

### DESCRIPTION OF CREDIT CARDS

Product name	Coles No Annual Fee Mastercard	Coles Low Rate Mastercard	Coles Rewards Mastercard
Minimum credit limit	\$2,000	\$2,000	\$2,000
Minimum repayments	<p>You must pay the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due is (rounded up to the nearest dollar):</p> <ol style="list-style-type: none"> <li>i. the Card Balance if it is less than \$30; or</li> <li>ii. the greater of:               <ol style="list-style-type: none"> <li>a. \$30; or</li> <li>b. 2.00% of Card Balance; or</li> <li>c. the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged (excluding any interest included in amounts added back below as part of a Fixed Payment Option) for that month,</li> </ol>               plus any Instalment, initial interest charge, or related interest that is part of a Fixed Payment Option for that month.             </li> </ol>		
Interest on purchases*	19.99% p.a.	12.99% p.a.	19.99% p.a.
Interest-free period	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.		
Interest on cash advances	19.99% p.a.	19.99% p.a.	19.99% p.a.
Promotional purchase rate*	For each product, please refer to the interest rate and term set out in the offer 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	<a href="https://financialservices.coles.com.au/credit-cards/no-annual-fee-mastercard">https://financialservices.coles.com.au/credit-cards/no-annual-fee-mastercard</a>	<a href="https://financialservices.coles.com.au/credit-cards/low-rate-mastercard">https://financialservices.coles.com.au/credit-cards/low-rate-mastercard</a>	<a href="https://financialservices.coles.com.au/credit-cards/rewards-mastercard">https://financialservices.coles.com.au/credit-cards/rewards-mastercard</a>

For more information on choosing and using credit cards visit the ASIC consumer website at [moneysmart.gov.au](http://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.

Coles unsecured credit products are issued by Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 Australian credit licence 238098 (Citigroup) and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708 (Coles). Coles receives commission for the introduction of credit business to Citigroup.