

MARKS AND SPENCER UNIT TRUST MANAGEMENT LIMITED

Supplementary Information Document for investment in the M&S Unit Trust Funds

**To be read in conjunction with the Key Investor Information Documents for
each of the M&S Unit Trust Funds.**

M&S
SAVINGS AND
INVESTMENTS

Using the Supplementary Information Document

The Financial Conduct Authority (FCA) is the independent financial services regulator. It requires us, Marks and Spencer Unit Trust Management Limited, to give you important information to help you decide whether our M&S Unit Trust Funds are right for you.

This brochure will supplement the Key Investor Information Documents (KIIDs) on each individual Fund to give you this important information. You have been sent a copy of the KIID for each of our Funds. Each KIID contains a short description of the investment objective and policy, a description of the risks and the risk/reward profile of the Fund, a presentation of past performance and details of charges. It is important to read the KIIDs for the relevant Fund(s). If you are investing via a stocks and shares individual savings account (ISA) you will also need to read our Stocks and Shares ISA Terms and Conditions, which you have also been sent, along with application and transfer forms and a prepaid envelope, if you choose to apply by post.

This brochure has three main sections ('Guide to investing', 'Your questions answered' and 'General information') and includes information such as how to invest in the Funds, how you can invest via stocks and shares ISAs and how to transfer any existing ISA investments you have to us, if you want to do that.

Can anyone invest?

Individuals aged 18 and over can invest.

Please note: Individuals who reside in the European Economic Area (EEA), or are defined as a 'US Person' or a 'Canadian Resident' are not permitted to invest in M&S Unit Trusts.

A "US Person" means an individual who:

- is a US Citizen (including all persons born in the US) who has not formally renounced his/her citizenship (including a person with dual or multiple nationality or citizenship) even though he/she may reside outside of the US;
- is a resident of the US (for example, if they have a US address, including primary mailing, residential and business address);
- is a resident of, or an individual who was born in, American Samoa;
- is a US Permanent Resident (also known as a Green Card Holder) (even if not actually living in the US); or
- is otherwise considered a resident of the US for US tax purposes (also known as a US Resident Alien).

A "Canadian Resident" means an individual, if:

- the individual's primary principal residence is located in Canada; or
- the individual is in Canada at the time of the offer, sale or other relevant activity.

We know that investing is a serious business and we ask that you read the information carefully. It is important that you understand these stock market based investments, particularly the risks involved. It is also important to note that the price of units and income from them can go down as well as up and you may not get back the amount you originally invested. Investment in any fund should be considered a medium to long term investment, which means you should usually plan to keep your investment for five years or more.



Important Information

Please note that if you're tax-resident in any country other than the UK and you apply to invest in the funds outside of an ISA, then you must supply your Tax Identification Number during the application process.

If you have any questions, please look in the 'Your questions answered' section first to see if they are answered there.

If you need help with explanations, filling in forms, or need further information, please call us on 0808 005 5555¹. We do not provide financial advice. We only provide factual information regarding the Funds. If you are in any doubt as to the appropriateness of these Funds, please contact an independent financial adviser.

1. Guide to investing

This section describes the practical part of investing. It covers investment into the Funds directly and through a stocks and shares ISA. It also includes information on how to invest, how to sell units, the price of units, what types of units are available and what happens to the income from each of the Funds.

We offer four different Fund options:

- Marks & Spencer UK 100 Companies Fund
- The Marks and Spencer Worldwide Managed Fund
- Marks & Spencer High Income Fund
- The Marks and Spencer UK Selection Portfolio

Details of each of our four Funds are contained in the Key Investor Information Documents (KIIDs) for each Fund.

Direct or ISA investing

You can invest in two ways. Either directly or through a tax-efficient stocks and shares ISA (individual savings account).

For details of the tax position when investing directly in the Funds, please see 'Will I have to pay Income or Capital Gains Tax?' in our 'Your questions answered' section.

¹ Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

How to invest

You can invest in each of the Funds directly or through a stocks and shares ISA by telephone on 0808 005 5555² or by completing the written application form in the application pack.

