



OUTFIT MASTERCARD® REWARDS TERMS & CONDITIONS

Reward Programme

1. These rules govern the Outfit Mastercard Rewards Programme ("the Rewards Programme"), which is provided by Arcadia Group Limited (us/we/our) and operated by NewDay Cards Ltd. They form a contract between you, a Customer who holds a Outfit Mastercard, 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 Outfit e-servicing app ("the app") or Online Account Manager at <https://portal.newdaycards.com/outfit/login>; or
 - we have notified you that you will no longer receive Reward Vouchers with your Outfit Mastercard 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 Outfit Mastercard 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 Outfit Mastercard under a credit 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 at any time. We reserve the right 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 30 days' 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 Outfit Mastercard 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 500 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 Outfit Mastercard in participating Arcadia solus stores i.e. Burton, Dorothy Perkins, Evans, Miss Selfridge, Outfit, Topman, Topshop and Wallis stores in the UK (and on their websites, except Outfit) will earn 2 points. Arcadia Brands' concessions in third party department stores are not considered Arcadia solus stores. 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. Each £1 spent on a valid Outfit Mastercard everywhere else that accepts Mastercard (including but not limited to Arcadia concessions in other retail outlets) will earn 1 point. 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. Purchases using a Outfit Mastercard outside the United Kingdom, Isle of Man and the Channel Islands will earn at a rate of 1 point for every £1 spend after the relevant currency conversion has been applied.
10. For the purposes of the Rewards Programme, participating stores are all Arcadia solus stores (as defined in Condition 8) in the United Kingdom, Isle of Man and the Channel Islands (including other stores as notified from time to time) and do not include stores in the Republic of Ireland or elsewhere. Arcadia Brands' concessions in third party department stores are not considered Arcadia solus stores.
11. Where the value of goods or services purchased using a Outfit Mastercard is refunded, points will be deducted at the rate at which they were earned.
12. Your Outfit Mastercard statement will show your total points earned over the period to which the statement relates. You can also view your Outfit Mastercard 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/outfit/register> or download the app and follow the instructions.
13. Points will not be awarded for the purchase of Arcadia gift vouchers, gift cards, cash transactions (including cash advances, quasi-cash transactions and Balance Transfers), delivery charges or the payment of any outstanding balances on a Outfit Mastercard account.

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 Outfit Mastercard, or if you spend on your Outfit Mastercard 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.
15. Points are valid for a maximum of 12 months from the date of the relevant transaction at which time they will expire. If you convert your points into a Gift Card, your oldest points will be converted first. Any expired points will not be eligible to be converted into a Gift Card and will not be reinstated.

Using Points and Rewards

16. If you fall within Condition 2 above, then the following will apply to you:
 - a. Points can be converted into a Gift Card of a value of your choosing (subject to b. 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.
 - b. Points can only be converted into a Gift Card once you have earned 500 points (equivalent to £5) and you can only convert in 100 point (equivalent to £1) increments 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.
 - c. Once points have been converted into a Gift Card, the Gift Card can be used on the following Arcadia Group brand UK websites: Burton, Dorothy Perkins, Evans, Miss Selfridge, Topman, Topshop and Wallis. You can also use your Arcadia Gift Card in any participating Arcadia solus stores (as defined in Condition 8) 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. Gift Cards cannot be used in Arcadia Brands' concessions in third party department stores.
 - d. The Gift Card will expire within three 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.
 - e. A maximum of five Gift Cards can be used in one online transaction. Any balance may be applied to future purchases up until the Expiry Date.
 - f. For any refunds of goods purchased with a Gift Card, the Gift Card will be credited first, and any remaining balance being credited to the other method of payment used at the time of purchase.
17. If you fall within Condition 3 above, then the following will apply to you:
 - a. Reward Vouchers will be issued on a quarterly basis (normally February, May, August, and November (each a "Redemption Month")) in conjunction with your Outfit Mastercard 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.
 - b. Vouchers are issued when you have earned at least 500 points (£5) 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.
 - c. Reward Vouchers may only be redeemed at participating Outfit solus stores, (excluding online purchases) and must be handed over at the point of sale.
 - d. 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.
 - e. Only original Reward Vouchers will be accepted.
18. 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.
19. We will not accept any Reward Voucher or printed Gift Card that has been damaged, defaced or photocopied.
20. 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 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.
21. 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.
22. Gift Cards and Reward Vouchers cannot be used in conjunction with any other promotion, discount or offer (including any Promotional Offers, Special Transactions, Buy Now Pay Later Transactions, Optional Interest Transactions or Low Interest Option Transactions, as referred to in your Cardholder Agreement), or in connection with payments under your Cardholder Agreement, or to purchase Outfit gift Vouchers and gift Cards, or in conjunction with cash transactions at Outfit tills, unless otherwise stated. Reward Vouchers also cannot be used in respect of delivery charges associated with a transaction. No cash alternative will be given.

General

23. 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.
24. If we do not strictly apply our rights under this agreement at any time, this will not prevent us from doing so later.
25. For the avoidance of doubt, our Rewards Programme is not available to Outfit store card, staff card and Privilege card cardholders.

Promoter: Arcadia Group Limited (trading as Outfit). Company No. 00237511. Registered office: Colegrave House, 70 Berners Street, London, W1T 3NL. Arcadia Group Limited acts as a credit intermediary and offers credit products for NewDay Limited.