

COLES MASTERCARD® FINANCIAL TABLE UPDATE

This document explains what financial information will change from your existing Financial Table effective as at 5 March 2018 (“**Start Date**”) and some related changes. Further terms and conditions (and an explanation of some of the Terms used in this document) are contained in your new Coles Mastercard® Terms and Conditions and Other Important Information, which are enclosed with this document.

TERM	DESCRIPTION
Credit Limit	Your current Credit Limit will not change. Please refer to your statement of Account to see your Credit Limit.
Daily Cash Limit	The Daily Cash Limit of A\$1,000.00 will not change. This applies to credit card ATM Cash Advances up to your Total Cash Limit on your Coles Mastercard. Please contact us if you require any further information.
Total Cash Limit	Your Total Cash Limit on your Coles Mastercard will not change. Please refer to your statement of Account to understand your Total Cash Limit.
Annual Percentage Rate	<p>Retail Purchases [formerly known as standard annual percentage rate] (Applies to your Retail Purchase Balance. This includes insurance premiums charged to your Account.) No change*</p> <p>Cash Advances [formerly known as cash annual percentage rate] (Applies to your Cash Advance balance.) No change*</p> <p>The Balance Transfer annual percentage rate will not change (currently 0.00%) for the remainder of balance transfer period for any existing balance transfer amount on your Account. Rates for new Balance Transfers will be advised at the time of participating in promotions. No change*</p> <p>* Please refer to your statement of Account to confirm the interest rates that apply to your Account.</p>
Interest Free Period	<p>The Interest Free Period and how it applies is changing from up to 62 days for amounts included in the purchases and charges balance to up to 55 days for Retail Purchases and related fees and charges (other than Cash Advances, Balance Transfers and Special Promotions).</p> <p>For further details of how the Interest Free Period is applied to your Account, please refer to Clause 8 of your new Coles Mastercard Terms and Conditions and Other Important Information.</p>
Minimum Repayment	<p>The minimum amount payable for a Statement Period will consist of:</p> <ul style="list-style-type: none"> • your Minimum Payment Due – this amount is payable by the Payment Due Date shown on the relevant statement of Account; and • any Overdue Amount – this amount is payable immediately; and • any Overlimit Amount – this amount is payable immediately; and • any other amount due under the credit contract which is payable on demand.
Minimum Payment Due <i>(formerly known as your minimum monthly</i>	The way that your Minimum Payment Due is calculated on your Account will change. 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) determined as follows:

TERM	DESCRIPTION
<i>payment)</i>	<ol style="list-style-type: none"> 1. the Card Balance if it is less than A\$30.00; or 2. the greater of: <ol style="list-style-type: none"> a. A\$30.00; or b. 2.00% of Card Balance; or c. the sum of 1.00% of the Card Balance, Late Payment Fee (if any) and interest charged for that month, <p>plus any Monthly Instalment for that month.</p>
Payment Due Date	<p>Your Payment Due Date will also change. Currently it is the same day in every month. It will change to become 25 days after your last statement date (or the next Business Day if it would otherwise not be on a Business Day). This change means the Payment Due Date will no longer fall on the same date in each month.</p> <p>If you have a Direct Debit Arrangement set up to pay amounts due under your Account, the only options which will be available will be to pay the Closing Balance, or the Minimum Payment Due. If you have selected a different option (e.g. the Fixed Payment Amount option), this will no longer be available. Instead, after the Start Date, you will be direct debited the Minimum Payment Due.</p>
Annual Primary Cardholder Fee <i>(formerly known as annual fee)</i>	Your current Annual Primary Cardholder Fee will not change.
OTHER FEES & CHARGES	
Domestic Cash Advance Fee <i>(formerly known as the cash advance fee)</i>	The Domestic Cash Advance Fee will change to A\$1.95 per transaction amount under A\$65.00, and 3.00% of the transaction amount for any transaction equal to or over A\$65.00, debited to your Account on the Transaction Date.
International Cash Advance Fee <i>(formerly known as the international cash access fee and the international counter access fee)</i>	<p>The International Cash Advance Fee will change to A\$5.00 per transaction amount for Cash Advance outside of Australia, debited to your Account on the Transaction Date.</p> <p>Please note this is in addition to any International Transaction Fee that may be payable.</p>
International Transaction Fee	<p>The International Transaction Fee will change to 2.50%, debited to your Account on the Transaction Date, of which a service and assessment fee of 1.10% is payable by us to Mastercard, for any Retail Purchase or Cash Advance transaction in:</p> <ol style="list-style-type: none"> 1. Foreign currency once converted to Australian dollars; and/or 2. Australian dollars (or any other currency), when either the merchant or its financial institution/payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (that is where a transaction denominated in a foreign currency is converted to local currency which is a service that is offered by certain ATMs and merchants). The process of conversion and the exchange rates applied will be determined by the relevant ATM, merchant or dynamic currency conversion service provider as the case may be. We do not determine whether a Card transaction will be converted into local currency by the merchant or ATM and you may have to check with the relevant merchant or ATM provider. <p>Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside of Australia.</p>

