

Key facts about these credit cards

This information sheet is an Australian Government requirement under the
National Consumer Credit Protection Act 2009.

DESCRIPTION OF CREDIT CARDS

Product name	Coles No Annual Fee Mastercard	Coles Low Rate Mastercard	Coles Rewards Mastercard
Minimum credit limit	\$1,000	\$1,000	\$1,000
Minimum repayments	<p>You must pay the Minimum Payment Due by the Payment Due Date each month as advised in your statement. The monthly Minimum Payment Due is:</p> <ol style="list-style-type: none"> the greater of: <ol style="list-style-type: none"> \$25, or if the Card Balance is less than \$25, the Card Balance; or; 2.00% of the Card Balance as at the end of the Statement Period (rounded up to the nearest dollar); plus any Monthly Instalment, initial interest charge, Fixed Payment Option Fee or related interest on any of them, that is part of a Fixed Payment Option for that month. 		
Interest on purchases*	20.74% p.a.	13.49% p.a.	20.74% p.a.
Interest-free period	Up to 44 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest-free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest-free days for Retail Purchases, interest, fees or charges.	Up to 55 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest-free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest-free days for Retail Purchases, interest, fees or charges.	Up to 44 days for Retail Purchases together with any related fees and charges, and any interest or fees that are not related to a specific balance type. For example, this interest-free period does not apply to Cash Advances, Balance Transfers, Special Promotions, and any interest or fees related to these balance types. Whilst you have a Balance Transfer, you will also not be eligible for any interest-free days for Retail Purchases, interest, fees or charges.
Interest on cash advances	20.74% p.a.	20.74% p.a.	20.74% p.a.
Promotional purchase rate*	For each product, please refer to the interest rate and term set out in the after details viewed by you.		
Balance transfer interest rate*	Please refer to the interest rate and term and Balance Transfer fee(if applicable) set out in the offer details viewed by you.		
Annual fee*	\$0	\$58	\$99
Late Payment fee	\$30 each time we do not receive the Minimum Payment Due and any Overdue Amount by the payment due date, debited to your Account after the payment due date. The Minimum Payment Due, any Overdue Amount, and payment due date are detailed on your statement of account.		
There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from	coles.com.au/naf-mastercard	coles.com.au/low-rate-mastercard	coles.com.au/rewards-mastercard

For more information on choosing and using credit cards visit the ASIC consumer website at moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by [contacting us](#)

*Promotional offers may apply.

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