

M&S Credit Card - £20 voucher offer

Terms and conditions

We are offering 2,000 rewards points, worth £20 in M&S vouchers, 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 and the M&S Loyalty Scheme 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.
3. 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).

Eligibility criteria for the offer

4. To be eligible for the offer, 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 Rewards Offer banner promoting the £20 voucher offer and appearing on the M&S website www.marksandspencer.com. Successful applications made via any other route will not qualify for the offer;
 - c. The Card account must be opened and one or more qualifying purchases to the total value of at least £100 completed within 90 days of the date the Card account was opened. Qualifying purchases exclude foreign currency or other cash related payments, or M&S gift cards or vouchers; and
 - d. The Card account must remain open at the date the offer is fulfilled.
5. If you meet the eligibility criteria for the offer (as described above), you will receive £20 of vouchers via the quarterly rewards mailing from M&S. This will be within a maximum of 6 months of completing your qualifying purchase(s). The M&S Loyalty Scheme is promoted and operated by Marks and Spencer Plc.

The Offer Period

6. The Offer Period is from **05 January 2022 until 15 February 2022**. M&S Credit Card applications received by us before or after this period will not qualify for this offer.
7. We may withdraw the 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 £20 of rewards vouchers.

General terms

8. The offer is not transferable and is not available in conjunction with any other voucher or discount offer which may otherwise be available to applicants for a Card during the Offer Period.
9. No cash equivalent to the value of the rewards vouchers will be offered. We may refuse any application for a product or service.
10. **Certain restrictions apply to the use of the M&S rewards vouchers.** The vouchers can be used in M&S on clothing, beauty, homeware, food & flowers.