You will earn points on eligible purchases made at John Lewis & Partners and Waitrose & Partners shops or on their websites and from time to time John Lewis Finance products or services, and other products and services offered by third parties that we tell you about at the rate of 1 point for every £1 spent as listed below.

For all other eligible purchases, you will earn points at the rate of 1 point for every £2 spent.

<table>
<thead>
<tr>
<th>Eligible purchases made at John Lewis and Waitrose – 1 point for every £1 spent</th>
<th>Eligible purchases at John Lewis and Waitrose where you will not earn 1 point for every £1 spent (these purchases will earn 1 point for every £2 spent)</th>
</tr>
</thead>
</table>
| **John Lewis**  
• John Lewis stores  
• johnlewis.com  
• John Lewis Foreign Currency (in store and online)  
• John Lewis Insurance (excluding Life Insurance)  
• John Lewis Opticians  
• John Lewis Broadband  
• John Lewis Food Halls  
• John Lewis Gift List  
**Waitrose**  
• Waitrose stores  
• Waitrose Welcome Breaks  
• waitrose.com  
• waitroseentertaining.com  
• waitrosecellar.com  
• waitroseflowers.com  
• waitrosegifts.com  
• waitrosegarden.com  
• waitrosepet.com  
• Waitrose Cookery School  
**Other**  
• Kuoni stores  
• Transactions made at John Lewis and Waitrose with a Partnership Card provisioned on Apple Pay, Google Pay or Samsung Pay  
**John Lewis**  
• In branch retail and food concessions and services, including but not limited to Ham Holy Burger, Rossopomodoro, Hotel Chocolat, Joe & The Juice, Benugo, Comptoir Libanais, Clarins Spa, KuPP, Vodafone shop and Nespresso Boutiques  
**Waitrose**  
• In branch concessions, including but not limited to Lloyds Pharmacy, Boots Pharmacy, Johns & Kelynack Pharmacy, Admiral Pharmacy, Hove Pharmacy, Post Office and Guernsey Post, Johnson Cleaners, CPV Hand Car Wash, Camelot Lottery, Laura Ashley, Costa Coffee, Thomas Cook, Arnolds Estate Agents and PhotoMe booths  
**Other**  
• Home Solutions from John Lewis  
• Cook Well from Waitrose  
• Waitrose Rapid Delivery  
• Leckford Farm Shop  
• Longstock Park Nursery  
• Kuoni Partner stores or preferred agents  
• Transactions made using another payment service that are later debited to your Partnership Card. For example, bPay by Barclaycard, PayPal and Curve card transactions made at John Lewis or Waitrose

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