You can invest a lump sum directly in the Funds or via a stocks and shares ISA with a cheque or debit card (Visa Debit, Debit Mastercard, Maestro), or monthly by Direct Debit. Each working day at 8am, new unit prices will be calculated for the Funds. This is called the valuation point. Instructions to buy units in each of the Funds will be carried out at the next 8am valuation point price following receipt. This is called forward pricing.

Monthly Direct Debit investments will usually be claimed on the 4th day of each month, or the next working day if the 4th is not a working day, and units will be bought at the buying price on this day.

You can invest £25 or more on a monthly basis by Direct Debit. We will ensure that you do not invest more than the annual ISA limit.

How to sell units

You can sell units held in each of the Funds directly, or via a stocks and shares ISA, at any time by telephone or by writing to us. You can also instruct us to withdraw all, or part, of your investment at any time.

We may ask you to confirm any instructions given over the telephone in writing. Written instructions to sell must be signed by each unitholder.

Payment can be by cheque made payable to you, or direct to your bank or building society account. We will carry out any transactions that remain to be completed.

The price of units

The buying and selling prices for the Funds are published daily online at marksandspencer.com/unittrusts or you can obtain the Fund prices by telephoning us.

Minimum investment

The minimum initial lump sum you can invest is £100. Following this, you can make top-up investments of £25 or more.

The minimum amount that can be invested on a monthly basis by Direct Debit is £25.

Unit types available for each method of investment

The income received from the stocks and shares held in the Funds will either be paid out (income units) or reinvested for you (accumulation units) depending on the type of units you hold.

If you hold income units, your income is paid to your bank or building society account and will no longer benefit from the tax efficiency of an ISA wrapper.

If you hold accumulation units, income is reinvested back into the Fund. This will not buy additional units, but will be reflected in the price of accumulation units.

For detailed information on the taxation of income when investing directly in the Funds see 'Will I have to pay Income or Capital Gains Tax?' in our 'Your questions answered' section.

² Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

For The Marks and Spencer Worldwide Managed Fund, Marks & Spencer UK 100 Companies Fund and The Marks and Spencer UK Selection Portfolio, the type of units available for each type of investment are:

	Income units	Accumulation units
Lump sum – Direct investment	Yes	Yes
Lump sum – Stocks and shares ISA	No	Yes
Monthly investment by Direct Debit – Direct investment	No	Yes
Monthly investment by Direct Debit – Stocks and shares ISA	No	Yes

For the Marks & Spencer High Income Fund, the type of units available for each type of investment are:

	Income units	Accumulation units
Lump sum – Direct investment	Yes	Yes
Lump sum – Stocks and shares ISA	Yes	Yes
Monthly investment by Direct Debit – Direct investment	No	Yes
Monthly investment by Direct Debit – Stocks and shares ISA	No	Yes

The payment dates for income from the Funds are:

Marks & Spencer UK 100 Companies Fund

Last working day in April and October.

The Marks and Spencer Worldwide Managed Fund

Last working day in February and August.

Marks & Spencer High Income Fund

Last working day in March, June, September and December.

The Marks and Spencer UK Selection Portfolio

Last working day in January and July.

2. Your questions answered

You will find answers to many of your questions here. Have a read through the questions or call us on 0808 005 5555³.

Questions about ISAs

How do ISAs work?

ISAs are the government's way to help you save and invest. You will not pay any UK Income Tax or Capital Gains Tax on any income or capital gains within your ISA.

The maximum amount that can be subscribed to a stocks and shares ISA in each tax year is prescribed by the ISA Regulations. You can subscribe to any combination of permitted ISAs in the same tax year, subject to the subscription limits and eligibility requirements for each type of ISA, but you cannot exceed the overall maximum ISA allowance prescribed by the ISA Regulations.

M&S Savings and Investments offers two types of ISA: a cash ISA and a stocks and shares ISA. If you hold a stocks and shares or cash ISA with another provider and want to transfer it to our stocks and shares ISA, please see 'Can I transfer my ISA?' in the 'Your questions answered' section.

Can anyone invest in an ISA?

Individuals aged 18 and over can subscribe to ISAs. Investors must be resident in the UK or be a crown employee serving overseas (for example a member of the armed services), or be married to, or in a civil partnership with, a crown employee serving overseas.



Important

The value of the stocks and shares ISA tax benefits depends on your own personal circumstances.

