
Variation Notice

Effective from 1 October 2026

The variation notice below provides full details of the changes, as they apply to your:

- Coles Mastercard® Rewards Terms and Conditions
- Financial Table
- Coles Platinum Mastercard® Complimentary Insurance Policy Information Booklet

It also includes details on the introduction of:

- Complimentary Mobile Phone Insurance* to the Coles Rewards Mastercard and Coles Rewards Platinum Mastercard.
- Click to Pay.

These changes form part of, and must be read in conjunction with, the existing Terms and Conditions that govern your account, which can be found at coles.com.au/credit-cards/existing-customers/important-information.

It is important that you read this notice carefully and keep a copy of it for your records.

When these changes are effective

- Changes to the Coles Platinum Mastercard® Complimentary Insurance are effective on **1 December 2026**
- Click to Pay is being introduced between **1 October and 31 October 2026**
- All other changes are effective on **1 October 2026**

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 change is shown as "replacement";
 - a new section or sub-section is shown as "new";
 - a deleted section or sub-section is shown as "deleted".

Changes to the Coles Mastercard® Rewards Terms and Conditions

Changes to Product Name

- Coles Rewards Platinum Mastercard will become 'Coles Rewards Mastercard'
- Coles No Annual Fee Platinum Mastercard will become 'Coles No Annual Fee Mastercard'
- Coles Low Rate Platinum Mastercard will become 'Coles Low Rate Mastercard'

Updates will be made to section 3.3 of the Coles Mastercard Reward Terms and Conditions to reflect the above name changes, see below.

Changes to Earning Flybuys Points

Section 3.3 of the Coles Mastercard Rewards Terms and Conditions

From 1 October 2026, we're changing the Earn Rate on Eligible Transactions for Coles Rewards Mastercard. The table at section 3.3 of the Coles Mastercard Rewards Terms and Conditions will be amended as set out below.

There is no change to the earn rate for Coles No Annual Fee Mastercard and Coles Low Rate Mastercard.

Current		Replacement	
Card	Earn Rate	Card	Earn Rate
Coles Rewards Mastercard® & Coles Rewards Platinum Mastercard®	2 Flybuys Points for each whole Australian Dollar spent on each Eligible Transaction (rounded down per transaction) up to and including \$3,000 each Statement Period. 1 Flybuys Point for each whole Australian Dollar spent on each Eligible Transaction (rounded down per transaction) from \$3,001 up to and including \$8,000. No points on Eligible Transactions thereafter	Coles Rewards Mastercard®	2 Flybuys Points per \$1 on each Coles Spend 1 Flybuys Point per \$1 on each Eligible Transaction everywhere else Points are capped at the first \$8,000 of Eligible Transactions in each Statement Period and rounded down to the nearest whole point for each transaction.
Card	Earn Rate	Card	Earn Rate
Coles No Annual Fee Mastercard® & Coles No Annual Fee Platinum Mastercard®	1 Flybuys Point for every 2 whole Australian Dollars spent on each Eligible Transaction (rounded down per transaction) up to and including \$5,000 each Statement Period. No points on Eligible Transactions thereafter	Coles No Annual Fee Mastercard®	1 Flybuys Point per \$2 on each Eligible Transaction Points are capped at the first \$5,000 of Eligible Transactions in each Statement Period and rounded down to the nearest whole point for each transaction.
Card	Earn Rate	Card	Earn Rate
Coles Low Rate Mastercard® & Coles Low Rate Platinum Mastercard®	1 Flybuys Point for every 2 whole Australian Dollars spent on each Coles Spend (rounded down per transaction)	Coles Low Rate Mastercard®	1 Flybuys Point per \$2 dollar of Coles Spend Points are rounded down to nearest whole point for each transaction.

Changes to your Financial Table

Annual Percentage Rates (APR) for Coles Rewards, Coles Rewards Platinum Mastercard, Coles No Annual Fee and Coles No Annual Fee Platinum Mastercard cardholders:

We're increasing the Annual Percentage Rate (APR) on your account from **1 October 2026**.

