coles Credit Cards

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 Words	Replacement Words
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.