The tax benefits of a stocks and shares ISA are subject to government legislation and may change in the future.

If you are not clear about your tax position, you should seek professional advice or contact your local tax office for further information.

Can I transfer my ISA?

You can transfer an ISA you hold with another manager to us.

You simply need to complete our stocks and shares ISA transfer form. We will then make all the necessary arrangements with your existing manager to effect the transfer.

For the transfer of a stocks and shares ISA any investments held in your current ISA may be sold and the proceeds sent to us and invested in the Fund(s) you have chosen. The proceeds from selling your existing investments will usually be out of the stock market for up to 30 working days. During this time the stock market may move up or down, resulting in the potential for loss of income and growth.

³ Calls may be recorded. Check our website [marksandspencer.com/bank](https://www.marksandspencer.com/bank) for the latest opening hours.

Please note your existing ISA manager may levy an exit charge on transfer.

The amount transferred will not count towards the ISA subscription limits.

You can also transfer an M&S Stocks and Shares ISA to another provider. Just contact the provider you have selected and they will contact us directly to organise the transfer.

Who is the ISA manager?

The ISA manager is Marks and Spencer Unit Trust Management Limited.

Each year we will report to HM Revenue & Customs all subscriptions made to our stocks and shares ISA so that they can check that customers have not exceeded the ISA limits.

Tax questions

It's up to you to meet your tax responsibilities in the UK and any other countries where this arises. This relates to the opening and use of accounts and services provided by members of the HSBC Group.

Please note: if you're tax-resident in any country other than the UK and you apply to invest in the funds outside of an ISA, then you must supply your Tax Identification Number during the application process.

Some countries' tax laws may apply to you even if you don't live there or aren't a citizen of that country. Connected Persons, who are people connected with you in a way that's relevant to your relationship with us, are responsible for their own tax obligations. As you are responsible for your own tax obligations (and Connected Persons, for theirs), no HSBC Group member is responsible for this nor provides tax advice. It is your choice if you seek independent legal and tax advice.

What is the tax position of the Funds themselves?

Capital gains made within the Funds are not liable to tax. Income received by the Funds, without tax deducted, is liable to corporation tax at a rate of 20% after allowing for Fund expenses.

Will I have to pay any Income or Capital Gains Tax?

You may be liable to pay tax on any income or capital gains earned outside of an ISA.

If you have selected to have income paid out for an applicable fund, this will be paid gross of tax. If you have selected to have income reinvested, gross income will be automatically reinvested back into the Fund.

Different funds have different Income Tax implications, which are dependent on whether the fund distributes interest or dividends. This is explained for each of the M&S Unit Trust Funds below.

The Marks and Spencer Worldwide Managed Fund, The Marks and Spencer UK Selection Portfolio, Marks & Spencer UK 100 Companies Fund

These Funds pay dividend distributions. You can earn dividend income up to your annual Dividend Allowance before you may have to pay tax. To find out more about your Dividend Allowance, you can visit HMRC's website (hmrc.gov.uk).

Marks & Spencer High Income Fund

This Fund pays gross interest distributions. These interest distributions will count towards your Personal Savings Allowance. To find out more about your Personal Savings Allowance, you can visit HMRC's website (hmrc.gov.uk). If you earn interest in excess of your allowance, you may be liable to tax.

Questions about Key Investor Information Documents (KIIDs)

What are the KIIDs?

There are two KIIDs containing key information produced for each Fund, one focused on accumulation and the other focused on income. They set out key facts regarding the Fund's objective, investment policy, risks, charges, past performance and other practical information. The Financial Conduct Authority requires us to provide you with this information which is intended to help you compare different funds and make informed investment decisions.

The KIIDs should be read in conjunction with this Supplementary Information Document and, if you are investing in a stocks and shares ISA, the M&S Stocks and Shares ISA Terms and Conditions.

The KIIDs for each Fund are reviewed and updated at least on an annual basis.

How can I get the latest KIIDs for the various Funds?

New investors

Before we can process your application, you will need to declare that you have received and read the latest versions of the KIIDs for your chosen Fund(s). You will have received a copy of the latest KIIDs for each of the Funds offered within the application pack.

