

PARTNERSHIP CARD

Reward programme rules

1. Introduction

When your application for a Partnership Card is accepted, you will automatically be enrolled in the Partnership Card Reward Programme which is operated by John Lewis plc. This Programme will enable you to earn and redeem Points in accordance with these Rules. All terms used in these Rules are defined in Rule 14.

2. Earning points

- a. You will earn Points on Eligible Purchases made at John Lewis and Waitrose shops or on their websites and from time to time John Lewis Finance products or services, and other products or services offered by third parties that we tell you about at the rate of 1 Point for every £1 spent. For all other Eligible Purchases, you will earn Points at the rate of 1 Point for every £2 spent.
- b. You can visit johnlewisfinance.com/cardpoints for further details on where you can earn 1 Point for every £1 spent.
- c. You will earn Points only on the whole pounds Sterling amount of each Eligible Purchase.
- d. The Points you earn will be reduced by the amount of any Eligible Purchases that are refunded to your Account or returned by you.
- e. You will not earn Points for balance transfers, cash advances or cash related payments, interest, insurance premiums (excluding John Lewis Insurance) and charges.
- f. We may notify you from time to time of special promotions where you can earn additional Points.
- g. We may change the basis on which Points are earned by giving you reasonable notice.
- h. Points that you earn will be redeemed under these Rules but have no monetary value.

3. Points earning limit

The maximum number of Points that you can earn in any calendar year is 100,000 Points. If this limit is exceeded in any calendar year, you will not be able to earn further Points on Eligible Purchases until after the beginning of the next calendar year.

4. Redeeming points

- a. You do not have to take any action to redeem Points. John Lewis plc will redeem Points automatically at the rate of 100 Points for every £1 of vouchers.
- b. John Lewis plc will redeem Points three times a year in February, June and October when John Lewis plc will send you vouchers for the Points held at that time. You will receive vouchers during these months when your monthly Partnership Card statement indicates that Points are being redeemed. If you do not receive vouchers by the end of the subsequent month, please contact us on 0345 300 3833. John Lewis plc will only accept claims for non-delivery of vouchers for up to six months after the end of the month during which they were sent out by us.
- c. The minimum redemption will be 500 Points, giving a voucher of £5. Points will be redeemed for vouchers in multiples of £5. Any Points that have not been redeemed will be carried forward to the next redemption period.

- d. John Lewis plc will redeem Points held for the longest period of time first. Points that have been held on your Account for 2 years without being redeemed will be forfeited and cannot be redeemed.
- e. John Lewis plc may change the basis on which Points are redeemed, the months in which Points are redeemed and the frequency of redemption by giving you reasonable notice.

5. Vouchers

- a. Your vouchers can only be used to make purchases of goods or services at John Lewis shops, johnlewis.com, Waitrose shops and waitrose.com. John Lewis plc will advise you if you are able to use your vouchers in any other locations.
- b. The use of vouchers may be subject to restrictions that John Lewis plc will advise you of when your vouchers are sent to you. You may be required to produce your Partnership Card when using a voucher.
- c. John Lewis plc will give you change in pounds Sterling for any over payment made by the use of vouchers. Except where any interest rates are stated to be fixed, all interest rates are variable.

6. When points will not be earned or redeemed

If:

- a. You are in breach of the terms of the Credit Card Agreement or
- b. John Lewis Financial Services Limited (JLFS Ltd) has cancelled or suspended your right to use the Partnership Card or
- c. JLFS Ltd has refused to renew it or
- d. JLFS Ltd suspects fraud, you will not earn Points and no Points will be redeemed while any of these circumstances continue.

7. Statements

The monthly statement JLFS Ltd will normally send you under the Credit Card Agreement will show details of the Points you hold and the Points you have earned and the Points that have been redeemed during the month.

8. Information about the programme

If you require any information or assistance in connection with the Programme or the earning or redemption of Points, please contact Partnership Card services, PO Box 5137, Coventry, CV3 9EP. Telephone number 0345 300 3833.

9. Termination

- a. If your Account is closed for any reason, all Points earned but not redeemed at the date of closure will be forfeited. All vouchers that have already been issued to you will remain valid.
- b. We reserve the right to terminate the Programme by giving you reasonable notice. If we do this all Points will be redeemed under these Rules at the date of closure and all vouchers that have already been issued to you will remain valid.

10. Transfer of points

Points may not be transferred or sold.

11. Tax liability

You or your advisers are responsible for determining any tax liability in respect of your participation in the Programme and the earning and redeeming of Points and we are not able to give you advice concerning this.

12. Changes to the programme

In addition to the specific changes referred to in these Rules, we may change the Programme or the Rules by giving you reasonable notice.

13. Notices

Any notice JLFS Ltd may give you under these Rules may be given personally in writing or displayed in John Lewis plc and Waitrose shops and at our websites.

14. Definitions

In these Rules:

"Account" means the account JLFS Ltd maintain in your name under the Credit Card Agreement;

"Credit Card Agreement" means the consumer credit agreement made between you and JLFS Ltd relating to the Partnership Card;

"Eligible Purchases" means all purchases of goods or services made by you or an additional cardholder using the Partnership Card;

"John Lewis Insurance" general insurance from John Lewis Finance;

"John Lewis" means the John Lewis Partnership or its subsidiaries including John Lewis plc, and other members of the group we may notify to you from time to time;

"Partnership Card" means the Partnership Card credit card issued to you by JLFS Ltd under the Credit Card Agreement;

"Points" means the points earned and redeemed under the Programme;

"Programme" means the Partnership Card Reward Programme, the terms of which are set out in these Rules;

"Rules" means the rules governing the operation of the Programme;

"Waitrose" means Waitrose Limited;

"We", "we" or "us" means John Lewis plc; and

"You" or "you" means you, the person in whose name we maintain the Account.

Partnership Card is a trading name of John Lewis Financial Services Limited which is a member of the HSBC Group formed for the purpose of providing financial services to customers of the John Lewis Partnership. John Lewis Financial Services Limited is incorporated in England with limited liability under Company Number 4645530. Registered office: 8 Canada Square, London, E14 5HQ.

John Lewis Financial Services Limited subscribes to the Lending Code. Copies of the Lending Code are available on request.

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