

# **Variation Notice**

This variation notice provides full details of the changes effective from 4 February 2025, as they apply to your Financial Table.

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/mastercard-terms-conditions. It is important that you read this notice carefully and keep a copy of it for your records.

## What are the changes

The interest free period for retail purchases on your Coles Mastercard Credit Card is reducing from up to 55 days to up to 44 days. This means that your Payment Due Date will change. All statements issued on or after 4 February 2025 will have a due date that is 14 days from the statement end date.



#### 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 Words" as "Replacement Words":
  - b. A deletion is shown as "Deleted"; and
  - c. a new section or sub-section is shown as "New".

## What if I have any questions?

If you have any questions on these changes that have not been explained in the notice, you can find ways to contact us by visiting coles.com.au/mastercard-contact-us.

# **The Changes**

### **Interest Free Period**

The Interest Free period on your Coles Mastercard Credit Card as set out in the Financial Table will change as outlined below:

#### Interest Free Period

Current Wards	Donleroomont
Current Words	Replacement Words
Un to FF along for	
Up to 55 days for	Up to 44 days for
Retail Purchases	Retail Purchases
together with any	together with any
related fees and	related fees and
charges, and any	charges, and any
interest or fees that	interest or fees that
are not related to	are not related to
a specific balance	a specific balance
type. For example,	type. For example,
this interest free	this interest free
period does not	period does not
apply to Cash	apply to Cash
Advances, Balance	Advances, Balance
Transfers, Special	Transfers, Special
Promotions, and	Promotions, and
any interest or fees	any interest or fees
related to these	related to these
balance types.	balance types.
Whilst you have a	Whilst you have a
Balance Transfer,	Balance Transfer,
you will also not	you will also not
be eligible for	be eligible for
any interest free	any interest free
days for Retail	days for Retail
Purchases, interest,	Purchases, interest,
fees or charges.	fees or charges.

Coles unsecured credit products 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. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the products.