	Replacement
Annual Percentage Rate (APR)	Retail Purchase APR: 21.99% p.a. Applies to Retail Purchases and where applicable, any Overdue Instalment Amount.
Annual Percentage Rate (APR)	Cash Advance APR: 21.99% p.a. Applies to Cash Advances

Changes to Coles Platinum Mastercard® Complimentary Insurance Policy Information Booklet^

The Complimentary Insurance benefits of Extended Warranty Insurance and Purchase Protection Insurance will be removed from **1 December 2026**. If you are a Platinum Cardholder, you will continue to be covered for any purchases made before 1 December 2026 as per the Policy Information Booklet effective 8 September 2025. There will be no cover available for any purchases made on and from 1 December 2026.

Introduction of Complimentary Mobile Phone Insurance* for Coles Rewards cardholders

Coles Rewards and Coles Rewards Platinum cardholders may be eligible for complimentary mobile phone insurance from **1 October 2026** under the Complimentary Mobile Phone Insurance Terms and Conditions. The Terms and Conditions set out the policy terms, including what is covered, eligibility, limits and exclusions, and are available at coles.com.au/credit-cards/existing-customers/important-information.

Introduction to Click to Pay

Click to Pay is a way to pay online using your Coles Credit Card, and will be added for your card between **1 October and 31 October 2026**. You can read the Terms and Conditions that apply to Click to Pay at coles.com.au/credit-cards/existing-customers/important-information.

Things you need to know

- We will automatically enrol your Card for Click to Pay using the mobile number and email address linked to your Account
- If you have any Additional Cardholders, their Card will also be enrolled to Click to Pay using their unique mobile number and email address
- If the same mobile number and email address is used by another Coles Mastercard customer (for example, your Additional Cardholder), we won't be able to enrol either Card for Click to Pay
- You can check your mobile number and email address in the Coles Credit Cards App, Online Service Centre, or by calling us on 1300 306 397.
- The first time you use Click to Pay, you'll receive a one-time passcode to your mobile number or email address to confirm it's you. You may also get one-time passcodes for future purchases.
- You can also temporarily block or remove your Card (and any Additional Cardholder's Card) from Click to Pay at any time by calling us on 1300 306 397.

When you shop online using Click to Pay, your Card details aren't shared with the online store and you won't need to manually enter your Card number or other Card details to complete your purchase.

^Complimentary insurance covers are provided by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 ("Allianz"). AWP has issued a Complimentary insurance group policy to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") which allows eligible NAB account holders and cardholders to claim under it as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). NAB is the credit provider and issuer of Coles credit cards. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in Coles Platinum Mastercard® Complimentary Insurance Policy Information Booklet which can be found at www.coles.com.au/mastercard-important-information and may be amended from time to time. Neither NAB nor any of its related corporations guarantee this insurance. For general enquiries call Allianz Global Assistance who issues and manages the Group Policy on behalf of Allianz.

*Mobile Phone Insurance (**Cover**) is provided under and by way of a group policy (**Group Policy**) issued by AIG Australia Limited (ABN 93 004 727 753, AFSL 381 686) (**AIG**) to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("**NAB**"). NAB is the credit provider and issuer of Coles Credit Cards. This Cover is available to Eligible Cardholders ("you/your") while you remain an eligible Coles Rewards Mastercard Cardholder, subject to NAB's and AIG's right to alter the Cover. The terms, conditions and excluded cover are specified in the **Coles Rewards Mastercard Complimentary Mobile Phone Insurance Terms and Conditions** as amended from time to time. When eligible, you have the benefit of cover as a third party beneficiary solely by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). To make sure that the Cover meets your needs and is suitable for you and your personal circumstances, these Terms and Conditions must be reviewed by you and, if necessary, you should also seek independent financial advice. NAB and Coles are not the issuer or insurer of the Cover. Neither NAB, Coles nor any of its related corporations guarantee any of the benefits under the Cover. Please note that you must have a contract with a mobile phone provider and a monthly automatic billing arrangement.

Coles Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708. Our/us/we/Coles Credit Cards Team means NAB unless the context otherwise requires it.

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