



DEBENHAMS CARD® REWARDS TERMS & CONDITIONS

REWARD PROGRAMME

1. These rules govern the Debenhams Card Rewards Programme ("the Rewards Programme"), which is provided by Debenhams (us/we/our) and operated by NewDay Cards Ltd. They form a contract between you, a Customer who holds a Debenhams Credit Card and/or Debenhams Store Card, and us.
2. If:
 - the account under your Cardholder Agreement opened **on or after** 3 August 2020; or
 - you have opted-in to converting your points into a digital Gift Card using the Debenhams e-servicing app ("the app") or Online Account Manager at <https://portal.newdaycards.com/debenhams/login>; or
 - we have notified you that you will no longer receive Reward Vouchers with your Debenhams Credit Card or Debenhams Store Card statement on a quarterly basis, then in order to enjoy any points you have accrued, you will need to convert them into a digital Gift Card (for use online **and** in store) using the app or the Online Account Manager (subject to these rules), and all references in these rules to "Gift Card(s)" will apply.
3. If:
 - the account under your Cardholder Agreement opened **before** 3 August 2020; and
 - you have **not** opted-in to converting your points into a digital Gift Card using the app or the Online Account Manager (as defined above); and
 - we have **not** notified you that you will no longer receive Reward Vouchers with your statement on a quarterly basis,then we will convert any points you have accrued into Reward Vouchers (for use in store only) that will be sent to you on a quarterly basis with your Debenhams Credit Card or Debenhams Store Card statement (subject to the Conditions below), and all references in these rules to "Rewards Vouchers" will apply.
4. The Rewards Programme is automatically available when you are issued with a Debenhams Credit Card or a Debenhams Store Card under a credit card agreement or store card agreement with NewDay Ltd ("Cardholder Agreement"). Purchases made by additional cardholders will be included for the purposes of calculating the total amount of points earned but points can only be converted into a Gift Card by, and Reward Vouchers will only be issued to, the primary cardholder.
5. We reserve the right to withdraw or cancel the Rewards Programme, or to vary the terms and conditions of the Rewards Programme, including the rate at which you may earn loyalty points, at any time by giving you reasonable notice. We will normally give not less than 1 calendar month's notice before any such withdrawal, cancellation or variation comes into force, but such withdrawal, cancellation or variation 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. Any changes will be notified to you in writing.
6. If the Rewards Programme is withdrawn, or if the agreement between NewDay Ltd and ourselves for the provision of the Debenhams Credit Card and/or Debenhams Store Card is terminated, points can only be converted into a Gift Card for redemption, and Reward Vouchers will only be issued to you, if you have earned 200 points or more, at the time of withdrawal.
7. These Terms and Conditions do not form part of your Cardholder Agreement. For the avoidance of doubt neither NewDay Ltd, NewDay Cards Ltd nor any other member of the NewDay Group have any financial or other liability to you or any Customer in respect of the Rewards Programme.

POINTS

8. Each £1 spent on a valid Debenhams Credit Card or Debenhams Store Card in participating Debenhams stores in the UK or at www.debenhams.com will earn 3 points, with the exception of gift vouchers or gift cards purchased at www.debenhams.com, on which you will earn 1 point for every £2 spent. At least £1 must be spent in a single transaction to qualify to earn points. The amount of any purchase above £1 will be rounded down to the nearest pound.
9. Mastercard customers will earn 1 point on each £2 spent on a valid Debenhams Credit Card everywhere else that accepts Mastercard (i.e. outside of participating Debenhams stores). At least £1 must be spent in a single transaction to qualify for points. The amount of any purchase above £1 will be rounded down to the nearest one pound.
10. For the purposes of the Rewards Programme, participating Debenhams stores are all Debenhams stores in Great Britain, www.debenhams.com, as well as other stores as notified from time to time, and do not include stores in the Republic of Ireland or elsewhere. Purchases through Debenhams stores outside of Great Britain and/or purchases of Financial Services (such as insurance products) will be treated as made outside of participating Debenhams stores.
11. Where the value of goods or services purchased using a Debenhams Credit Card and/or Debenhams Store Card is refunded, points will be deducted at the rate at which they were earned.
12. Your Debenhams Credit Card or Debenhams Store Card statement will show your total points earned over the period to which the statement relates. You can also view your Debenhams Credit Card or Debenhams Store Card points balance in the Online Account Manager and in the app. To do so, you will need to register for this service online at <https://portal.newdaycards.com/debenhams/register> or download the app and follow the instructions.
13. Points will not be awarded for the purchase of Debenhams gift vouchers/gift cards, Travel Money (bureau de change), Cash Transactions (including betting and gaming transactions, Cash Advances, Balance Transfers and Money Transfers), Till Cash Transactions, delivery charges associated with a transaction, the payment of any outstanding balances on a Debenhams Credit Card or Debenhams Store Card or purchases made using a voucher. Purchases made in selected Debenhams concessions are also excluded.

14. We may from time to time offer bonus points, or increase the number of points that you earn, including but not limited to if you spend a specified amount on your Debenhams Credit Card or Debenhams Store Card, or if you spend on your Debenhams Credit Card or Debenhams Store Card at specified locations, or during specified periods, or as a result of your relationship with us. You will be informed of any such bonus points offers at the time the relevant offer is made available. Bonus points offers may be withdrawn or varied at any time. Bonus points may take up to 3 months to be shown on your statement, on the Online Account Manager or in the app.