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	The International Transaction Fee for Retail Purchases is waived on the Coles Rewards Mastercard. Any Cash Advance transaction using your Coles Rewards Mastercard will continue to incur an International Transaction Fee.
Paper Statement Fee	The Paper Statement Fee remains unchanged at A\$2.00 each month we issue you with a paper statement, debited to your Account in the following Statement Period. This fee may be waived in limited circumstances.
Over-the-Counter Transaction Fee <i>(formerly known as Payment Handling Fee)</i>	The Over-the-Counter Transaction Fee will change to A\$2.25 for each payment made to your Account at Australia Post outlets by cash, cheque or EFTPOS.
Late Payment Fee <i>(formerly known as late fee)</i>	The Late Payment Fee is changing from A\$20.00 per Statement Period. You will now be charged A\$10.00 if your Payment Due is not received by the Payment Due Date, and A\$10.00 every 7 days thereafter until the Payment Due is made.
Dishonour Fee	A Dishonour Fee has been introduced of A\$15.00 each time a payment to your Account is dishonoured, debited to your Account at the time of dishonour.

OTHER IMPORTANT INFORMATION (applies from the Start Date)

Coles unsecured credit products are issued by Citigroup Pty Limited ABN 88 004 325 080 AFSL No. 238098 Australian credit licence 238098 and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708. Citigroup Pty Limited subscribes to the Code of Banking Practice and the ePayments Code, and both Codes will apply to your Account and transactions on it that happen on or after the Start Date.

If you hold a Consumer Credit Insurance Policy that relates to your Account issued by Hallmark General Insurance Company Ltd ABN 82 008 477 647 and Hallmark Life Insurance Company Ltd ABN 87 007 446 884, all policy terms and conditions will remain the same and will apply to your Account as provided by Citigroup Pty Limited. From the Start Date, please call 1300 306 397 to make claims or for any other matters relating to your policy.

As a result of this, the 20% of premium commission that is currently being paid to Wesfarmers Finance Pty Ltd under your policy will be paid to Citigroup Pty Ltd.

If you hold a Coles Platinum Mastercard, the Complimentary Insurance cover provided with your Account under a group policy issued by Hallmark General Insurance Ltd ABN 82 008 477 647 terminates on the Start Date however alternative cover will be available to you under a group policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 to Citigroup Pty Limited. The policy allows eligible cardholders to claim under it as third party beneficiaries. The terms, conditions, limits and exclusions of the group policy are set out in the policy booklets, which may be amended from time to time. Allianz Global Assistance will be responsible for events occurring on or after the Start Date. An updated Coles Mastercard Complimentary Insurance Cover Terms and Conditions will be made available to you at <http://www.coles.com.au/platinum-mastercard/insurance-terms> from the Start Date. Citigroup Pty Limited does not guarantee this insurance.

If you hold a Coles Platinum Mastercard, the Concierge service will be provided by International SOS (Australasia) Pty Ltd ABN 83 052 247 104 (trading as Aspire Lifestyles) from the Start Date. Please refer to the enclosed Rewards Terms and Conditions for further details of your Concierge service. From the Start Date, please call +61 2 9025 2823 if you would like to utilise your Concierge service on your Coles Platinum Mastercard.