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 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.
   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.