

Variation Notice

This Variation Notice applies to Your Coles Mastercard Rewards Terms and Conditions.

This change forms part of, and must be read in conjunction with, Your existing terms and conditions. You can find the current terms and conditions relating to Your Account at coles.com.au/mastercard-important-information. It is important that You read this notice carefully and keep a copy of it for Your records.

When is this change effective

This change is effective on 12 January 2021.

How to read this notice

1. Section numbers as listed in this notice relate directly to the section numbers in Your Terms and Conditions.
2. If a section or sub section is not specifically mentioned in this notice it remains unchanged.
3. If a section or sub section is specifically mentioned in this notice:
 - a. a change is shown alongside the current wording as "replacement";
 - b. a new section or sub section is shown as "new".

Changes to Your Coles Mastercard Rewards Terms and Conditions

Section 3.3 Earning flybuys Points

We are amending the Earn Rate for Coles Rewards Mastercard and Coles Rewards Platinum Mastercard as follows:

Current	Replacement
<i>2 flybuys Points for each whole Australian Dollar spent on each Eligible Transaction, rounded down per transaction</i>	<i>2 flybuys Points for each whole Australian Dollar spent on each Eligible Transaction, up to and including \$3,000 each Statement Period, and 1 flybuys Point for each whole Australian dollar thereafter, rounded down per transaction.</i>

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