



coles Credit Cards

Variation Notice

This variation notice provides full details of the changes, as they apply to your Coles Mastercard Rewards Terms and Conditions.

These changes form 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.

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";
 - c. a deleted section or sub-section is shown as "deleted".

Changes to your Coles Mastercard Rewards Terms and Conditions effective 1 July 2021

Changes to Section 1. Meaning of Words

To reflect the recent Flybuys branding change from "flybuys" to "Flybuys", the following references have been deleted and replaced:

Current	Replacement
flybuys Member	Flybuys Member
flybuys Membership Account	Flybuys Membership Account
flybuys Membership Terms and Conditions	Flybuys Membership Terms and Conditions
flybuys Participating Retailer Spend	Flybuys Participating Retailer Spend
flybuys Points	Flybuys Points
flybuys Program	Flybuys Program

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