

M&S Credit Card – £25 M&S e-gift card offer Terms and conditions

M&S are offering a £25 M&S e-gift card (the “e-gift card”) in accordance with these offer terms and conditions (the “Offer Terms”) when you successfully apply for an M&S Credit Card Shopping Plus 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. 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.

Eligibility criteria for the e-gift card

3. To be eligible for the e-gift card, 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 in any one of the following ways as is available at the time of application:
 - via an M&S Credit Card banner promoting the offer on the M&S website www.marksandspencer.com
 - via the link in a promotional email
 - by scanning a QR code on an instore promotion for the offer
 - using a tablet available instore and displaying a promotion for the offer.Successful applications made via any other route will not qualify for the e-gift card offer;
 - c. the Card account must be opened and five or more

qualifying purchases to the total value of at least £250 completed within 90 days of the date the Card account was opened (qualifying purchases exclude foreign currency and other cash related payments, and M&S gift cards/ vouchers); and

- d. the Card account must remain open at the date the e-gift card is sent.
4. The M&S Credit Card Shopping Plus Offer includes 0% interest on shopping for 18 months from account opening and 0% interest for 15 months on balance transfers made within 90 days of account opening (a balance transfer fee of 2.99% (min £5) applies).
5. If you meet the eligibility criteria for the e-gift card (as described above), your e-gift card will be sent to you via the email provided at application from M&S within 45 days of completing your qualifying purchases. M&S will not resend the e-gift card.

The Offer Period

6. The Offer Period begins on the **3rd January 2024**. Any M&S Credit Card applications received by us before this date will not qualify for an e-gift card.
7. This Offer is promoted and may be withdrawn by M&S at any time. In that case:
 - the Offer Period end date will be displayed on the M&S website and on any digital banners and instore promotions (as referred to at 3b) from at least 14 days beforehand.
 - any applications received after the Offer Period end date will not qualify for an e-gift card.

General terms

8. The Offer is not transferable.
9. No cash equivalent to the value of the e-gift card will be offered. We may refuse any application for a product or service.
10. **Certain restrictions apply to the use of the M&S e-gift card.** The e-gift card can be used in M&S on clothing, beauty, homeware, food & flowers.