

DEBENHAMS STORE CARD AND DEBENHAMS CREDIT CARD LOYALTY SCHEME TERMS AND CONDITIONS

1. These rules govern the collection of points and allocation of vouchers (the "Loyalty Scheme"), which is provided by Debenhams ("us/we/our") and operated, as part of your Account Agreement, by NewDay Ltd ("us/we/our").

2. We reserve the right to withdraw or vary the terms and conditions of this Loyalty Scheme at any time by giving you reasonable notice, which shall normally be given not less than 1 calendar month before any variation comes into force or the Loyalty Scheme is withdrawn but which may take effect immediately in the event that action is necessary to ensure compliance with any legal or regulatory obligations or in the event of circumstances beyond our reasonable control. If the Loyalty Scheme is withdrawn, vouchers will only be issued to you if, at the time of withdrawal, you have earned 200 points or more.

3. Loyalty Scheme membership is available to persons who are issued a Debenhams Store Card and/or Debenhams Credit Card under a Debenhams Agreement with NewDay Ltd (an "Account Agreement") signed by them and is by invitation only. Purchases with a card by additional cardholders will be included for the purposes of calculating the total amount of points earned, but vouchers will be sent to the principal cardholder.

4. The Loyalty Scheme is operated by NewDay Ltd. These Terms & Conditions do not form part of your Account Agreement to which separate Terms & Conditions apply.

Points

5. When you use a valid Debenhams Store Card and/or Debenhams Credit Card in participating Debenhams stores or www.debenhams.com you will be awarded points at the rate of 3 points for every £1 spent. With the exception of Gift Vouchers or Gift Cards purchased on www.debenhams.com, where you will awarded points at the rate of 1 point for every £2 spent.

6. If you are a Mastercard customer, when you use a valid Debenhams Credit Card outside participating Debenhams stores you will be awarded points at the rate of 1 point for every £2 spent.

7. For the purpose of the Loyalty Scheme, participating Debenhams stores are all Debenhams stores in Great Britain, www.debenhams.com as well as other stores as notified from time to time. Purchases through Debenhams stores outside of Great Britain and/or purchases of Financial Services (purchases such as insurance products) will be treated as made outside of participating Debenhams stores.

8. Where goods or services purchased using a Debenhams Store Card and/or Debenhams Credit Card are returned for a refund, points will be deducted at the rate at which they were earned.

9. Your Debenhams Store Card and/or Debenhams Credit Card statement will show your total points earned over the period to which the statement relates.

10. Points will not be awarded for the purchase of Travel Money (bureau de change), selected Gift Vouchers/Gift Cards, the payment of any outstanding balance on a Debenhams

Account or in respect of delivery charges associated with a transaction. Purchases made in selected Debenhams concessions are also excluded.

11. Cash Transactions (including betting and gaming transactions), Till Cash Transactions, Cash Advances, Balance Transfers and

Money Transfers issued under your Agreement will not earn points under this Loyalty Scheme. Neither will purchases made using a voucher.

12. We may from time to time offer bonus points whereby a higher percentage of the amount of purchases made during a specified period will be included in calculating the amount of points. Offers of bonuses may be withdrawn at any time.

Vouchers

13. Vouchers will be issued on a quarterly basis in conjunction with your Debenhams Store Card and/or Debenhams Credit Card statement, unless we are prevented from sending them due to circumstances beyond our reasonable control. Vouchers are subject to these conditions and to the conditions stated on the voucher.

14. Vouchers are awarded at the rate of £1 for every 100 points collected. A minimum of 200 points must be earned to receive a voucher.

15. Vouchers can only be redeemed in Debenhams stores in the UK, but cannot be redeemed online at www.debenhams.com or in selected Debenhams concessions. Vouchers must be handed over at the point of sale.

16. Any remaining points will, at our discretion, be carried forward and count towards any future vouchers.

17. Once issued, vouchers will expire on the expiry date shown on the voucher. Expired vouchers are not valid and will not be replaced, nor will points to which they relate be re-instated.

18. Only original vouchers will be accepted. Damaged or defaced or photocopied vouchers will not be accepted.

19. Vouchers are valid on full price and sale items and can be used in conjunction with other offers or promotions. Vouchers cannot be used in conjunction with any Buy Now Pay Later Transaction or Pay

No Interest Transaction as referred to in your Account Agreement, or to purchase Gift Vouchers and Gift Cards, to purchase beauty and fragrance sale items, to obtain Cash Advances at Debenhams tills, or in connection with Financial Services (including bureau de change) payment of a Debenhams Account or in respect of delivery charges associated with a transaction, unless stated otherwise.

20. NewDay Ltd or Debenhams may refuse to redeem vouchers and/or authorise the issue of points if, in our reasonable opinion, we consider that the Loyalty Scheme is being misused, or, if you are in breach of any of the terms of the Account Agreement. We cannot be held responsible for any lost or stolen vouchers.

21. Your Debenhams card is provided by NewDay Ltd, a company registered in England and Wales with registered number 7297722, registered office: 7 Handyside Street, London, N1C 4DA. NewDay Ltd is authorised and regulated by the Financial Conduct Authority with number 690292.