If you don't have an application pack, you can telephone us or write to us to send you the latest KIIDs for the Fund(s) before making the investment. We can either post them or send them by email (see "How can I contact you?" on page 9 for contact details).

Existing investors

When making a top-up investment (either into a Fund you already hold or into a new Fund in which you do not currently have a holding), increasing the amount invested on a monthly basis by Direct Debit, or switching from one Fund to another, we are required to ensure that you have received the latest version of the KIIDs for the Fund(s) you have chosen.

You can telephone us or write asking us to send you the latest KIIDs for the Fund(s) before making the investment. We can either post them or send them by email.

You can make a top-up investment by telephone or by post either using a top-up form or by sending us a cheque with a covering letter.

Instructions to increase your monthly investment amount or to switch from one Fund to another can be made by telephone or by post using a covering letter.

If you instruct any of the above transactions by post using a covering letter, you will need to confirm that you have received and read the latest KIIDs (please quote the publication date quoted at the bottom of the KIID in your covering letter).

If you are resident in an EEA country or defined as a 'Canadian Resident', you can't pay into funds (this does not include existing Direct Debit payments), open a new product, switch funds, convert units between income and accumulation, or increase or switch funds on any Direct Debit payments. This means we are unable to supply a specific KIID.

General questions

Can I get more information on each of the Funds?

The following documents are available free of charge:

- A copy of the Prospectus for each Fund
- Copies of the most up to date KIIDs for each Fund
- The latest Annual or half-yearly full Report and Accounts

For copies of any of these documents, call 0808 005 5555⁴ or download printable versions from marksandspencer.com/unittrusts.

Is my investment protected by the Financial Services Compensation Scheme?

Marks and Spencer Unit Trust Management Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be eligible to compensation from the scheme if you have a valid claim against us in respect of investment business and we cannot meet our obligations. Most types of investment business are covered by the FSCS and eligible investors can claim up to the current FSCS limit for investments.

If you would like further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) you can contact them using the following details:

FSCS

10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone helpline:

0207 741 4100 or 0800 678 1100

Internet: fscs.org.uk



How can I contact you?

If you have queries on any of the Funds or would like to discuss buying or selling units please call 0808 005 5555⁵.

The address to write to is:

M&S Savings and Investments, PO Box 329, Wymondham, NR18 8HA

Telephone: 0808 005 5555⁶

Fax: 01244 686116

Email: Internet.investments@mandsbank.com

4 Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

5 Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

6 Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

3. General information

Investment advice and commission

We believe that you will want to make up your own mind about our products so we offer an execution-only service without investment advice. However, we can provide factual information about any of our products.

If you have any doubt as to whether this investment is suitable for you please contact an independent financial adviser.

Marks and Spencer Unit Trust Management Limited does not pay commission to independent financial advisers.

Customer documentation

You will receive a letter of acknowledgement and contract note following lump sum investments into our Funds, and when you sell units held in your account. The contract note will give details of the transaction including the number of units bought/sold and the price per unit.

Investors will receive six-monthly statements in May and November each year. Unit certificates will not be issued.

Privacy

Your personal information will be collected, used and shared in line with our Privacy Notice. You can view or download a copy by visiting marksandspencer.com/bankprivacynotice or, if you prefer paper, give us a call on 0345 900 0900 and we'll send you one in the post.

Switching Funds

You can switch your investment from one of our Funds to any of the other Funds we offer at any time. You can instruct us by telephone or in writing. We may ask for telephone instructions to be confirmed in writing.

If you instruct us to sell all or some of the units held in your existing Fund, the units will be sold at the 8am valuation point on the first working day after the day we receive your instructions.

We will buy units for your new Fund(s) at the 8am valuation point on the first working day after the day we sold your shares in the existing Fund.

This means you will be out of the market for 24 hours during which time the market may move up or down, resulting in a potential loss of growth and income.

If you instruct us to switch a specific amount of money, both the sale of units in your existing Fund and the purchase of units in the new Fund(s) will be completed at the 8am valuation point on the first working day after we receive your instructions.

Canceling an investment

You have the right to cancel an investment if you have received investment advice from a financial adviser. You will have 14 days to cancel from the date we open your account if you have made an application by post. If you have made an application over the telephone, the 14 day cancellation period commences when you receive the Terms and Conditions document in the post following the telephone call. If you cancel, the amount returned may be less than the amount you invested, if there has been a downward movement in the value of your investment from the date of investment to the date your instruction to cancel was received.

