

M&S Sparks Pay Offer – 20% off at M&S Terms and conditions

We are offering 20% off at M&S in accordance with these offer terms and conditions (the “Offer Terms”) when you pay using Sparks Pay and meet the eligibility criteria set out below.

1. In these Terms “we”, “us” or “our” means Marks and Spencer plc. “MSB” means Marks and Spencer Bank.

Eligibility criteria

2. To be eligible for this offer, the following requirements must be met:

a. you are not an existing Sparks Pay account holder and have not held a Sparks Pay account within the last 6 months;

b. you must make a Qualifying Purchase on marksandspencer.com

c. you must pay the discounted balance of the purchase price following application of the discount as follows:

- if your application is accepted by MSB straight away, you will be provided with Sparks Pay as a payment option at checkout on marksandspencer.com. You'll need to pay using Sparks Pay for the discount to be applied.
- if your application isn't accepted by MSB straight away and is referred, you won't be provided with Sparks Pay as a payment option until MSB provides an accept decision and your Sparks Pay account has been set up by MSB and becomes available to you as a payment option at checkout on marksandspencer.com. You'll need to pay using Sparks Pay for the discount to be applied.

3. If you meet the eligibility criteria for the offer (as described above), you will receive 20% off the price of your first M&S Qualifying Purchase using Sparks Pay.

4. Your Qualifying Purchase may include one or more items (exclusions apply as set out below), provided this is processed as a single transaction. The transaction will be processed, and the discount applied at the checkout. The maximum transaction value following application of the discount is £500.

General terms

5. If the purchased items are subsequently returned, the discount will not be available for re-use.

6. The offer is not transferable and cannot be exchanged for cash.

7. A Qualifying Purchase includes: Clothing, Lingerie, Beauty & Homeware.

8. A Qualifying Purchase excludes: Brands at M&S, 30% and higher % off offers, Beauty Advent Calendar and Beauty Box offers, Furniture (including furniture delivery and disposal services), stationery, cards and wrap, personalised items, Made to Order Suits, made to order curtains, tailoring alterations, schoolwear, 'Your School Uniform' service, repairs services, name tapes, Gift Card/Vouchers, food, flowers, beers, wine & spirits, charity items, sale and clearance items.

9. These terms and conditions are correct at the time of launch of the offer. The offer and its' availability may vary.

10. These terms are governed by the laws of England and Wales and you can bring legal proceedings in respect of the reward scheme and our dealings with you in the courts of England and Wales (and/or Scottish courts if you live in Scotland and/or Northern Irish courts if you live in Northern Ireland). The terms are in English and any communications we send to you will be in English.

11. Nothing in these terms will affect or reduce your statutory rights. Please call 0333 014 8555 if you would like to receive these terms in an alternative format such as large print or audio. Calls may be recorded for security, training and monitoring purposes. 03 numbers are charged at the same rate as a standard 01 or 02 landline number, even when from a mobile. Sparks is a trade mark of the promoter Marks and Spencer plc of Waterside House, 35 North Wharf Road, London W2 1NW © Marks & Spencer. All rights reserved.

M&S acts as a credit broker not a lender