THE 35 GREATEST THINGS ABOUT CHRISTMAS, REVEALS M&S BANK

Researchers surveyed the nation and revealed the 35 things which make Christmas special in the UK, with simply being with loved ones coming top (46 percent).

Watching someone you love open a special gift (38 percent) and putting up the decorations (37 percent) were also high on the list, as was settling down to a Christmas special episode on the telly together (32 percent).

Hearing a festive tune while out Christmas shopping (30 percent), tasting that first mince pie (25 percent), sharing a massive tin of chocolates during a movie (22 percent), and enjoying hearty leftover sandwiches on Boxing Day (22 percent) also made the list of the things we love most about the festive season.

The research, from M&S Credit Card, also reveals that Brits like to play board games (21 percent), can't get enough of the scent of the Christmas tree and are proud to wear a Christmas jumper (20 percent) to get into the festive spirit.

And while a fifth admit they love getting the table laid and looking festive ahead of Christmas lunch, 18 percent confess that even the chaos of getting the food on the table in time is something they've grown to enjoy over time.

Meanwhile Brits also enjoy a brisk walk on Boxing Day (16 percent), getting dressed up for Christmas (16 percent) and seeing the whole family looking silly in their festive cracker hats (16 percent).

And despite their reputation for polarising the nation, sitting down to sprouts on Christmas Day is one of the highlights of the festive period, according to one in six of the 2,000 Brits polled (15 percent).

Paul Stokes, M&S Credit Card, said: "It's great to see just how much there is that makes Christmas feel like such a special time for so many of us, whether it's the first mince pie of the season, sitting down to Christmas dinner or shopping while listening to festive carols, there is so much we look forward to as a nation.

"Our research also indicates that many Brits are confident they'll have a fantastic Christmas, even if they may be planning to spend a little less during the festive period than last year. Many have been making an effort to not only save up but also look for ways to be more savvy when it comes to their festive spending too, whether that's starting their Christmas shopping early, setting a budget or earning rewards on their festive purchases so that they can earn vouchers to save money on their shopping in the New Year."

The research also found that one in two Britons (47 percent) are still confident they will pull off a fantastic Christmas, despite 71 percent planning to spend less on celebrating this year.

In fact, four in ten (41 percent) felt that the festive period is the most rewarding time of the year, because it is all about spending time with family and friends (56 percent), celebrating together (54 percent) and seeing loved ones happy (53 percent).

And nearly half (44 percent) admit that Christmas is their favourite time of year, with three-quarters (72 percent) saying that nothing beats sitting down with loved ones to tuck into their festive lunch.

With this in mind, four in ten (41 percent) of those surveyed say they have been making a more effort to put money aside to cover the cost of Christmas.

When it comes to money saving hacks, 45 percent will be keeping an eye out for good deals on food and drink, 42 percent began bagging bargains early, planning what to buy well in advance, while 34 percent are making, and sticking to, a Christmas budget.

One in three (33 percent) will be using a reward card, such as a credit card, to build up points for use in the New Year, with a further third (30 percent) already thinking about how they can make their Christmas leftovers go further.

And one in ten (13 percent) admit that they will be asking family to contribute towards the cost of Christmas dinner.

THE 35 GREATEST THINGS ABOUT CHRISTMAS, ACCORDING TO THE NATION

1. Being together with family and friends	(46 percent)
2. Treating loved ones to a special gift	(38 percent)
3. Decorating the house	(37 percent)
4. Watching a Christmas special on the telly	(32 percent)
5. Watching younger family members open their stockings	(31 percent)
6. Entertaining friends and family	(30 percent)
7. Hearing Christmas songs while out shopping	(30 percent)
8. Mince pies	(25 percent)
9. Seeing shop windows dressed in festive decorations	(24 percent)
10. Christmas lights switch on	(24 percent)
11. Eating chocolate in the morning	(23 percent)
12. Sharing a massive tin of chocolates during a movie	(22 percent)
13. Boxing Day leftover sandwiches	(22 percent)
14. Playing board games	(21 percent)
15. The smell of the Christmas tree	(21 percent)
16. Wearing Christmas jumpers	(20 percent)
17. Making the table look pretty	(20 percent)
18. The chaos of getting Christmas lunch on the table	(18 percent)
19. A Christmas tipple	(17 percent)
20. A Boxing Day walk	(16 percent)
21. Getting dressed up on Christmas morning	(16 percent)
22. Everyone looking silly in their cracker hats	(15 percent)
23. Sprouts	(15 percent)
24. Buying a present for your pet	(14 percent)

25. Changing into your pyjamas straight after lunch	(14 percent)
26. Mulled wine	(14 percent)
27. Family members nodding off in an armchair	(14 percent)
28. Singing carols	(13 percent)
29. Shaking your presents to see what you got	(13 percent)
30. Bucks Fizz	(12 percent)
31. Tucking into your first Christmas sandwich of the year	(12 percent)
32. Leaving a mince pie out for Father Christmas	(12 percent)
33. Lighting the fire	(12 percent)
34. Going to the pub for a quick drink on Christmas Day	(12 percent)
35. A visit to Santa's grotto	(10 percent)

ENDS

Notes to Editors:

This research of 2,000 Brits was commissioned by M&S Bank and conducted by <u>Perspectus Global</u> during November 2022.

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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 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.