You can cancel your investment by calling us or writing to us within the 14 day period.

Complaints

If you have a complaint please write to us at:

M&S Savings and Investments, PO Box 329, Wymondham, NR18 8HA

Telephone: 0808 005 5555⁷

If we are unable to resolve your complaint to your satisfaction you can write to the Financial Ombudsman at:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Internet: financial-ombudsman.org.uk

A written complaints procedure is available on request.

Direct Debit Guarantee



- i) You can invest monthly by Direct Debit. Subject to (iv) below, you can increase (subject to the stocks and shares ISA subscription limit prescribed by the ISA Regulations), decrease (subject to our minimum monthly subscription amount), or temporarily suspend monthly Direct Debit payments by telephoning us on 0808 005 5555⁸ or writing to us at the M&S Savings and Investments address above.
- ii) To cancel monthly Direct Debit payments you must instruct us by telephoning us on 0808 005 5555⁹ or writing to us at the M&S Savings and Investments address above.
- iii) Monthly Direct Debit payments will usually be claimed on the 4th day of each month, or the next Working Day if the 4th is not a Working Day. It may be necessary on occasions to bring forward the Direct Debit payment in April to ensure it is received before the tax year ends.
- iv) You are unable to increase, decrease, suspend temporarily, or cancel a Direct Debit payment in the three Working Days immediately before the date on which the Direct Debit will be claimed.

⁷ Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

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⁹ Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

v) If you sell your entire holding of units held in a Fund in the three Working Days before a Direct Debit payment is to be claimed, the Direct Debit payment will be claimed and used to purchase units in the Fund. The Direct Debit payment will be deemed a subscription to your ISA, and therefore count towards the stocks and shares ISA subscription limit as prescribed by the ISA Regulations. These units will then be sold and the proceeds will be sent to you either by cheque or payment to your nominated bank or building society account within five Working Days of us confirming receipt of the Direct Debit payment. As the price at which these units will be sold may be different to the price at which the units were bought, the amount returned to you may be lower than the amount of the Direct Debit payment.

Client classification

All investors are classified as retail clients.

Product appropriateness

In accepting and undertaking your instruction for this investment Marks and Spencer Unit Trust Management Limited is not required to assess the appropriateness of this product for you. This means that the protection offered by the Financial Conduct Authority's rules on assessing appropriateness will not apply to this transaction.

Conflicts of interest

Marks and Spencer Unit Trust Management Limited is part of the HSBC Group of companies. Here is a summary of the HSBC Group Conflicts of Interest policy:

The HSBC Group is a global organisation which provides a wide range of financial services. As such, it, or a company with whom it has an association (HSBC), may from time to time have interests which conflict with its clients' interests or with the duties that it owes to its clients. These include conflicts arising between the interests of HSBC, its associates and employees on the one hand and the interests of its clients on the other and also conflicts between clients themselves.

Conflicts may also arise from the receipt of payments or benefits from third parties or from remuneration and other incentive structures.

HSBC has established procedures which are designed to take all appropriate steps to identify, and prevent or manage such conflicts which may adversely affect the interests of clients. These include organisational and administrative arrangements to safeguard the interests of clients. A key element of this policy is that persons engaged in different business activities involving a conflict of interest must carry on those activities independently of one another.

Where necessary, HSBC maintains arrangements which restrict the flow of information to certain employees in order to protect its clients' interests and to prevent improper access to client information.

HSBC may also deal as Principal for its own investment account and may be matching transactions with another client. Procedures are in place in order to protect the client's interest in this instance.

In some cases, HSBC's procedures and controls may not be sufficient to ensure that a potential conflict of interest does not damage a client's interests. In these circumstances, HSBC will consider whether it is appropriate to disclose the potential conflict to the client and obtain the client's formal consent to proceed. However, HSBC may decline to act in any circumstance where there is residual risk of damage to the interests of any client.

You may have further questions which relate to the underlying procedures within HSBC. In such cases you can contact us on 0808 005 5555¹⁰ and we will direct your query accordingly.