USING POINTS AND REWARDS

15. If you fall within Condition 2 above, then the following will apply to you:
- Points can be converted into a Gift Card of a value of your choosing (subject to b. and c. below) via the app or the Online Account Manager. Gift Cards are subject to these rules and to the terms and conditions printed on the Gift Card.
 - On a quarterly basis (normally every February, May, August and November), and subject to c. below, we will automatically convert into a Gift Card(s) any points that you have accrued, but not converted into a Gift Card(s) yourself, as at the date (to be determined by us) of the relevant quarterly automatic conversion.
 - Points can only be converted into a Gift Card (whether by you under a. or by us under b.) once you have earned 200 points (equivalent to £2) and can only be converted in 100 point (equivalent to £1) increments. When converting points into a Gift Card(s) yourself under a., you may only convert to a maximum of 5,000 points (equivalent to £50) in one go. Any remaining points will be carried forward and count towards future points conversion.
 - Once points have been converted into a Gift Card, the Gift Card can be used at www.debenhams.com and at any participating Debenhams stores in the UK. You can use your Gift Card in store either by printing it off and presenting it at the payment till or by showing your Gift Card on your mobile via the app.
 - The Gift Card will expire within six months from the date of when the points are converted into the Gift Card (the "Expiry Date"). Expired Gift Cards are not valid and will not be replaced, nor will points to which they relate to be re-instated.
 - You can use a Gift Card and: (a) one other payment method per transaction at www.debenhams.com (for example, another Gift Card or your Debenhams Credit Card or Debenhams Store Card); and (b) up to three other payment methods per transaction in participating Debenhams stores (for example, another Gift Card, plus your Debenhams Credit Card or Debenhams Store Card and a debit card).
 - For any refunds of goods purchased with a Gift Card, the Gift Card will be credited first, with any remaining balance being credited to the other method of payment used at the time of purchase.
16. If you fall within Condition 3 above, then the following will apply to you:
- Reward Vouchers will be issued on a quarterly basis, in conjunction with your Debenhams Credit Card and/or Debenhams Store Card statement, unless we are prevented from sending them due to circumstances beyond our reasonable control. Reward Vouchers are subject to these conditions and to the conditions stated on the Rewards Voucher.
 - Vouchers are issued when you have earned at least 200 points (£2) and for every additional 100 points (£1) thereafter. Any remaining points will at our discretion be carried forward and count towards any future Reward Vouchers.
 - Reward Vouchers may only be redeemed at participating Debenhams stores, and cannot be redeemed online at www.debenhams.com, and must be handed over at the point of sale.
 - Once issued, Reward Vouchers will expire on the expiry date shown on the voucher. Expired Reward Vouchers are not valid and will not be replaced, nor will points to which they relate be re-instated.
 - Only original Reward Vouchers will be accepted.
17. We cannot be held responsible for any lost, stolen or misused Gift Cards or Reward Vouchers. If your Gift Card is not registered, then we are unable to trace it and are therefore unable to replace it for you. If you have registered your Gift Card, we will be able to place a stop on it and protect any outstanding balance on it from fraudulent use. Please see our website for details of how to register your Gift Card. It is unfortunately not possible to register Reward Vouchers.
18. We will not accept any Reward Voucher or printed Gift Card that has been damaged, defaced or photocopied.
19. We may refuse to issue or allow you to redeem Reward Vouchers or Gift Cards, and/or to issue or to allow you to earn points or to convert points into a Gift Card, whilst you are in breach of your Cardholder Agreement, or where we believe that there has been a breach of your Cardholder Agreement, or if, in our reasonable opinion, we consider that the Rewards Programme is being misused.
20. Your membership of the Rewards Programme ends when your Cardholder Agreement is closed, and any points you have accrued shall become invalid and may not be subsequently redeemed.
21. Gift Cards and Reward Vouchers can be used in conjunction with other offers and promotions. However, Gift Cards and Reward Vouchers cannot be used in conjunction with Buy Now Pay Later Transactions or Pay No Interest Transactions (as referred to in your Cardholder Agreement), or in connection with payments under your Cardholder Agreement, or to purchase Debenhams gift vouchers and gift cards or beauty and fragrance sale items, to obtain Cash Advances at Debenhams tills, in connection with Financial Services (including bureau de change), or in selected Debenhams concessions, unless otherwise stated. Reward Vouchers also cannot be used in respect of delivery charges associated with a transaction. Gift Cards cannot be used on the following Debenhams Partnership websites: www.debenhams-formalhire.com, www.voucherexpress.co.uk, or www.blowltd.com. No cash alternative will be given.

GENERAL

22. This agreement is governed by the law of England and Wales which will also govern the relationship between us and you before the conclusion of this agreement. The courts of England and Wales have non-exclusive jurisdiction for any related disputes. We will only communicate with you in English.
23. If we do not strictly apply our rights under this agreement at any time, this will not prevent us from doing so later.
24. For the avoidance of doubt, our Rewards Programme is not available to staff/colleague card, Budget card, shareholder card and Privilege card cardholders.
25. Your Debenhams Credit Card and/or Store 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 (ref number 690292) and is also authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 for the provision of payment services (ref no 555318).