in the countryside
5. Reading a great book
6. Enjoying a slice of cake
7. Spending time with friends
8. Getting a takeaway
9. Meeting a friend for something to eat/drink
10. Playing a song that brings back happy memories
11. Buying myself something as a small treat e.g. a new item of clothing
12. Calling a loved one/relative
13. Enjoying a glass of wine on a Friday night
14. A warm bubble bath at the end of a stressful day
15. Getting a haircut/having your hair done
16. Completing a workout
17. Buying fresh flowers
18. Buying something small for my house e.g. a new candle
19. Have a 'date night' with your partner/spouse
20. Looking back at old photographs

*M&S.com delivery is usually charged at £4.99 each order. This will not apply to food, hampers, wine, flowers, furniture and items described as on sale or as part of any offer.

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About M&S Bank

M&S Bank (the trading name of Marks & Spencer Financial Services plc) launched in 2012 on the foundations of M&S Money, which was established in 1985 as the financial services division of Marks and Spencer plc. In

M&S BANK

November 2004, HSBC bought 100 per cent of the share capital of Marks and Spencer Retail Financial Services Holdings Limited.

Today, M&S Bank operates as a joint venture arrangement between HSBC and Marks & Spencer, however, M&S Bank has its own banking licence and its own Board.

M&S Bank offers a broad range of financial products, including the M&S Credit Card, and a range of loans, savings and general insurance products, while its travel money service offers one of the widest ranges of currencies available on the high street.

HSBC UK

HSBC UK serves around 15 million customers across the UK, supported by 26,000 colleagues. HSBC UK offers a complete range of retail banking and wealth management to personal and private banking customers, as well as commercial banking for small to medium businesses and large corporates.