Short term trading

Investment in any unit trust fund should be considered a medium to long term investment (at least five to ten years). You have access to your money at any time.

However, if we have reasonable grounds to believe that an investor is conducting short term trading for which this Fund is not appropriate, we reserve the right to reject an instruction, or apply the unit price prevailing at the next but one 8am valuation point, following receipt of an instruction to buy or sell units.

Client money

Marks and Spencer Unit Trust Management Limited (the Manager) is subject to the rules and guidance set out by the Financial Conduct Authority (FCA), which are contained in the FCA Client Assets (CASS) Sourcebook. Part of the sourcebook provides protection for money received and held by the Manager on behalf of unitholders in the Fund, referred to as "Client Money", should the Manager become insolvent.

Client Money Rules in the CASS Sourcebook allow the authorised fund manager to choose not to apply the rules and guidance protecting client money for a limited period in specific circumstances. This is referred to as the "Delivery versus Payment" exemption. The Manager may use the "Delivery versus Payment" exemption to the Client Money Rules in the following situations:

- where you instruct the Manager to buy units, the money which the Manager receives from you will be paid to the Trustee by close of business on the working day following receipt. The Manager will not treat this money as client money under the Client Money Rules. If, for any reason, the Manager continues to hold this money after this period, the Manager will treat it as client money under the Client Money Rules; and
- where you instruct us to sell units, under the Client Money Rules we have until the close of business on the working day following receipt of money from the Trustee to pay the sales proceeds to you. The Manager is not required to treat this money as client money under the Client Money Rules. Notwithstanding this, currently the Manager will treat any payment that is issued as client money in accordance with the Client Money Rules.

¹⁰ Calls may be recorded. Check our website marksandspencer.com/bank for the latest opening hours.

Where the Manager is required to hold client money under the Client Money Rules:

- The bank will hold your client money in a trust account separate to any account used to hold money belonging to the Manager in its own right.
- The Manager will not be responsible for any loss incurred by you resulting from acts or omission of the bank holding your client money unless such a loss is reasonably foreseeable and is caused by our breach.
- If the bank becomes insolvent the Manager will have a claim on behalf of you against the bank. If, however, the bank cannot repay all of its creditors, any shortfall may have to be shared pro rata between all investors in accordance with the FCA's client money distribution and transfer rules contained within FCA Rules.
- If the Manager were to become insolvent the FCA's client money distribution rules also apply to your client money.
- The Manager reserves the right to stop treating money as client money and pay it to a registered charity of their choice:
 - f) where there has been no movement on your holding for a period of at least six years (disregarding any payments or receipts of interest, charges, or similar items); and
 - g) where your balance is more than £25, and the Manager has taken reasonable steps to trace you and return the money to you; or
 - h) where your balance is £25 or less, the Manager has made one attempt to contact you using the most up-to-date contact details they hold for you and not received a response from you within 28 days of the communication having been made.
- If you contact the Manager after they have paid away your money to a registered charity, the Manager will give you a sum equal to the balance paid away.
- The Manager will not pay interest on any uninvested cash.

Authorisation

The Funds are authorised in the United Kingdom.

Trustee

State Street Trustees Limited, Quartermile 3, 10 Nightingale Way, Edinburgh EH3 9EG

Authorised and regulated by the Financial Conduct Authority.

Fund auditors

KPMG Audit LLP, 15 Canada Square, London E14 5GL

Group details

Marks and Spencer Unit Trust Management Limited is part of the HSBC Group.

Regulator

The Funds have been authorised by the Financial Conduct Authority. They can be contacted in writing at Financial Conduct Authority, 12 Endeavour Square, London E20 1JN.

Law

Our dealings with you are governed by the laws of England and Wales, and subject to the non-exclusive jurisdiction of the English courts. The contract and all communications during the course of this investment will be in English. We will send all notices to you at the address given on application or any address of which you later notify us.

Accessibility

At M&S Bank we understand that everyone has different needs. Whether you're dealing with a life event, want information sent to you in a certain format, such as large print, braille or audio, or if you have any health and accessibility needs, we're here to help.

Let us know how we can support you.

Visit marksandspencer.com/accessibility, use our 'Chat with us' service or call us on 0808 005 5555.

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